

Beyond Energy Action Strategies



D.3.2. – Workshop report on bankable projects and business models

Title of the Workshop: Workshop on bankable projects and business models

Date realised: 7th September 2015

Location: Bene, Auce county, Latvia



Submission date: September 2015



Co-funded by the Intelligent Energy Europe Programme of the European Union

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1. General

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| Topic | Workshop on bankable projects and business models |
| Date | 07.09.2015. |
| Location | Bene, Auce county, Latvia |
| Number of participants | 20 |

2. Objective

Purpose of this workshop was to present the potential bankable energy projects and business models for Save cluster, action - multiresidential buildings (the other workshop is planned in October 2015 for municipalities of Zemgale region for Altener cluster). The presented models and training was provided on how to elaborate the bankable energy project for refurbishment of multiresidential buildings, the structure step by step.

3. Description and overall evaluation

The workshop on bankable energy projects and business models was held in Bene, Auce county, Latvia by ZREA in collaboration with SIA "Auces nami" – Auce house maintenance company. It started at 18.00 and was concluded at 20.00.

In first part presentation was given on bankable EE refurbishment projects and factors that influence bankability. In the first national programme 2009-2013 banks had been reluctant to finance EE refurbishment projects in such rural communities as Bene in Auce county, also in many cases, when the share of elderly people in the house exceeded 25%. Now there is possibility planned within the new national support programme 2015-2020, that in case bank rejects financing, it is possible to obtain consultation and financing from the State - Altum finance instrument, and implement energy efficient refurbishment of a multiresidential house.

The second presentation highlighted the step by step process on how to organize all the necessary meetings and voting and how to prepare a bankable project application for EE retrofitting, how to work and choose among banks and state Altum Finance instrument, highlighted the difficulties in refurbishment process, the risks to avoid and the benefits after refurbishment.

4. Outcomes and conclusions

The conclusion is that the new business model for refurbishment of multiresidential buildings – in the new Latvia National programme, to be started in October 2015 will be a good motivation to the apartment owners, giving more chances to rural houses, which in previous programme banks were reluctant to finance, due to assumptions that more and more people move to cities. The new programme provides model that apartment owners can elaborate technical design if EE refurbishment, speak with commercial bank on bankability and if the financing is rejected, there is an Altum finance instrument, which will provide financing in such houses.

5. List of Participants

Representatives of multiresidential houses and residents of multiresidential houses – 20.

6. Agenda

| | |
|---------------|--|
| 18.00 – 18.10 | Foreword – Solvita Vilcinska, Auces nami |
| 18.10 – 19.00 | How to prepare a bankable project application for the new national programme for EE refurbishment of multiresidential houses, Inga Kreicmane, ZREA |
| 19.00 – 20.00 | Technical part of EE refurbishment of a multiresidential houses, Janis Graudulis, energy expert, ZREA |

7. Photos





8. Dissemination material



Piedāvātē atbalsta veidi 2015. – 2020.gadā

- Grants (līdz 50% no projekta izmaksām)
- Finanšu instrumenti, lai veicinātu finansējuma pieejamību:
 - Tiešais aizdevums (tikš piesaistīts starptautisko aizdevēju finansējums)
 - Garantijas komercbanku aizdevumiem
- Tehniskās konsultācijas, lai mazinātu riskus energoefektivitātes paaugstināšanas projektu sagatavošanas un īstenošanas stadijā

Aizdevumu izsniedz komercbankas vai citi investori

- Granta apmērs no projekta izmaksām:
 - 36%, ja patērētājs apkurei pēc renovācijas līdz 90 kWh/m² gadā
 - 43%, ja patērētājs apkurei pēc renovācijas līdz 80 kWh/m² gadā
 - 50%, ja patērētājs apkurei pēc renovācijas līdz 70 kWh/m² gadā
- Garantija komercbanku/citu aizdevēju aizdevumiem (ja nepieciešama):
 - 80% no aizdevuma apjoma
 - Termiņš uz visu aizdevuma periodu (līdz 20 gadiem)
 - Garantijai ir valsts galvojuma statuss

Aizdevumu izsniedz AFI

- Granta apmērs no projekta izmaksām:
 - 25%, ja patērētājs apkurei pēc renovācijas līdz 90 kWh/m² gadā
 - 30%, ja patērētājs apkurei pēc renovācijas līdz 80 kWh/m² gadā
 - 35%, ja patērētājs apkurei pēc renovācijas līdz 70 kWh/m² gadā
- Ilgtermiņa aizdevumi ar zemu aizdevuma likmi (EURIBOR + 2%)
- Aizdevumi tiek līdzfinansēti no starptautisko finanšu institūciju līdzekļiem

Ēkas uzturēšana

Regulāri uzturēt un remontēt -

Regulāri lietot bez jebkādiem ieguldījumiem

- Regulāri naudas ieguldījumi uzlabojumos un renovācijā
- Nepieciešams piedalīties kopējās sapulcēs un procesos
- + Sakārtota vide
- + Komfortabli apstākļi
- + Ipašuma vērtība nekritas - pieaug
- + Zemāki ekspluatācijas izdevumi

- + Zemi maksājumi par remontiem
- + Vairāk brīva laika sev un ģimenei
- Nekopta nolaista vide, slikts iedzīvotāju kontingents
- Neatbilstoši dzīvošanas apstākļi
- Ipašuma vērtība 0 un vēl jāpiemaksā par vidi degradējoša objektu.
- Ekspluatācijas izdevumi neproporcionāli dzīvošanas apstākļiem

Iespējamie risinājumi

bīdāmas ALU lodžiju sistēmas

katram radiatoram alokators



ZREA
ZEMGALES REĢIONĀLĀ ENERĢĒTIKAS AĢENTŪRA