

# FINERPOL

## Interreg Europe



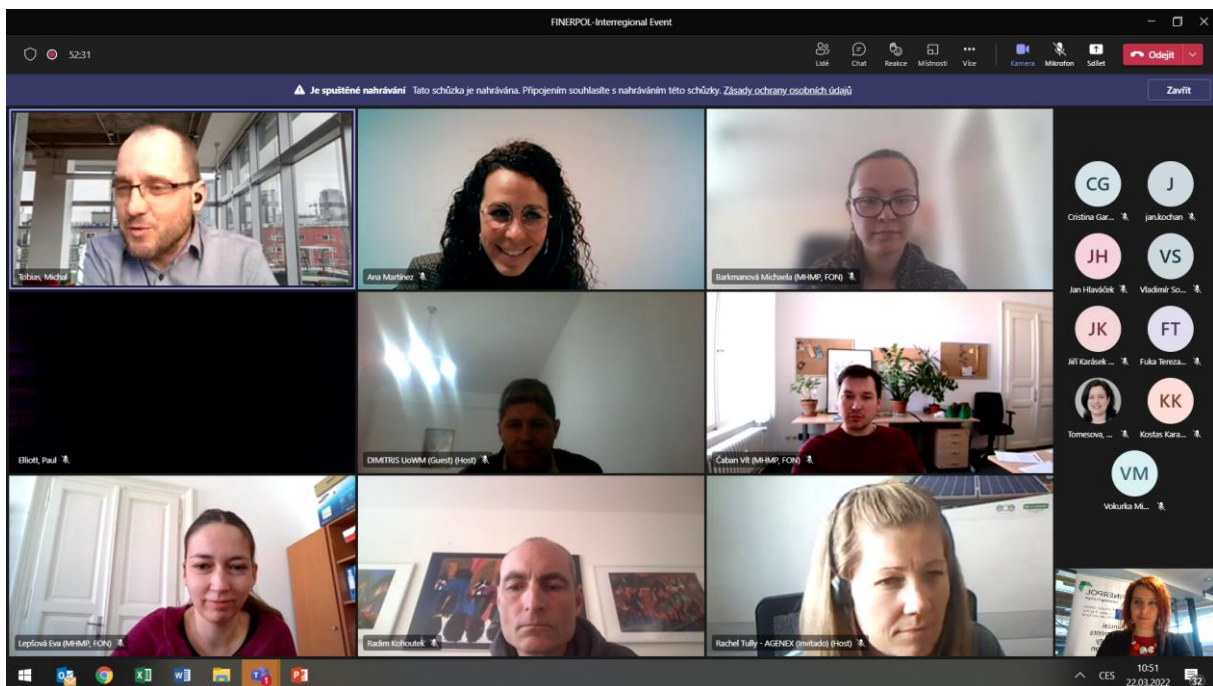
European Union  
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## DOSSIER

# INTERREGIONAL EVENT 2

### Online, led by CTU

22 March, 2022

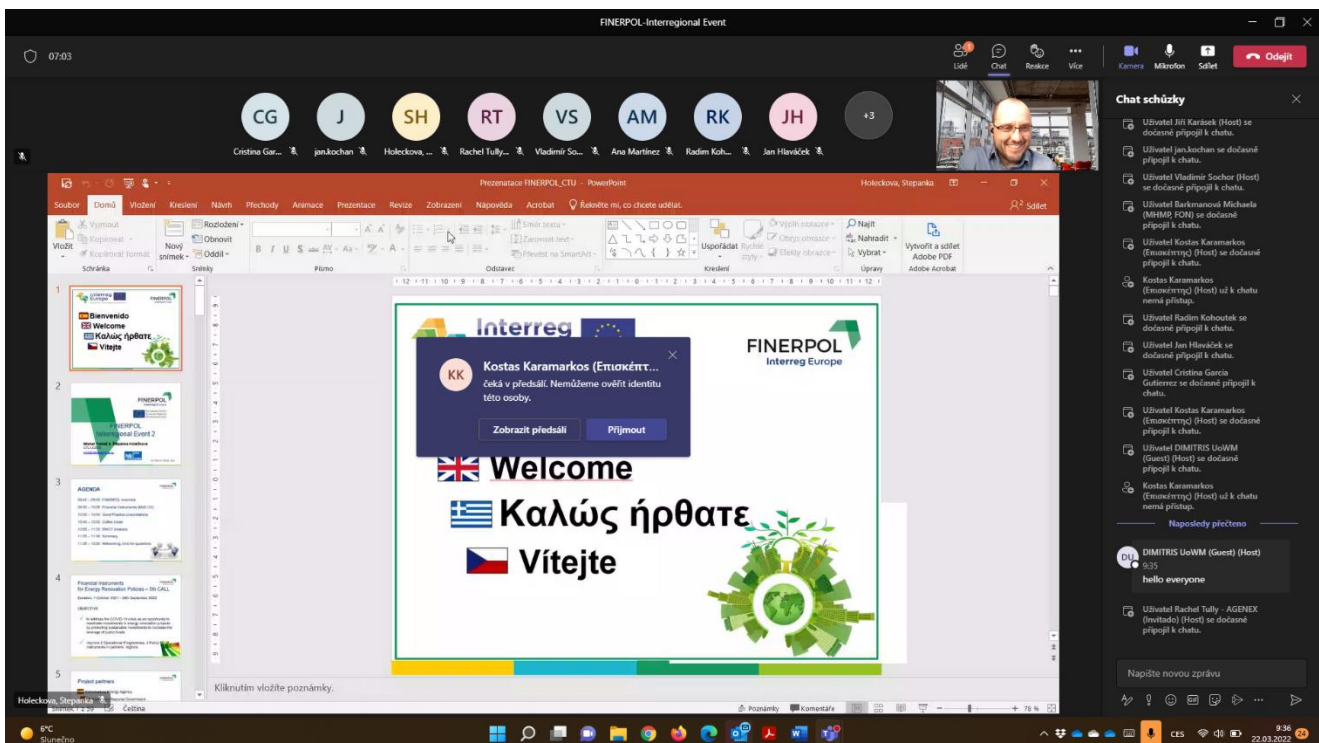


## Interregional Event Summary

Second FINERPOL Interregional Event was held by CTU UCEEB on Tuesday, 22 March 2022 online.

22 project partners and their stakeholders took part within the meeting.

Michal Tobiáš from CTU UCEEB started with welcoming speech and with an overview of the FINERPOL project.



First part of the meeting focused on the financial instruments in the Czech Republic. Mr. Jan Kochan from the Ministry of the Environment CZ presented the new energy saving programmes in the Czech Republic for the upcoming programme period 2021-2027. The future support to the applicants was introduced with regards to the financial instruments together with an overview of the possible future development. The program will also support the financial instruments together with the subsidies. This combination will guarantee reduction during the administrative process for applicants.

FINERPOL-Interregional Event

Požádat o řízení

35:59

35:59

## Planned Financial Instrument – OP Environment 2021-2027

### Specific objectives of the OPE 2021

- 1.1 Promoting energy efficiency and reducing greenhouse gas emissions
- 1.2 Promotion of energy from renewable sources in accordance with Directive (EU) 2018/2001
- 1.3 Promoting climate change adaptation, disaster risk prevention and resilience
- 1.4 Promoting access to water and sustainable water management
- 1.5 Promoting the transition to a resource-efficient circular economy
- 1.6 Strengthening the protection and conservation of nature, biodiversity and green infrastructure, including in urban areas, and reducing all forms of pollution

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Holečková, Stepanka

SH LE  
Holečková, ... Lepšová Eva...

AM RT  
Ana Martinez Rachel Tuhy...

CG RK  
Cristina Ger... Radim Koh...

VS +10  
Vladimír So...

MT


10:05  
22.03.2022

FINERPOL-Interregional Event

Požádat o řízení

38:00


## Planned Financial Instrument – OP Environment 2021-2027



**Planned allocation of money:**  
EUR 60 435 067 (CZK 1,5 bln)

**Loan + subsidy**

**Planned administrator:**



STATE ENVIRONMENTAL  
FUND OF THE  
CZECH REPUBLIC

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Holečková, Stepanka

SH LE  
Holečková, ... Lepšová Eva...

AM RT  
Ana Martinez Rachel Tuhy...

CG RK  
Cristina Ger... Radim Koh...

VS +10  
Vladimír So...

MT

10:07  
22.03.2022

During the second part of the international meeting the project partners presented examples of Good Practices in their regions. Several operational programmes and programmes for supporting the public sector during and after the COVID-19 pandemic were introduced during this meeting.

According to the project plans the project partners will collect 15 examples of the Good Practices during the 1<sup>st</sup> Phase of the Project. The best 5 of the Good Practices will be included and approved for the Interreg Europe [Policy Learning Platform](#).

**Good Practice presented the Lead partner AGENEX**

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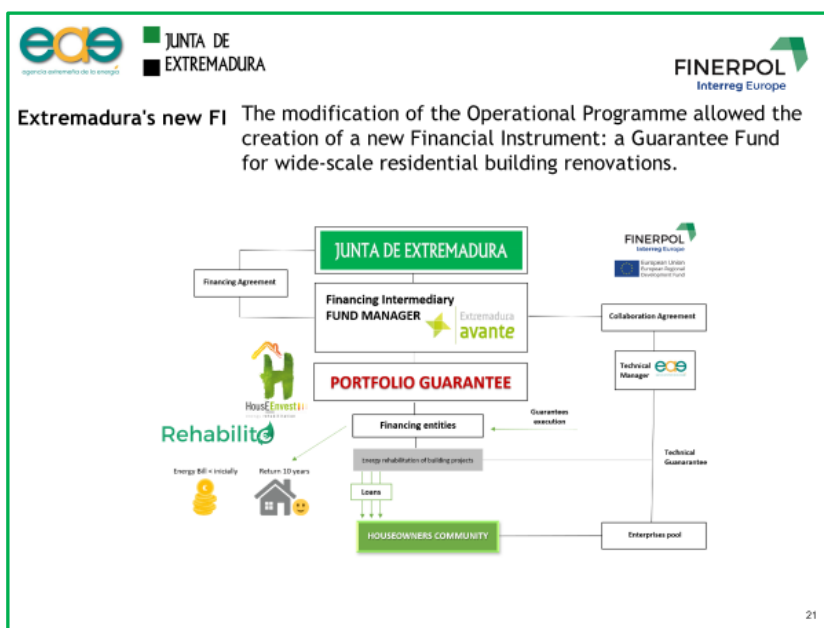
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**OSIR – OSS for Energy Renovation of Housing in Extremadura**

**Ana Martinez**  
FINERPOL Project Coordinator  
Extremadura Energy Agency

**ede**  
agencia extremeña de la energía

22nd March 2022 | FINERPOL Interregional Event 2, Online – CTU UCEEB



**BOOSTING ENERGY RENOVATION**

**ONE STOP SHOP + PORTFOLIO GUARANTEE ENERGY RENOVATION OF BUILDINGS**

**MOBILIZATION DEMAND**

**SOLICITA EL ESTUDIO PERSONALIZADO DE TU BLOQUE DE VIVIENDAS O UNIFAMILIAR. SIN COSTE**

**ESTUDIO INTEGRADO, ¿CÓMO PUEDO SABER MÁS?**

	INDICADOR	VALORES OBTENIDOS	CACHES	TOTALES
Nº EDIFICIOS ESTUDIADOS	365	93	254	
AHORROS DE ENERGÍA PRIMARIA (kWh/año)	56,398	28,5638	64,8528	
AHORROS ACUMULADOS (€)	36,62	48,01	28,815	
PRODUCCIÓN DE RENOVABLES (kWh/año)	5,097	8,3425	9,8422	
INVERSIÓN REALIZADA (€) TOTAL	31.087.532,85 €	28.118.842,80 €	51.287.995,65 €	
EDIFICIOS CON PM < 14 años	120	82	202	
COSTE DE LA INVERSIÓN (€) EN PM < 14 años	23.422.824,00 €	17.055.405,60 €	41.216.244,25 €	
EMISIONES EVITADAS (Ton CO2/año)	6.864,81	6.275,95	13.138,96	

**Consumo de Energía primaria no renovable (kWh/m² año)**

**Consumo de Energía primaria no renovable (kWh/m² año)**

**Lessons learnt ???**

- Financing is not the only barrier for EE of buildings
- Citizens are not aware about the EE benefits
- Homeowners communities have other priorities
- Difficult to reach an agreement in multifamily buildings
- Technical and financial assessment is key
- More information about grants/financial options

**COVID-19 connection???**

- A high amount of Recovery Funds are coming for EE renovation of buildings
- OSIR has contributed mobilising the demand side
- Xxx studies have been developed
- Tools similar to OSIR are needed to boost EE renovation of buildings
- Other tools are being implemented: OAIR, SICAREX, etc to support the grant call related to recovery funds

**Oficina de Asesoramiento e Impulso a la Rehabilitación**

**Good Practice presented by partner Plymouth City Council**

**Ana Martinez Pinilla**  
Project coordinator  
Extremadura Energy Agency  
amartinez@agex.net

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**PLYMOUTH**  
CITY COUNCIL


The main objective of the project will be to influence the P.I. so that energy retrofits are both included as a key activity in the appropriate action plans that flow from the P.I.

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**Good Practice:**  
The influencing of decision makers to ensure building retrofits and financing mechanisms are included in City plans as a means of Covid recovery



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**Outcome 1**  
Approved actions within our Climate Emergency Action Plan

- Establish a Climate Emergency Investment Fund to provide finance to support projects and initiatives to accelerate reductions in carbon emissions and lobby government to resource future provision.



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CITY COUNCIL

**Outcome 2**  
Multiple successful funding bids to central government for building retrofits, using the approved plans to strengthen the bid.



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CITY COUNCIL

Inter Regional Event 2  
Plymouth Good Practice

**Good Practice presented by partner UNIVERSITY OF WESTERN MACEDONIA**




  
**Financial Instruments for Energy Renovation Policies**  
 Good Practices in West Macedonia-GREECE  

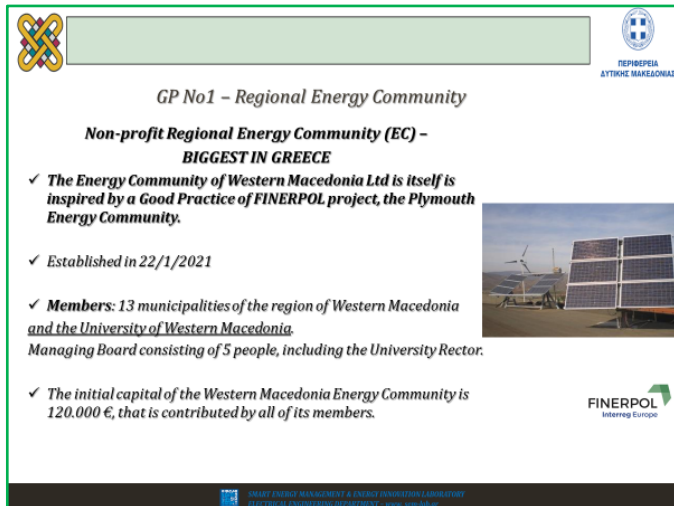




  
**GP No1 - Regional Energy Community**  
**Non-profit Regional Energy Community (EC)**

- ✓ Western Macedonia Region is very strongly affected by the covid-19 crisis comparing to other Greek regions, due to a high number of affected citizens per each 100.000 inhabitants in Greece.
- ✓ In addition, during the same period the region has already entered the post lignite era as it is the biggest territory in Greece that urgently needs to be supported by the Recovery Fund and Just Transition Fund.
- ✓ To mitigate as soon as possible the effects of these two negative issues, the UoWM has coordinated the establishment of a Non-profit Regional Energy Community (EC), the biggest in Greece.





  
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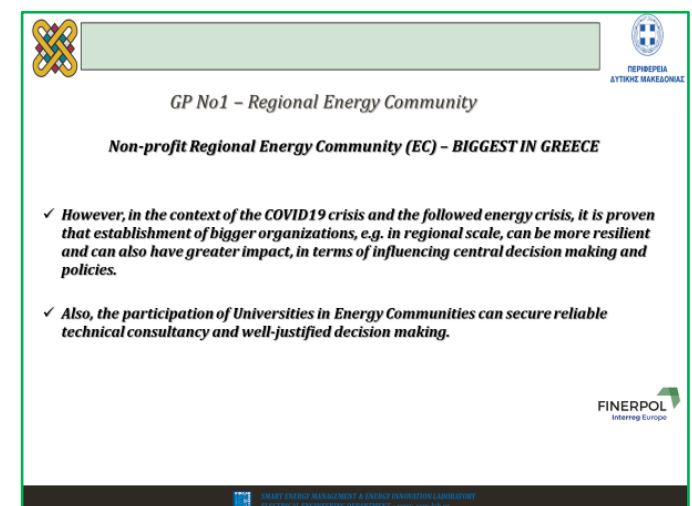



  
**GP No1 - Regional Energy Community**  
**Non-profit Regional Energy Community (EC) - BIGGEST IN GREECE**

- ✓ The Energy Community of Western Macedonia Ltd is itself inspired by a Good Practice of FINERPOL project, the Plymouth Energy Community.
- ✓ Established in 22/1/2021
- ✓ **Members:** 13 municipalities of the region of Western Macedonia and the University of Western Macedonia.  
Managing Board consisting of 5 people, including the University Rector.
- ✓ The initial capital of the Western Macedonia Energy Community is 120.000 €, that is contributed by all of its members.




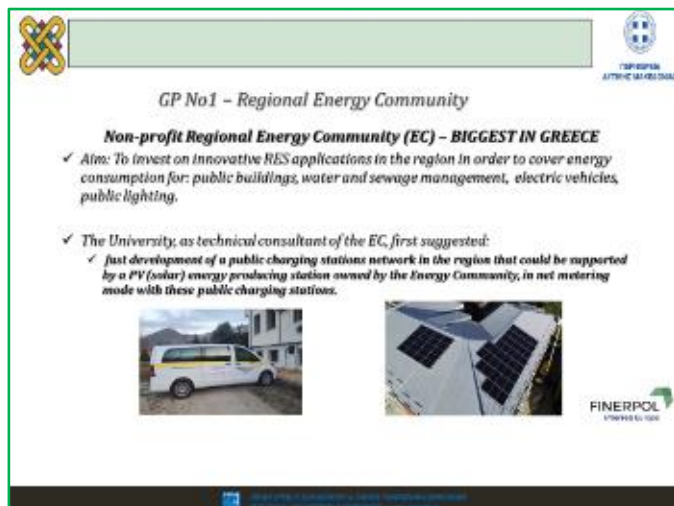
  
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**GP No1 - Regional Energy Community**  
**Non-profit Regional Energy Community (EC) - BIGGEST IN GREECE**



- ✓ However, in the context of the COVID19 crisis and the followed energy crisis, it is proven that establishment of bigger organizations, e.g. in regional scale, can be more resilient and can also have greater impact, in terms of influencing central decision making and policies.
- ✓ Also, the participation of Universities in Energy Communities can secure reliable technical consultancy and well-justified decision making.


  
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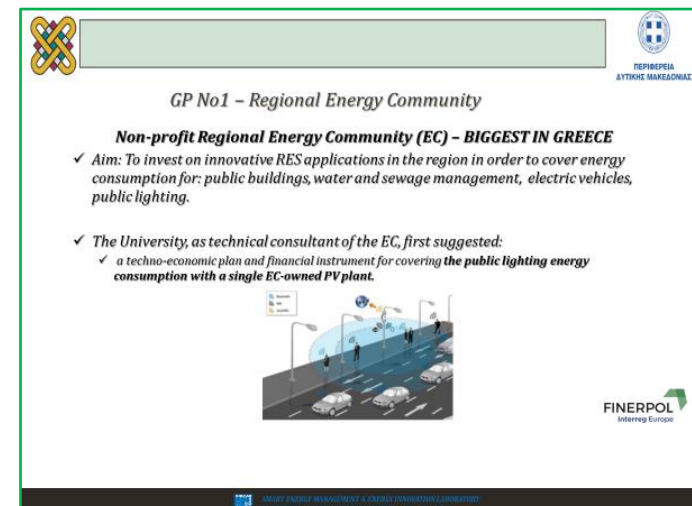



  
**GP No1 - Regional Energy Community**  
**Non-profit Regional Energy Community (EC) - BIGGEST IN GREECE**

- ✓ Aim: To invest on innovative RES applications in the region in order to cover energy consumption for: public buildings, water and sewage management, electric vehicles, public lighting.
- ✓ The University, as technical consultant of the EC, first suggested:
  - ✓ just development of a public charging stations network in the region that could be supported by a PV (solar) energy producing station owned by the Energy Community, in net metering mode with these public charging stations.






  
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**GP No1 - Regional Energy Community**  
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- ✓ Aim: To invest on innovative RES applications in the region in order to cover energy consumption for: public buildings, water and sewage management, electric vehicles, public lighting.
- ✓ The University, as technical consultant of the EC, first suggested:
  - ✓ a techno-economic plan and financial instrument for covering the public lighting energy consumption with a single EC-owned PV plant.



  
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## Good Practice presented by partner City of Prague




# Good Practices in Prague

**Ondřej Ptáček**  
Advisor, City of Prague  
Email: ptacekondrej@seznam.cz

22/03/2022 | Interregional Event 2

## Content

### COVID PRAHA guarantee programme

- Basic information
- Eligibility Criteria
- Status of implementation
- Good Practice identification

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## COVID PRAHA – basic information

### Objective

- COVID PRAHA programme was mirroring conditions of COVID II guarantee programme available in other Czech regions
- Support to SMEs searching immediate operational financing increase due to the COVID situation
- The programme started in April 2020 as a guarantee financial instrument to boost immediate impact

### Financials

- Financial instrument available to SMEs in Prague financed by Operational Programme Prague - Growth Pole 2014-2020
- Allocation CZK 600 M (EUR 24 M approx.) with guarantee capacity of CZK 1.4 bn (EUR 56 M)
- Programme managed by the Prague City Hall and implemented by National Development Bank

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## COVID PRAHA – eligibility criteria

### Eligible industries & enterprises

- Not only for startups, available to all SMEs
- No R&D eligibility criteria
- manufacturing and construction
- retail and wholesale
- transport and storage
- tourism and catering
- energy, waste management and others

### Guarantee conditions

- Up to CZK 15 M
- 80% of eligible project expenditure
- Guarantee up to 3 years
- Interest and fees 0 CZK (with interest subsidy on underlying loan)

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## COVID PRAHA – current status

### Final state of implementation

- No. of supported projects: 311
- Total loan amount: CZK 1.6 B (EUR 62.7 M)

### Lessons learnt

- **Advantages:**
  - Very fast reaction of the Prague City Hall and National Development Bank on the COVID situation – product change was done in 2 weeks
  - Very favourable conditions for SMEs with their financial situation at risk caused by lockdown
- **Pitfalls:**
  - Emergency of COVID situation caused the call was oversubscribed within the first day

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## COVID PRAHA – good practice

### How has COVID-19 influenced the construction, process, and/or implementation of the practice?

- Very fast reaction of the Prague City Hall and National Development Bank on the COVID situation – product development from idea to the banking counter was done in **2 WEEKS TIME!**
- Very favourable conditions for SMEs with their financial situation at risk caused by lockdown

### How does this practice correspond with the goals of FINERPOL?

- Sharing experience how continuous coordination of involved parties (Ministry, Region/City, Development Bank, commercial banks) can bring fast reaction to emergency situations – ensuring better access to finance not only during pandemic, but also e.g. in regions affected by natural disaster or energy shortage etc. Currently a design of fast reaction financial instrument for such situations based on the COVID PRAHA programme is being prepared by the Ministry of Industry

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## COVID PRAHA – good practice



### Good practice identification

- The programme is a joint effort of regional and national level, commercial and public sector, including the City Hall of the Capital City of Prague, Ministry of Industry and Trade, the National Development Bank and the Czech Banking Association

### Lessons learnt

- Close cooperation of regional and national level is needed to bridge the pandemic situation
- Continuous coordination of involved public/private parties can bring fast reaction to emergency situations – ensuring better access to finance not only during pandemic, but also e.g. in regions affected by natural disaster or energy shortage etc.
- currently a design of a framework fast reaction financial instrument for such situations based on the COVID PRAHA programme is being prepared by the Ministry of Industry

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Thank you!

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**Good Practice presented by partner University Centre for Energy Efficient Buildings, CTU in Prague**

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## GOOD PRACTICES IN CZECH REPUBLIC

**Michal Tobiáš**  
CTU UCEEB  
[Michal.Tobias@cvut.cz](mailto:Michal.Tobias@cvut.cz)

CTU  
UCEEB

22nd March 2022, IE2

### Good practice 1 – 0% loan

**Central Bohemia Region**  
3Q 2020 – easing the negative impact of COVID-19 and the measures to combat its spread

**One-time** support for sole traders

**Up to 50k CZK** (approx. 2k EUR) per sole-trader

**9months** postponement of installments

Almost **5000** loans provided  
**234,62mio CZK** total amount (approx. 9,38mio, EUR)

Central Bohemia Region

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### Good practice 1 assumptions

The need to **close business** or reduce its operation

**Quarantine** and, as a result, inability to operate business

The need to **care for a child**

**Limitation of demand** for products, services or other outputs

**Restriction or termination** of supplies or services necessary for the performance of business

**BUSINESS CLOSING**

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### Good practice 2 – Covid III Guarantee

**MIT + NDB + bank**

**Until 2021** – guarantee of working capital and investment loans

**SMEs and enterprises** with up to 500 employees whose Economic activities **limited due to COVID-19**

**Up to 90 %** guarantee rate

**Up to 50 mio. CZK** (approx. 2mio. EUR)

**3 years** maximum

Almost **73bn CZK** total amount (approx. 2,92bn EUR) in all COVID Guarantee programs

**nrb** Národní Rozvojová Banka

MINISTRY OF INDUSTRY AND TRADE

### Good practice 2 – Covid III Guarantee

**Eligible costs**

- Staff wages and rent and utility payments
- Payment of supplier and customer invoices
- Purchase of materials, supplies and other small (non-)tangible assets
- Acquisition of machinery, equipment, technology and other tangible fixed assets
- Acquisition of licenses, software and other intangible fixed assets
- Construction, extension or reconstruction of production sites, warehouses, administrative buildings, premises or other types of business property

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## Thank you!

Questions welcome

f t in Project media

## Agenda

### FINERPOL

“Financial Instruments for Energy Renovation Policies “

**INTERREG EUROPE - PGI01361**

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### AGENDA

Interregional Event 2 (IE2)

Tuesday, 22 March 2022



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**09:30 – 09:40 Registration**

**09:40 – 09:50 FINERPOL PROJECT - CTU UCEEB**

- Presentation by CTU UCEEB – FINERPOL overview

**09:50 – 10:00 Financial Instruments – Ministry for the Environment CZ**

- Presentation by Ministry of the Environment CZ to show the current state in the Czech Republic region

**10:00 – 10:40 Good Practice – presentation**

- Each partner to present a Good Practice in his region

**10:40 – 10:55 Coffee break**

**10:55 – 11:25 SWOT Analysis**

- Evaluation of the financial instruments – interactive SWOT Analysis workshop (in MIRO programme)

**11:25 – 11:35 Summary**

- Conclusions, next steps in the project

**11:35 – 12:00 Networking, time for questions**

- Discussion with the stakeholders

## SWOT Analysis – conclusion

Third part of the Interregional Event belonged to the SWOT Analysis. Project partners and their stakeholders tried to find the Strengths, Weaknesses, Opportunities and Treats for using financial instruments in partners’ regions during interactive workshop. The MIRO online tool was used to determine the ideas for SWOT Analysis of all participants interactively.

YUston  
Regional  
govt Pilot

