

AECM member request as to loan guarantees for energy efficiency

<p>1. aws Austria</p>	<p>aws is granting guarantees also for energy efficiency projects. Actually it has a special focus in this field building technologies, where it supports especially companies producing components for energy saving and energy efficiency. The guarantee instrument has a broad scope and can be used to support nearly all investment projects in this field.</p>
<p>2. PMV Belgium</p>	<p>Within their general guarantee program PMV (can) issue guarantees for loans which are used for projects in the area of energy efficiency.</p> <p>From 2012 until March last year it had a specific “green guarantee” which could be issued under specific conditions. Because of the specific conditions and despite the lower rate, no use was made of this program during its existence.</p>
<p>3. HAMAG BICRO Croatia</p>	<p>In the period 2014-2015, HAMAG-BICRO had a guarantee program called “Energy Renewal of Public Sector Buildings” intended for guarantee issuing to cover the loan principal portion to SMEs that are energy service providers and had concluded a contract on Energy Efficiency pursuant to the Program of the Croatian Government and fulfilled the requirements of the guarantee program as well as the General Terms and Conditions of guarantee issuing. The maximum guarantee amount was HRK 15 million (almost EUR 2 million), the maximum guarantee percentage being 80% of the loan’s principal and the minimum 10%.</p> <p>However, due to other prerequisites to carry out investments of this type (approval from the Environmental Protection and Energy Efficiency Fund and the need to find other sources of funding), these investments have never been realized, so consequently the interest for their program disappeared and HAMAG BICRO does not issue such guarantees at the moment.</p>
<p>4. CMZRB Czech Republic</p>	<p>CMZRB does not issue special guarantees for energy efficiency projects.</p>
<p>5. KredEx Estonia</p>	<p>KredEx is issuing loan guarantees for energy efficiency projects for companies, private persons and housing associations.</p> <p>For companies we have some direct loan programs which can be used for energy efficiency as well.</p>

<p>6. Bpifrance France</p>	<p>Bpifrance has not got a guarantee fund specific to green leasing (leasing related to energy efficient building), but do have leasing schemes and loan programs to support green investment in SMEs (ex. Equipment, materials, services etc. with the « Prêt vert » (green loan program) and the « prêt éco énergie » (eco energy loan program)).</p> <p>Bpifrance existing guarantee programs can be used to cover loans dedicated to this type of energy efficient investment, pending respect of eligibility rules.</p> <p>Bpifrance is today in discussion with the FR Ministry for sustainable development to run a loan programme for energy efficient building targeting SMEs (i.e. green leasing or « crédit bail vert »).</p> <p>Discussions were also initiated between Bpifrance and the EIB to use a possible guarantee from the banl (de linked) to support this potential new “green leasing program”. It should be noted that Bpifrance has been involved for a long time in the leasing segment for SMEs. The idea is therefore to do more for green leasing.</p>
<p>7. VDB Germany</p>	<p>All German guarantee banks are able to issue guarantees up to 1,25 million euro for energy performance contracting (= a recent product) and in some regions there are further specific programs like, for instance, in Baden-Württemberg the resource efficiency program.</p>
<p>8. ALTUM Latvia</p>	<p>Altum has been providing guarantees for energy efficiency projects for private persons and housing associations since 2013.</p> <p>Since May 2018, Altum has been providing guarantees for companies in the energy sector.</p> <p>Altum also has a special loan programme for energy efficiency for companies and for ESCOs (energy service companies).</p>
<p>9. BGK Poland</p>	<p>BGK does not have any guarantee scheme that directly supports energy efficiency business.</p>
<p>10. FGCR Romania</p>	<p>FGCR guaranteed some projects for agricultural companies where the project included also a component of energy efficiency and a project for a biodiesel factory.</p>
<p>11. FNGCIMM Romania</p>	<p>During the period 2010–2015, FNGCIMM has issued governmental guarantees for bank loans to housing (owner) associations and individual house owners for thermal rehabilitation projects of residential buildings.</p> <p>FNGCIMM issues loan guarantees for various SME investment plans which may have an energy efficiency component (e.g. acquisition of more efficient machinery and new technologies, as well as production and services in the energy efficiency field). However, the requests for credit guarantees in energy efficiency (only) projects are less frequent, including from SMEs participating in EU or governmental programs with such a focus.</p>

<p>12. FRCG Romania</p>	<p>Our Fund provides guarantees for energy efficiency projects, including green energy production projects and energy efficiency rehabilitation / investments.</p> <p>FRGCIP IFN SA also collaborated with the Romanian Energy Efficiency Fund by providing consulting services.</p>
<p>13. FRC Romania</p>	<p>The Romanian counter-guarantee fund only works with SMEs and does not work with individuals. We do not have special programs for energy efficiency.</p>
<p>14. ACGF Lithuania</p>	<p>The Agricultural Credit Guarantte Fund (ACGF), Lithuania, does not issue special guarantees for energy efficiency projects, but ACGF can issue loan guarantees for various SMEs and farmers investment projects which may have an energy efficiency component.</p>
<p>15. INVEGA Lithuania</p>	<p>INVEGA used to provide guarantees for energy efficiency loans paid to housing associations for their buildings renovation in 2010-2011. There were issued 83 guarantees for 3 banks which were involved in the State programme for building renovation. Total amount of guaranteed loans was 5, 33 m EUR and the amount of guarantees - 4, 25 m EUR. And what is very important that we still have not had any guarantee payoffs to the banks regarding this guarantees.</p> <p>Now, INVEGA provides guarantees for energy efficiency projects as a type of investment, but there are no specific schemes or programmes. Examples of these projects could be financing of renewal energy technologies, building of the modern thermo-plant for apartments' heating in Telšiai, renovation of factories, purchase of equipment and producing components for energy saving.</p>
<p>16. Slovenian Regional Development Fund</p>	<p>The Slovenian Regional Development Fund covers this area with its general activity by providing individual guarantees for SME for investment and for reverse assets.</p>