

THEMATIC SESSION

Clean Energy Transition: Capacity Building & Innovative Finance

Day **3** Fri. 10 Oct. 2.00 - 5.30 PM CEST



AGENDA

Session Opening

Part I: Clean Energy Transition Planning

Part II: Innovative Finance – Energy Efficient Mortgages Initiative

Part III: Innovative Financing – Scaling Super Hero

Discussion

SP 2025 Closing Remarks



THEMATIC SESSION

Session Opening

Day **3** Fri. 10 Oct. 2.00 - 5.30 PM CEST



Comune di
Milano



SESSION OPENING

THOMAS MESSERVEY

CEO & FOUNDER, R2M SOLUTION





10 October 2025 | 14:00 – 17:30 h.

Monte Rosa 91 Conference Centre, Milan



Clean Energy Transition: Capacity Building & Innovative Finance

Organized by



Contributors



Sponsored by



LIFE Programme

EU's funding instrument for the
environment and climate action



The LIFE Programme 2021-2027

- The LIFE programme is the only EU funding scheme dedicated exclusively to the environment, nature conservation and climate action
- The LIFE programme fully contributes to the objectives and targets of the European Green Deal
- LIFE has funded over 6,000 projects in the past 33 years
- For the years 2021-2027, LIFE has a budget of 5.43 billion €
- Total budget for Calls 2025 : 596 million €





Nature and Biodiversity



Circular Economy and Quality of Life



Climate Change Mitigation and Adaptation



Clean Energy Transition

Objectives:

- To continue the shift to a circular, energy efficient, renewable energy based and climate resilient economy
- To protect and improve the quality of the environment
- To halt and reverse biodiversity loss



Life clean energy transition sub-programme

Supporting the delivery
of the European Green
Deal and sustainable
energy policies



Objectives:

- Building a national, regional and local policy framework supporting the clean energy transition
- Accelerating technology roll-out, digitalisation, new services and business models and enhancement of the related professional skills on the market
- Attracting private finance for sustainable energy
- Supporting the development of local and regional investment projects
- Involving and empowering citizens in the clean energy transition

Subscribe to the CINEA Clean Energy Newsletter



About *Life* clean energy transition

With a budget of around €1 billion for 2021-2027, the LIFE clean energy transition sub-programme eases the shift to an energy-efficient, renewable energy-based, climate-neutral and resilient economy.

Projects are supported with a 95% co-funding rate.

Find out more and apply for funding in the following link:

cinea.ec.europa.eu/life/clean-energy-transition_en

or scan the QR code below.

Energy performance contracting
Green jobs Project development assistance
Ecodesign and energy labelling Deep renovation
Energy communities European Green Deal
Home renovation Innovative financing schemes
EU carbon neutrality SECAPs
Energy Efficiency
SMEs Digitisation European City Facility
BUILD UP Skills Energy performance certificates
Clean energy transition leaders Energy efficiency business models
Energy governance Energy audits Private finance Energy poverty
Zero-emission building stock Renewable energy generation Covenant of Mayors
Smart services Sustainable Energy Investment Forum
Renovation wave
Resilience
National finance roundtables
Technology roll-out
Skills development
Municipalities
Local and regional investment



#CleanEnergyEU
#EnergyEfficiency
#EUGreenDeal



@cleanenergy_eu
@LIFEprogramme
@Energy4Europe
@cinea_eu



LIFE Programme
CINEA



LIFE programme



lifeprogramme



LIFE: 1095 Applications. 22% increase. €3.1 billion requested funding.
LIFE CET: 319 Applications, 35% increase. €970 million requested funding.

FUTURE READY CITIES

“Future-Ready Cities is our approach to urban regeneration and asset repositioning; we aim to inspire a Collective Mindset, shape multipurpose places where we work, live, and play and create POSITIVE IMPACT for all forms of LIFE and future generations to THRIVE.”

CRISTIANA FRAGOLA

Head of ESG & Sustainability Solutions, CBRE



G as Governance that Catalyzes Value Growth

Greater data transparency enables investors to make more informed and financially sound decisions. By providing clear, accessible, and comprehensive information, organizations empower stakeholders to assess investment opportunities with greater accuracy. This leads to improved risk management, optimized resource allocation, and ultimately, stronger financial outcomes.



Rental premium of certified stock across Europe

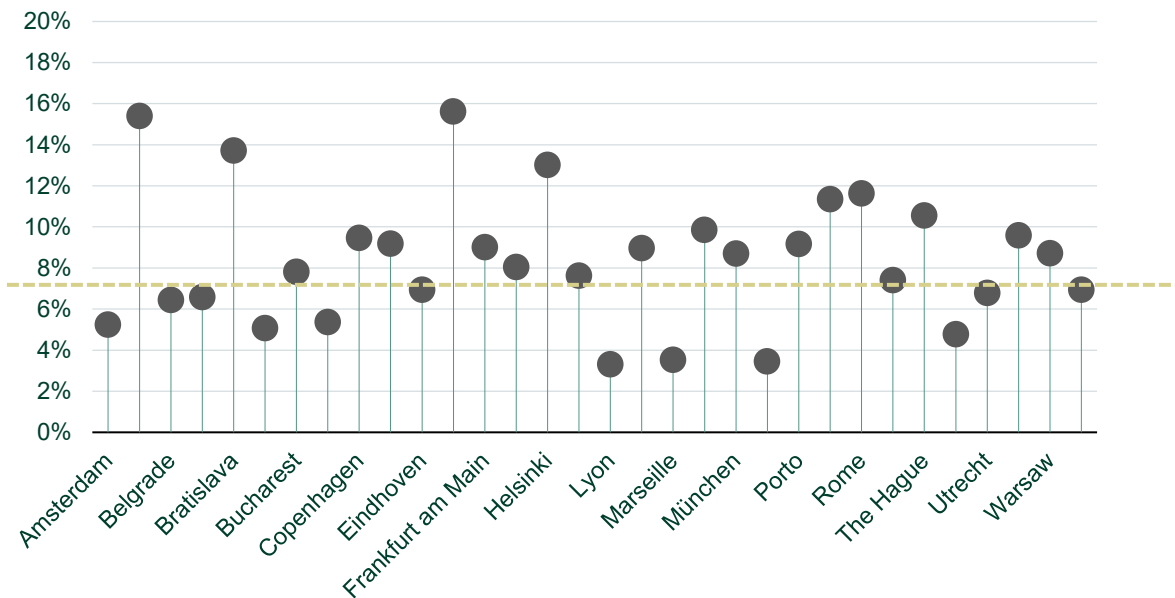
Green Premium is the New Normal

“83% of respondents are willing to pay a premium of 6% or more... Sustainability is a key consideration for investment decisions, according to 95% of respondents.”

CBRE European Investor Intentions Survey, 2025

Source:
CBRE Research

Europe, Certified rent (premium) compared to uncertified rent



Sustainability

Seize the Payoffs

ESG GOALS FOR MORE PROFITABLE REAL ESTATE

Achieving the ESG objectives of investors and tenants brings benefits to both parties and their clients:

- Encourages the extension of lease contracts;
- Increases rental premiums and reduces the brown discount;
- Enhances the reputation of both parties;
- Supports an increase in visitors and customers in hospitality and retail contexts.

CLIMATE PREPARATION AND RESILIENCE

Managing climate risks helps protect people and assets through:

- Training facility managers and occupiers for climate emergency management;
- Incorporating business continuity and evacuation plans into real estate responses;
- Protecting tenants and communities from damage, injury, and displacement caused by extreme weather events.

FINANCIAL RESILIENCE

Investing in the mitigation and adaptation to physical and transition risks can support business performance through:

- The reduction of insurance premiums;
- Improvement of predictive climate models used by insurance companies;
- The use of metrics such as Climate Value-at-Risk (CVAR);
- Enhancement of investment liquidity and their bankability;
- More favourable interest rates, as noted by participants in the Net Zero Banking Alliance;

Banks such as Citi, the European Investment Bank (EIB), and BNP Paribas are increasingly prioritizing climate resilience in their investment decisions, with significant financial commitments towards environmental sustainability and low-carbon energy initiatives.



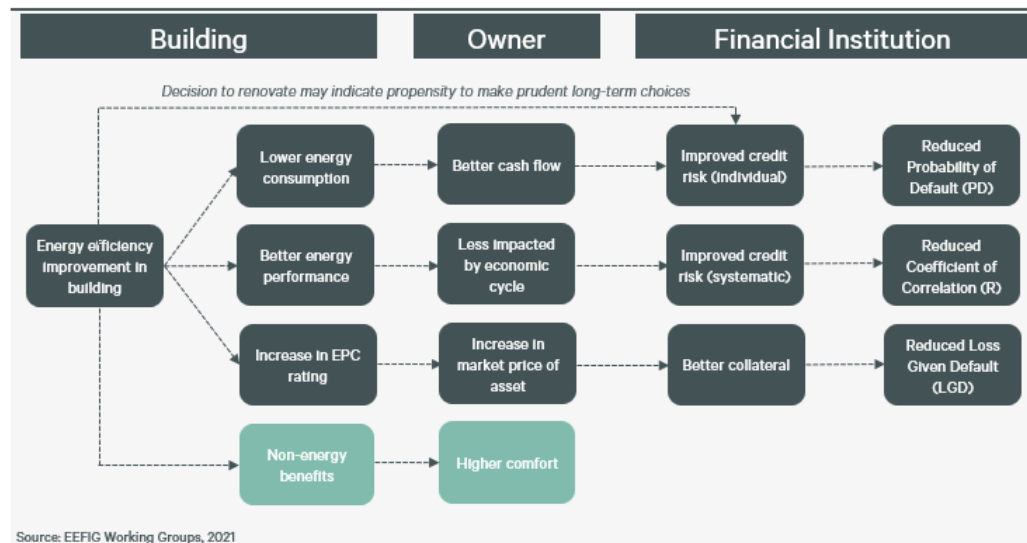
Implications for the financial industry

In the context of real estate, buildings used as collateral face significant transition risks due to the introduction of Minimum Energy Performance Standards (MEPS). These risks have serious implications for the financial industry. The Net Operating Income (NOI) generated by a building is a key metric for asset value and crucial for mortgage underwriting metrics such as the loan-to-value ratio (LTV) and the debt service coverage ratio (DSCR).

Energy efficiency plays a pivotal role in lowering operating expenses and improving the NOI of an asset. This improvement in NOI directly impacts the asset's value and the associated credit risk. The Energy Efficiency Financial Institutions Group (EEFIG) has found a negative relationship between energy efficiency and the probability of default (PD). Higher energy efficiency correlates with a lower risk of default, which is critical for financial institutions when allocating capital.

For financial institutions, understanding the probability of default is essential for managing assurance risk. The introduction of MEPS could lead to a devaluation of inefficient buildings, while energy-efficient buildings may see an increase in value. This dynamic not only mitigates risk but also strengthens the business case for renovating properties to meet higher energy efficiency standards.

Casual chain between energy efficiency and probability of default



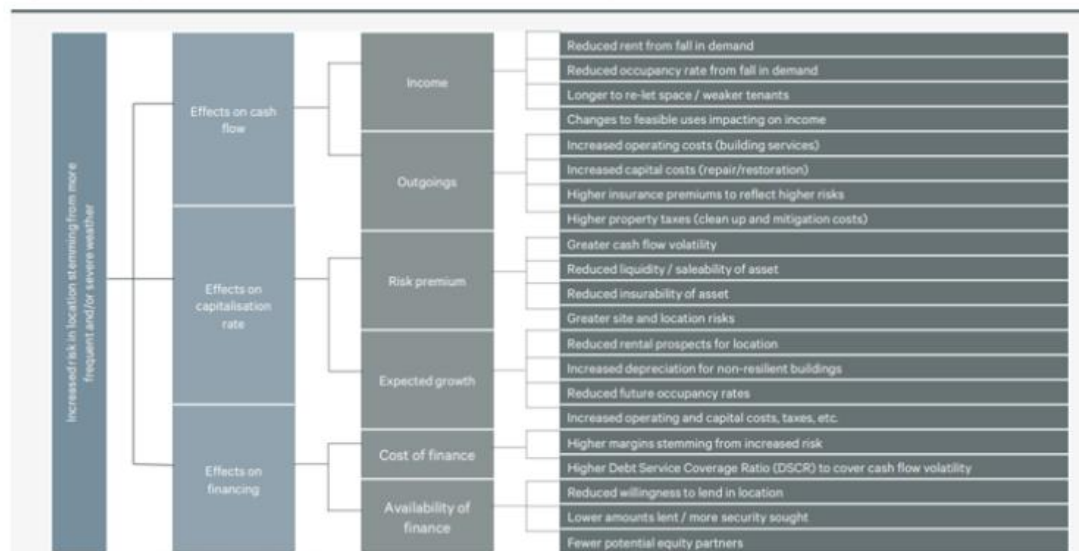
The impact on valuations

Commercial property owners and investors are increasingly experiencing a heightened risk premium on properties susceptible to climate-related events, irrespective of individual property exposure.

We expect that climate risk will continue to be reflected in office property valuations through three principal components:

- 1) Cash Flow:** Encompassing leasing dynamics such as rent levels, rental growth, and vacancy rates, adjusted for operating expenses and capital expenditures;
- 2) Capitalisation Rate:** Reflecting both capital market conditions and the required return, with a risk premium that considers anticipated future cash flows and liquidity concerns; and
- 3) Financing:** The cost and accessibility of funds from equity partners and mortgage debt are directly linked to return expectations and property liquidity. Property liquidity is influenced by factors such as the asset's (re)letting potential, and CapEx for climate change mitigation and adaptation measures.

Figure 2: Anticipated effect of climate risk on Commercial Real Estate performance



Source: Clayton, J. et al. (2021) Climate Risk and Commercial Property Values: a review and analysis of the literature.

THEMATIC SESSION

Part I: Clean Energy Transition Planning

Day **3** Fri. 10 Oct. 2.00 - 5.30 PM CEST



Clean Energy Transition Planning (SECAP / PAESC): Tools, resources, best practices and case studies. OwnYourSECAP & Scaling Super Hero Projects

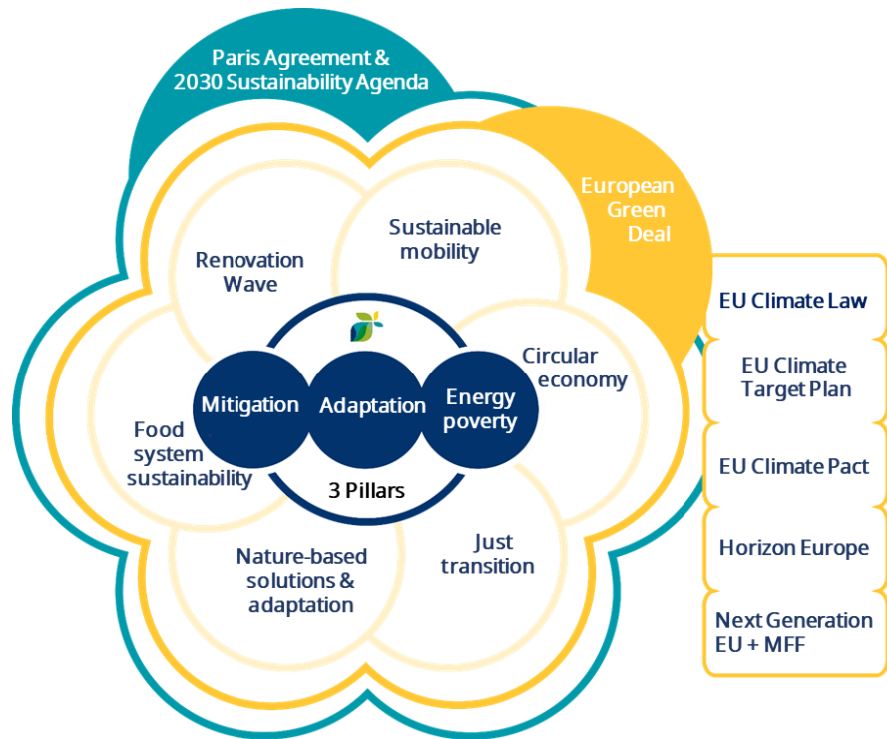
EMANUELE COSENZA

Project Developer, SOGESCA



The 2050 Goal: The Local Climate Neutrality Challenge

1. The **Covenant of Mayors**: Over 10,000 local authorities committed to climate and energy goals.
2. The Tool: **The SECAP (Sustainable Energy and Climate Action Plan)**: The key instrument for emission reduction and climate adaptation at the municipal level.
3. **The Critical Gap**: Smaller municipalities (especially those less experienced) often struggle to develop and implement ambitious and realistic SECAPs due to limited resources.



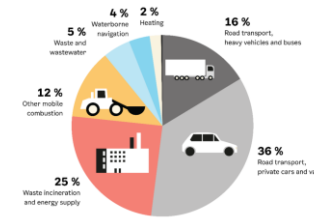
OwnYourSECAP: Assisting municipalities towards ambitious plans

- **Core objective - Development and Institutionalization:** To help small and medium municipalities develop, update, and take ownership (Own) of their SECAP, setting more ambitious targets towards climate neutrality.
- **Key Action - Tailored Support:** Providing technical assistance, establishing clear governance structures, and running capacity building (training) activities.
- **Concept:** The project aims to secure strong, long-term political commitment and establish clear management structures for SECAP implementation.



Embedding climate action: Innovative tools for ownership

1. **Financial integration - Climate mainstreaming in Municipal Budgets:** Integrating climate goals directly into yearly financial planning and budgeting processes.
2. **Stakeholders engagement - Design Thinking methodology:** Utilizing participatory workshops to actively involve politicians, staff, and local stakeholders in problem-solving and measure design.
3. **Management System - Systematic Approach (EnMS):** Introduction of Energy Management Systems (based on ISO 50001) to continuously monitor, measure, and improve energy performance.

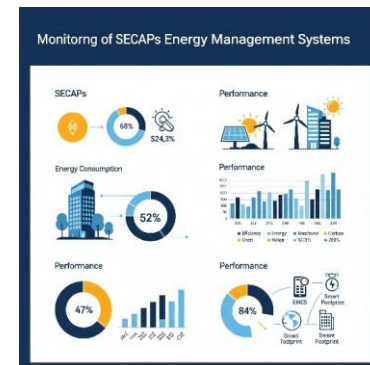


1. Peer learning - Peer-to-Peer (P2P) Exchange:

2. Internal structure - Intra-departmental

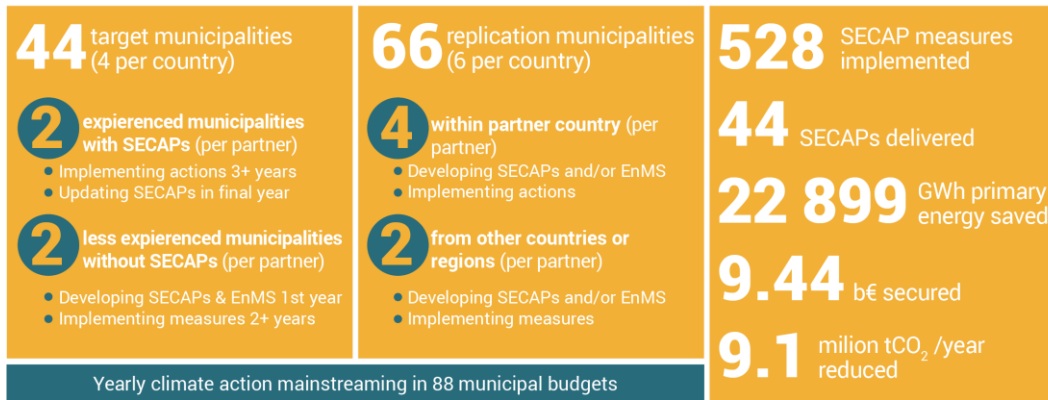
3. Implementation focus - Action Implementation

and Monitoring: Supporting the selection, financing, and continuous monitoring of prioritized, high-impact energy and climate measures.



Measuring success: Quantifiable results and long-term legacy

OwnYourSECAP is creating a standardized, accessible methodology for local climate action across Europe, especially for non-expert cities.



Action on the ground: Key implementation measures

Municipal buildings controlled by ISO 50001



Comune di Pordenone

Description: Energy efficiency improvement of municipal buildings through project financing controlled by an EnMS

Target:

Energy efficiency improvement of 82 municipal buildings under concession to an ESCO for the supply and management of thermal and electrical energy services and forming part of the ISO 50001 perimeter of the Municipality of Pordenone

Stakeholders engaged: SIRAM SpA

Sector: Public and private partnership with an ESCO

Investments: 6,775,762€

Benefits: Energy efficiency improvement of municipal buildings, installation of renewable source systems, continuous monitoring via ISO 50001 certified Energy Management System

3,433 MWh saved

769 tCO₂e avoided

Waste thermal water reuse for school heating



Description: The Vittorino da Feltre school has pioneered a groundbreaking initiative by becoming the first non-hotel building to utilize waste thermal water for its heating system.

By implementing this sustainable heating solution, the school has achieved a remarkable reduction slashing heating consumptions and costs by an impressive 65%.

Target: Reduction of the building's thermal energy needs and use of renewable sources for heating

Stakeholders engaged: BIOCE, COOP80, Veneto Region Public Buildings and Facilities

Sector:

Investments: 200,000€

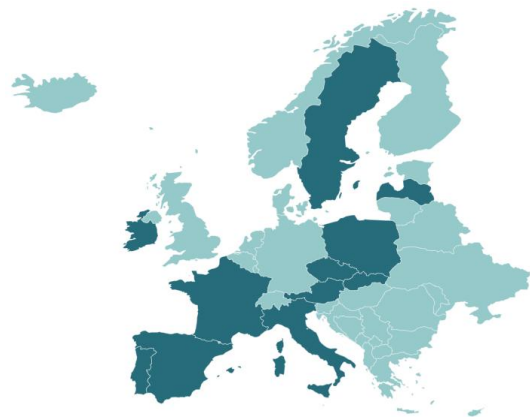
Benefits: Project replicability on additional Municipal Buildings

230 MWh saved

48 tCO₂e avoided

OwnYourSECAP's legacy: Institutionalizing climate action

1. **Legacy: OwnYourSECAP** delivered a systematic methodology for climate governance and budget mainstreaming usable by non-expert municipalities across Europe.
2. **Sustainability: SECAPs** become a permanent, budgeted tool ensuring continuous monitoring and political accountability (not just a one-off project).
3. **Implementation hurdle:** Even with a perfect plan, securing the 9.4 Million € (or more) **investment needed for high-impact measures remains the biggest challenge.**



Own Your SECAP

SUPER-HEERO and Scaling SUPER HEERO: Closing the gap with citizen-powered finance

- 1. The innovation - Crowdlending Scheme:** A replicable, human-centric financial model for energy efficiency retrofitting and renewable energy projects.
- 2. How it works - Citizen Investment:** Local residents and communities become active investors in local projects (e.g., public building renovations, new solar farms).
- 3. Key impacts - Enabling RECs:** Directly finances and accelerates the creation of Renewable Energy Communities (RECs), ensuring citizens are both investors and beneficiaries.



From planning to finance: Accelerating the local transition

OwnYourSECAP: Provides the Governance and Structure for ambitious climate plans (institutionalized SECAPs integrated into budgets).

SUPER-HEERO: Offers the innovative Financial Mechanism (Crowdlending) for measure implementation and the development of Renewable Energy Communities (RECs).

Only the **combination of Strategic Planning and Innovative Financing** can ensure that **EU climate goals** become a reality at the local level.

Thank you!



<https://www.ownyoursecap.eu/>



<https://lifeprojects.r2msolution.com/scaling-super-heero//>

The Step-WISE project

Giulia Barbano

R&I Operations Manager, IES





A tailored and dynamic *capacity building programme* to
transform local and regional authorities into autonomous *early
adopters* of digitised, integrated, and ambitious *Clean Energy
Transition plans*

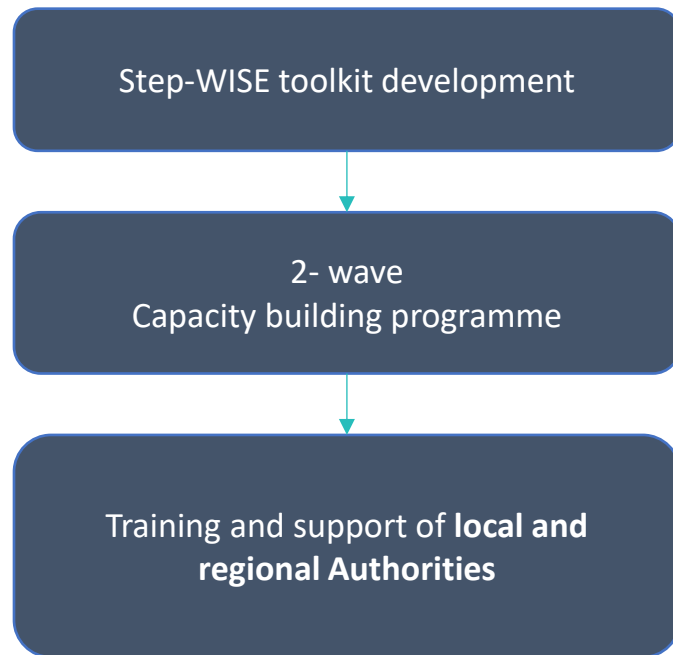
Giulia Barbano – giulia.barbano@iesve.com

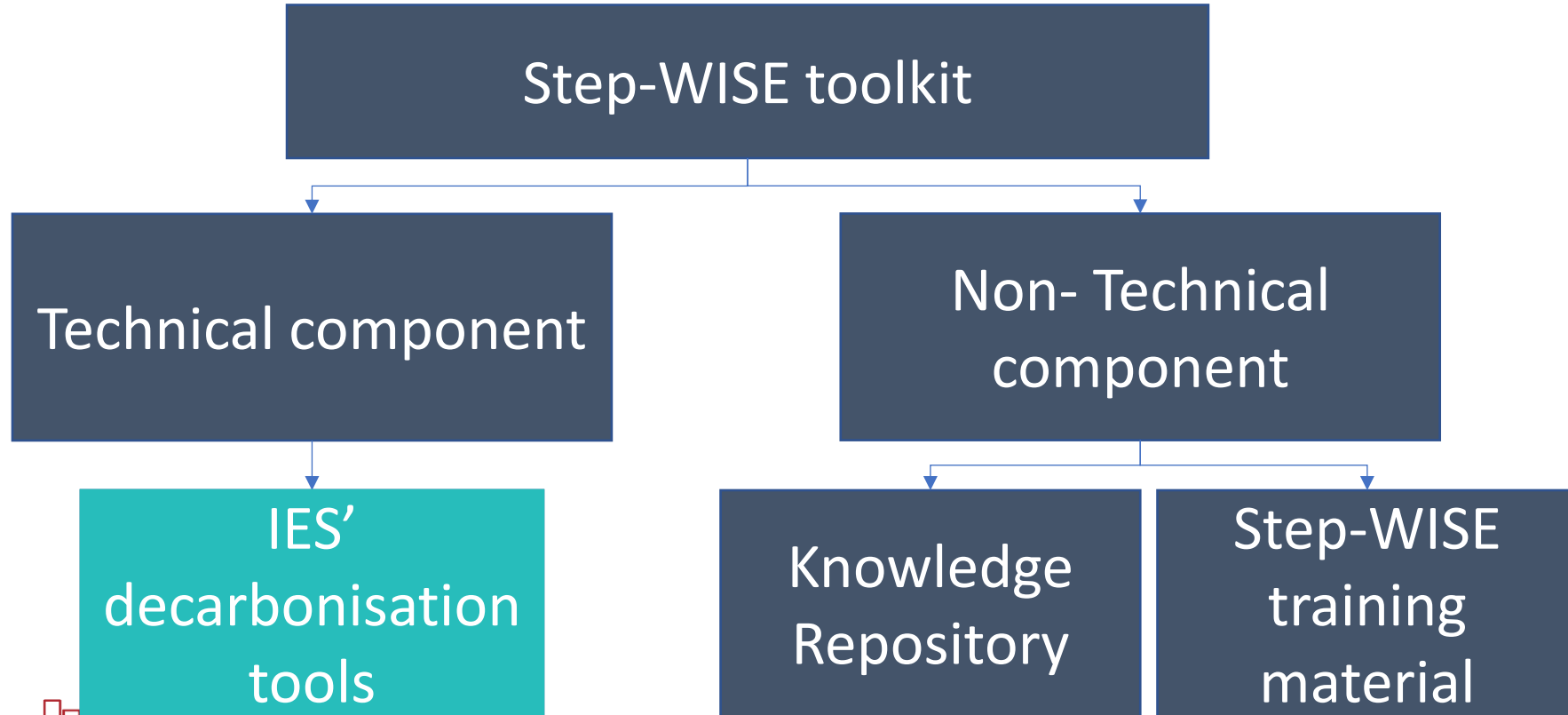
Koldo Urrutia Azcona – koldo.Azcona@iesve.com

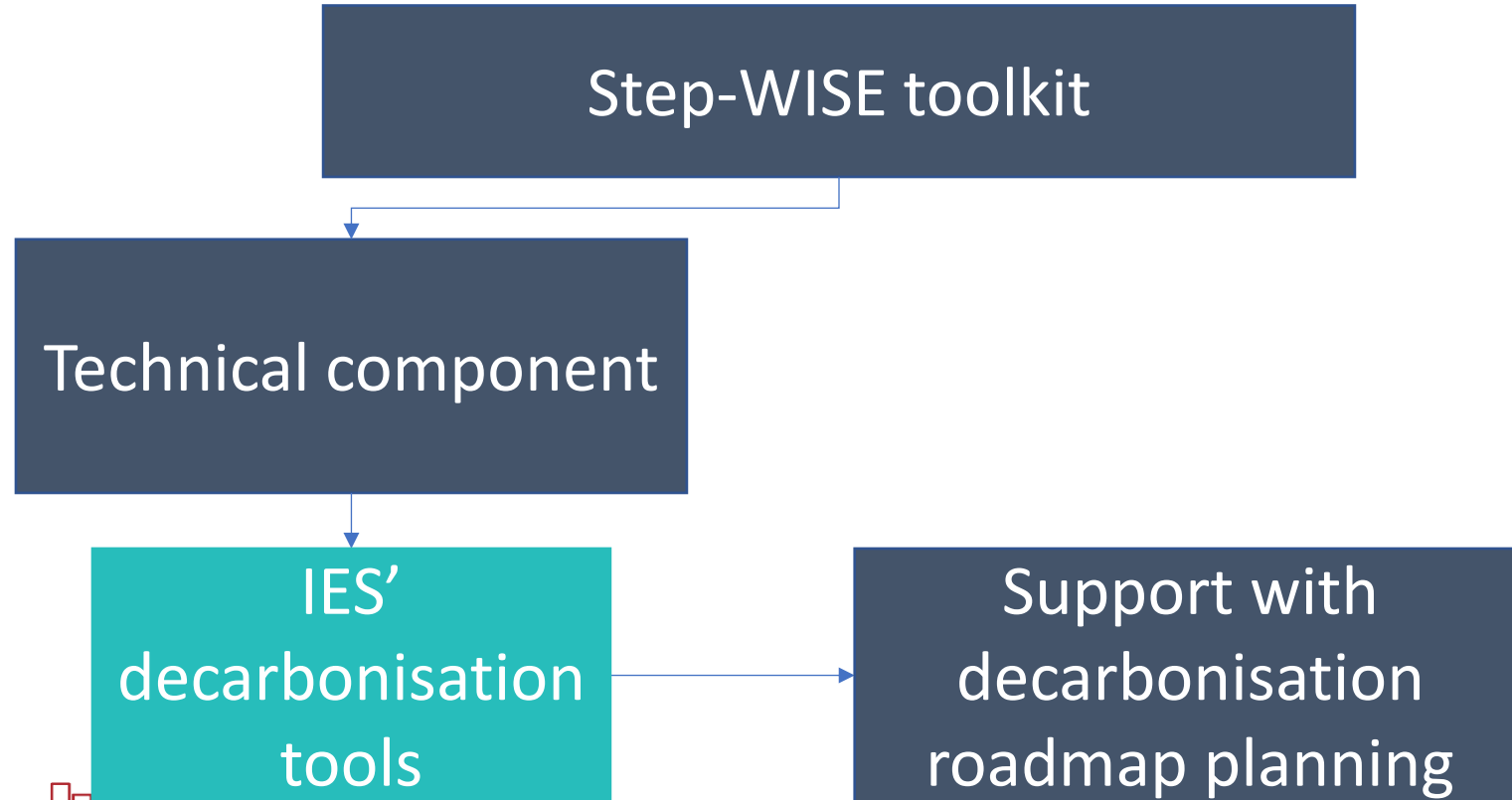
Sustainable Places, 10/10/2025

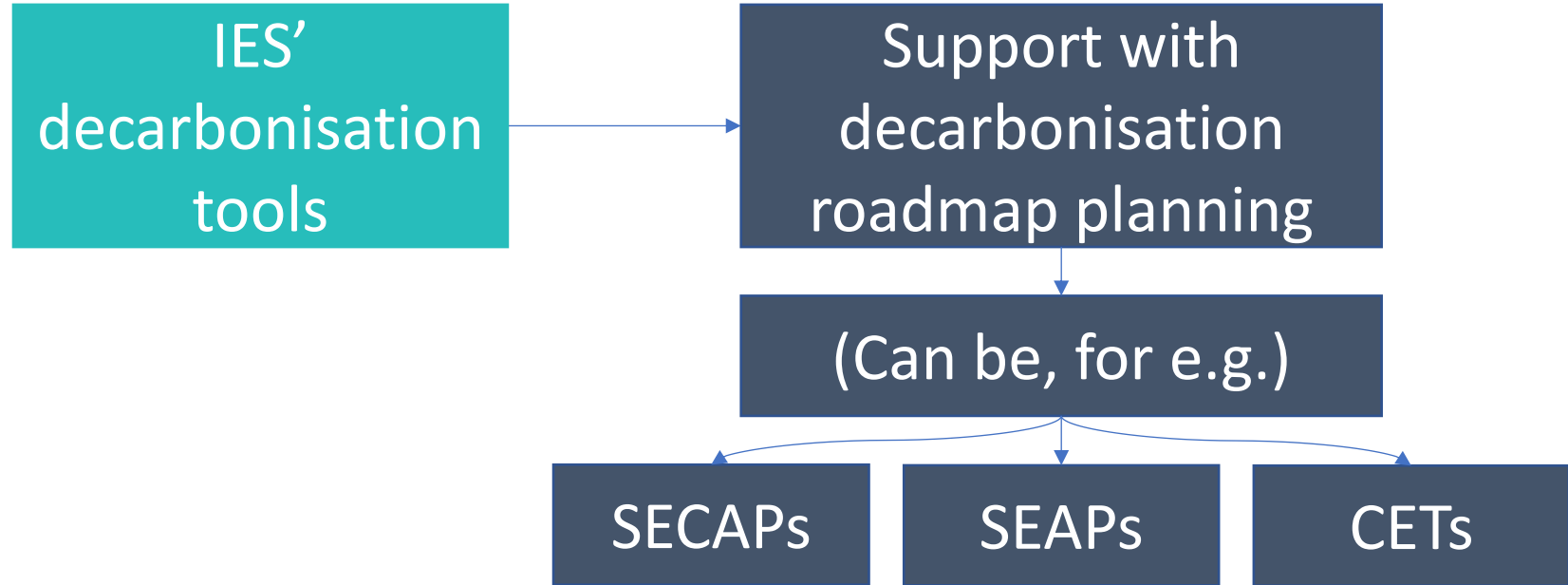
Project Concept

- **Promote energy transition** by building and increasing the **local and regional authorities' skills and capacities** to deliver, implement and monitor their **energy plans** for their **local context**.
- A **use-case based approach** to developing a **digital toolkit** for **training** of disseminators of the toolkit and the **application** of the toolkit by **Use case adopters**.









As an energy agency supporting an LRA in creating an Energy Plan/SECAP,

I would like user friendly digital tools to support with my tasks and analyse future scenarios

*I struggle to find **all the data pieces** needed for the creation of an energy plan's baseline*

I would like a way to monitor results and communicate with municipality more easily/visually

Find that playing around with numbers to make the plan is very effort intensive

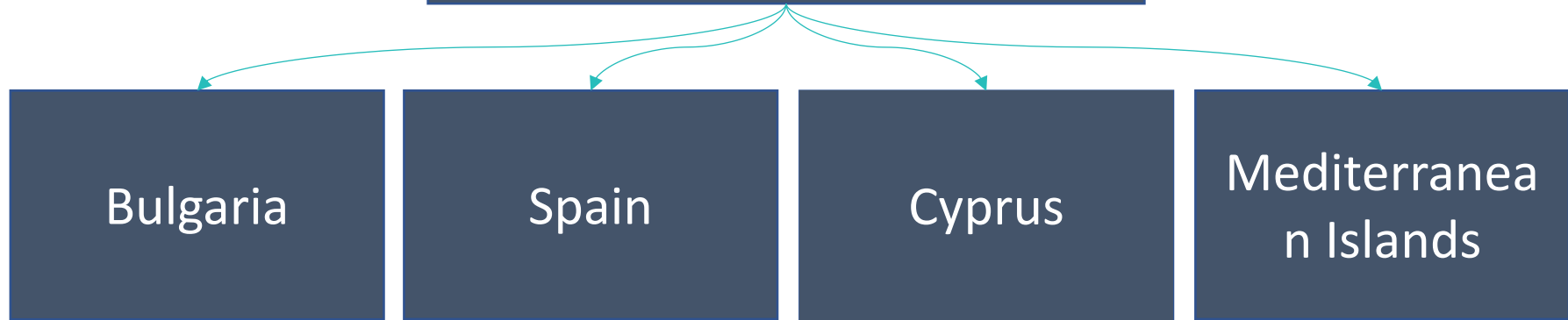
I would like to visualise the energy/carbon on various sectors such as different building types

I struggle to measure climate adaptation measures

*I struggle to **bring everyone together** to understand and visualise the plan, especially when the key members in the municipality keep changing*

StepWISE Use Cases

4 Use Cases Across Europe

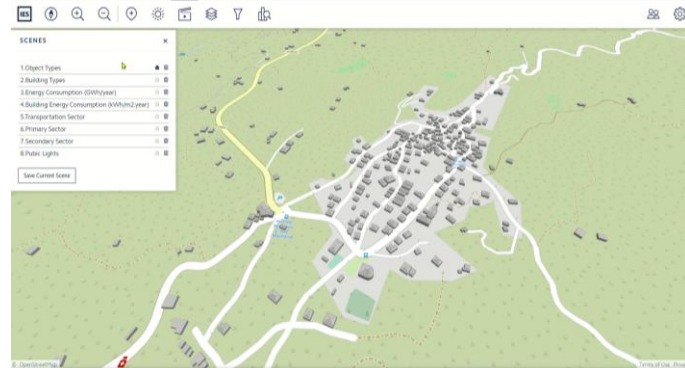
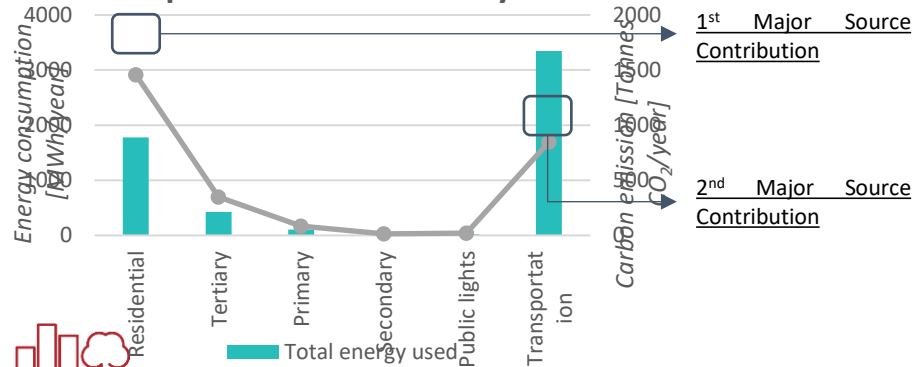


Current State Analysis

Baseline Emissions

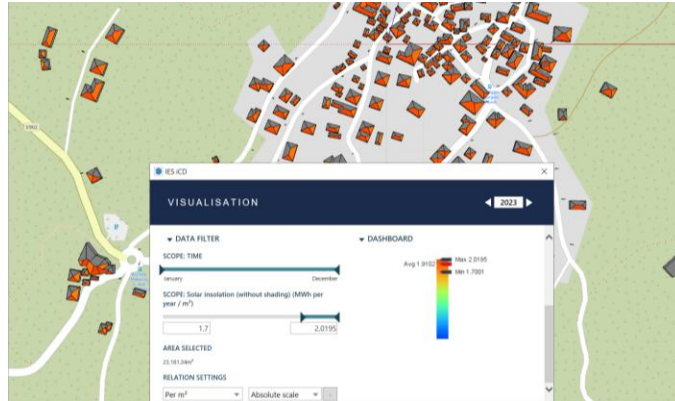
Feasibility Study

Kapedes - Baseline Analysis



Current State Analysis

Baseline Emissions



Feasibility Study

Renewables

Rain Water Run Off

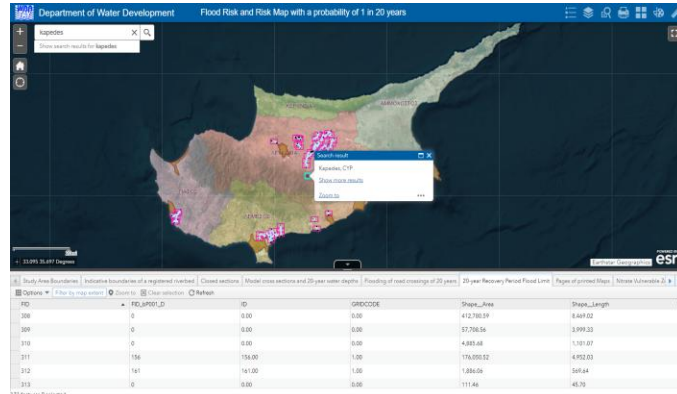
Outdoor Thermal Comfort

Solar insolation = 1.7 – 2.02 (MWh/year) >> Area = 23,181 m² >> **Available area: 11,590 m²**

Average solar energy production = 1.9 * 11,590 = 22,021 MWh/year = **22 GWh/year**

Current State Analysis

Baseline Emissions



Feasibility Study

Renewables

Rain Water Run Off

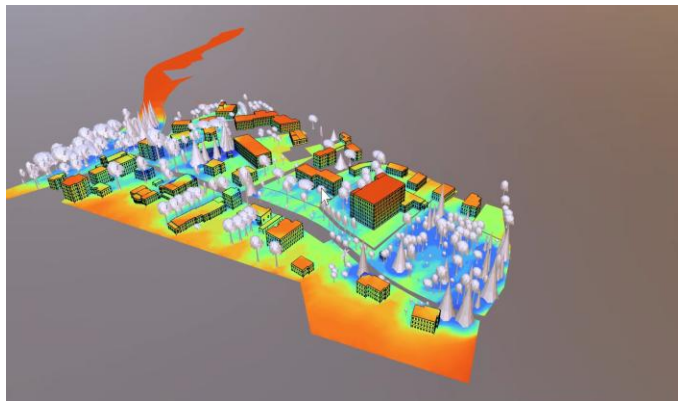
Outdoor Thermal Comfort

Sim annual water run off = 309.15 l/m² per year

Total area of village = 20.85 km²

Current State Analysis

Baseline Emissions



Feasibility Study

Renewables

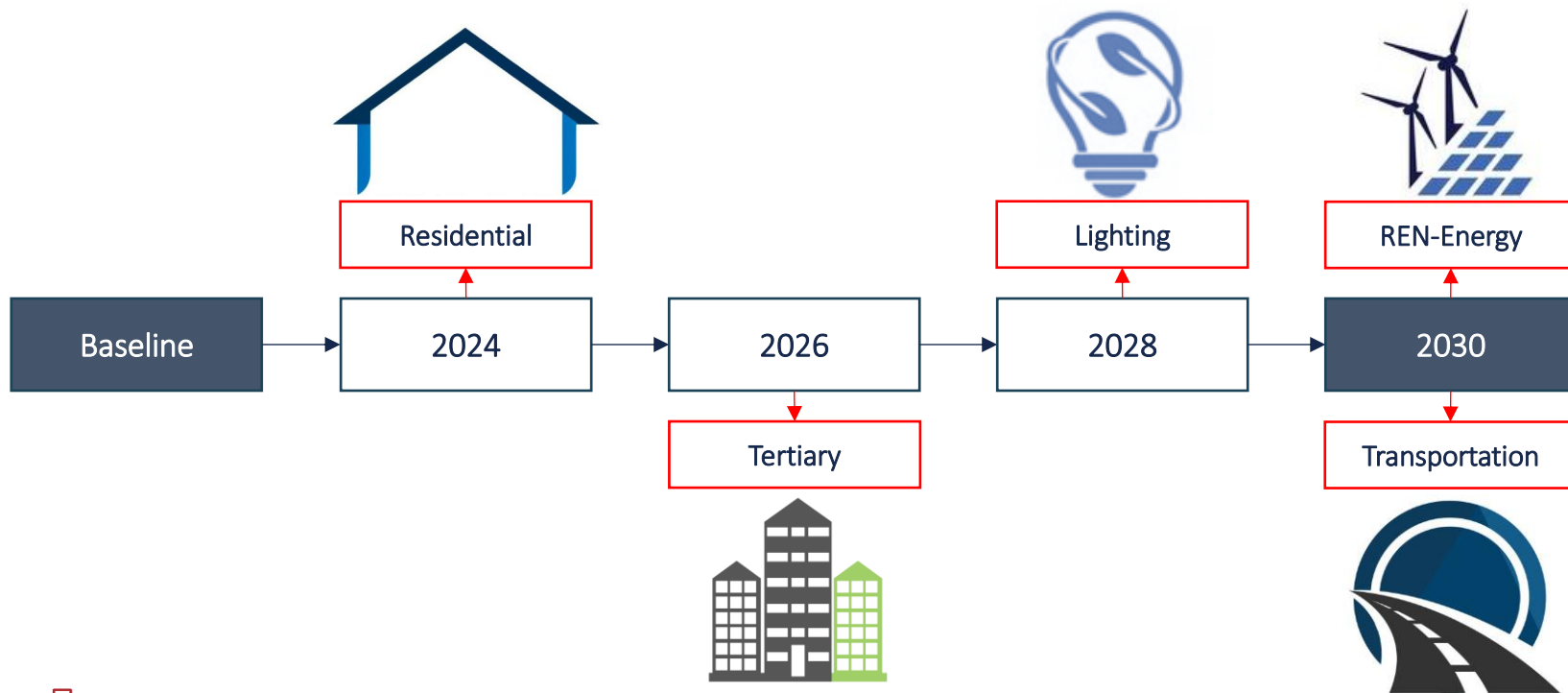
Rain Water Run Off

Outdoor Thermal Comfort

Evaluate [thermal comfort outdoors](#) in intervention scenarios

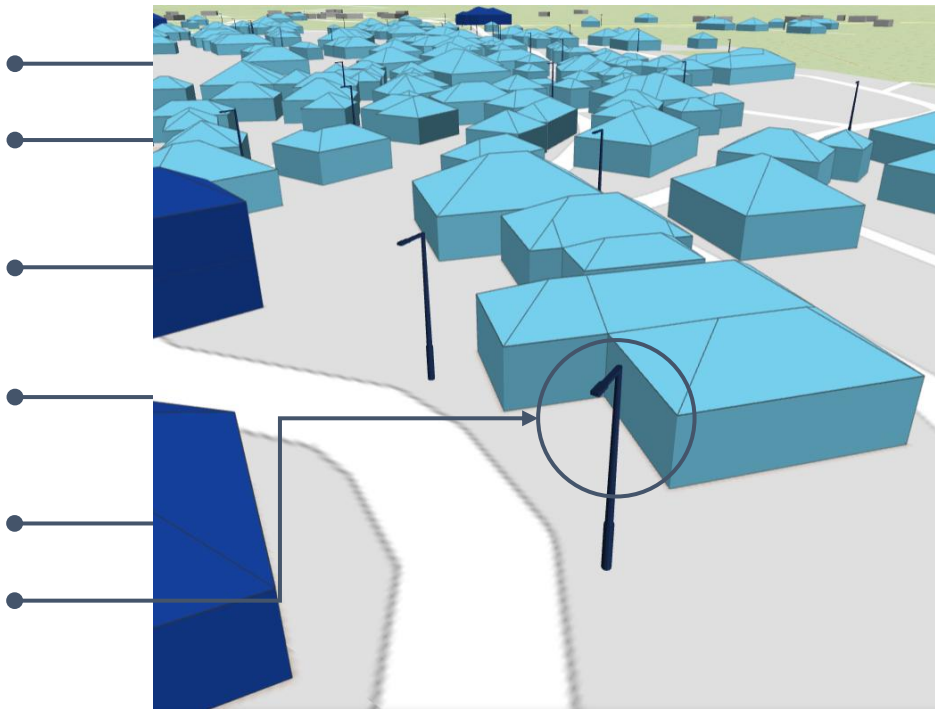
Supports evaluation of [Climate Adaptation strategies](#)

Phases and Timeline



Different Sectors

- **Residential** sector: family houses
- **Tertiary** sector: services like library, supermarket, school,
- **Transportation** sector: transport, both public and personal vehicle
- **Primary** sector: natural resources collection like agriculture, fishing, mine ,....
- **Secondary** sector: manufacturing
- **Public light**: street lights



Proposed Strategies



Residential &
Tertiary

Building retrofit:

- Add insulation layer to roof, loft, external wall, and floor.
- Change glazing type to lower U-value.
- Reduce infiltration rate from 7 ACH50 to 4 ACH50.
- Use more efficient LED light.



Lighting

LED lights:

- Replace the traditional lights with more efficient LED lights, for public lighting.



Transportation

Electric vehicle:

- Move towards using more electric vehicles rather than traditional ones by adding EV chargers to the village.
- The simulation of transportation sector has to take place externally, and tool only can be modified to display the result.

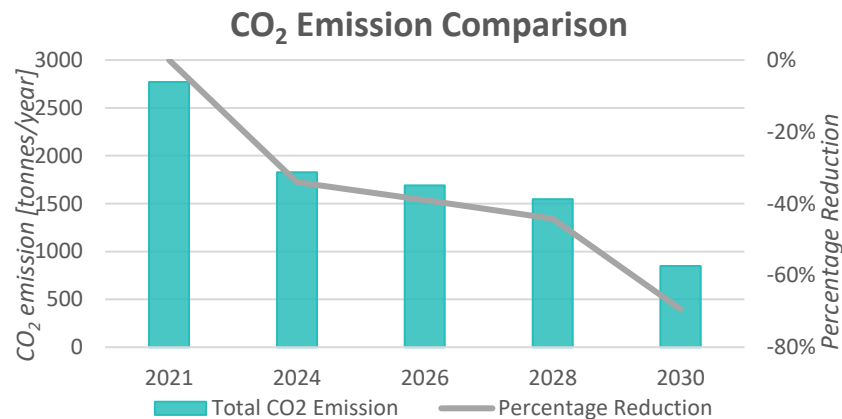
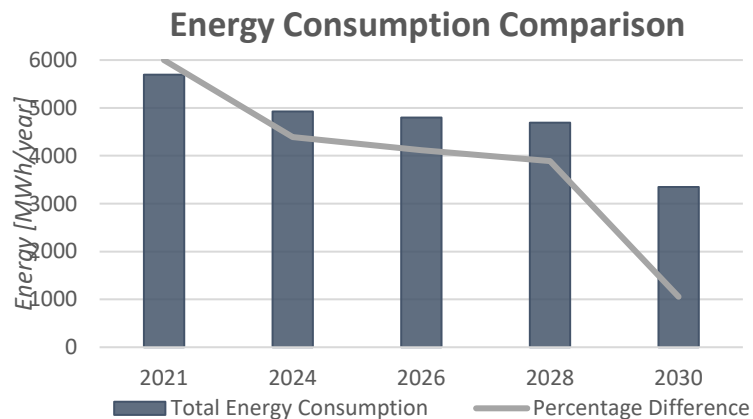


Renewable
Energy

PV panels:

- Add PV panels on the buildings with most available area.

Energy & Carbon Emission Results



PowerBI Decarbonisation Roadmap

- Edit and view a dashboard to visualise and share the Decarbonisation roadmap
- Access and view the plan, metrics and models in 3D accessible via browser



[PowerBI Dashboard Roadmap](#)

We are looking for **Local and Regional Authorities** to participate in the project!

- **Why should you join?**
 - ☐ **Draft an energy transition plan such as a SECAP using Step-WISE Toolkit, with support from the Step-WISE project team**
- **What do you get if you join:**
 - ☐ A **6-month license** to the Step-WISE technical toolkit
 - ☐ Online and physical workshop **training sessions** on how to use the technical toolkit
 - ☐ **Step-by-step support of project experts** to initiate, develop and update the adopter's clean energy transition plan
 - ☐ **Direct support** and knowledge sharing from technical experts in the toolkit and clean energy transition planning process.

Register here: <https://go.iesve.com/step-wise-adopter>

Thank you!

Giulia Barbano –
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IES R&D
IRELAND



Frederick University



Cyprus
Energy
Agency



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Sistema Iniziative Locali



**ENERGY
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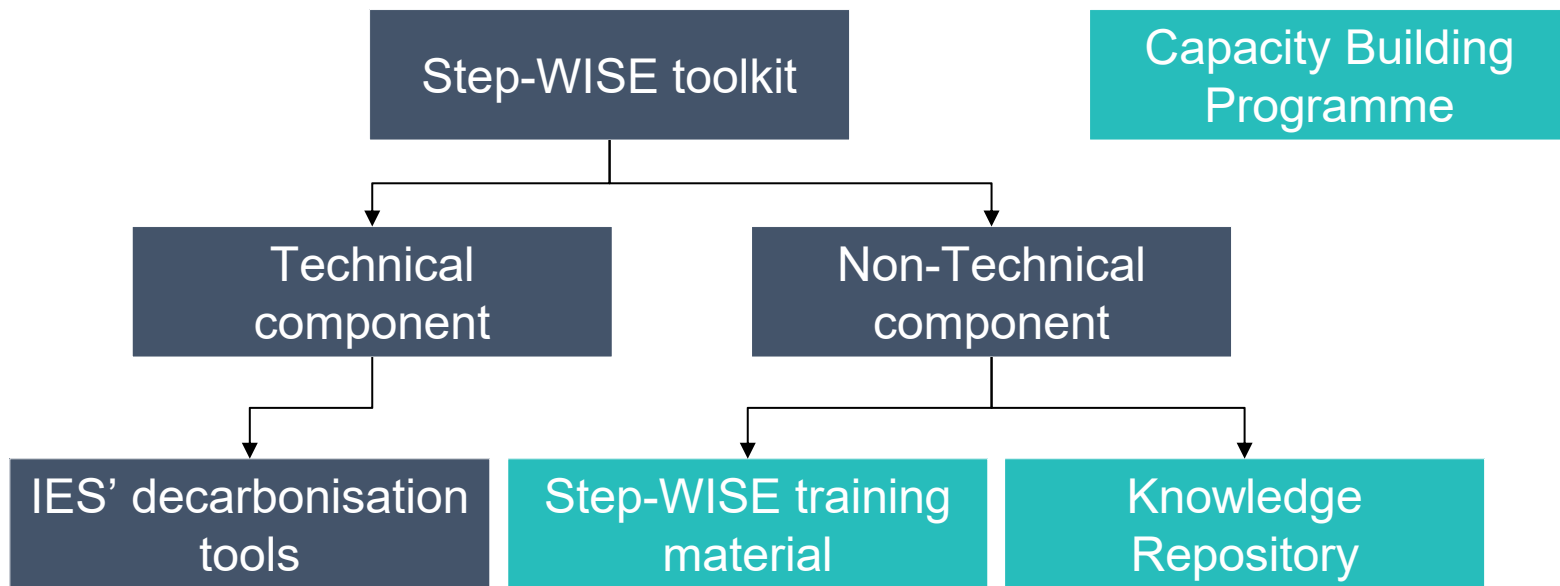
Step-WISE Capacity Building Programme

Davide Quaggiotto – davide.quaggiotto@r2msolution.com

EU research project manager and Energy consultant,
R2M Solution



Project Concept



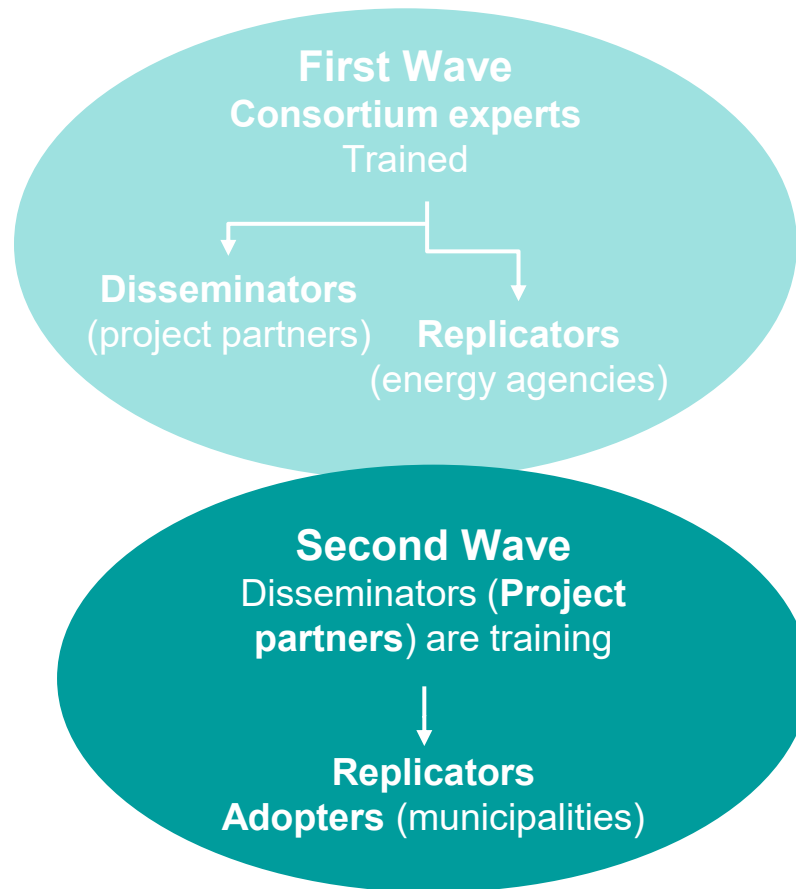
Capacity Building Programme: 2 Waves

First Wave

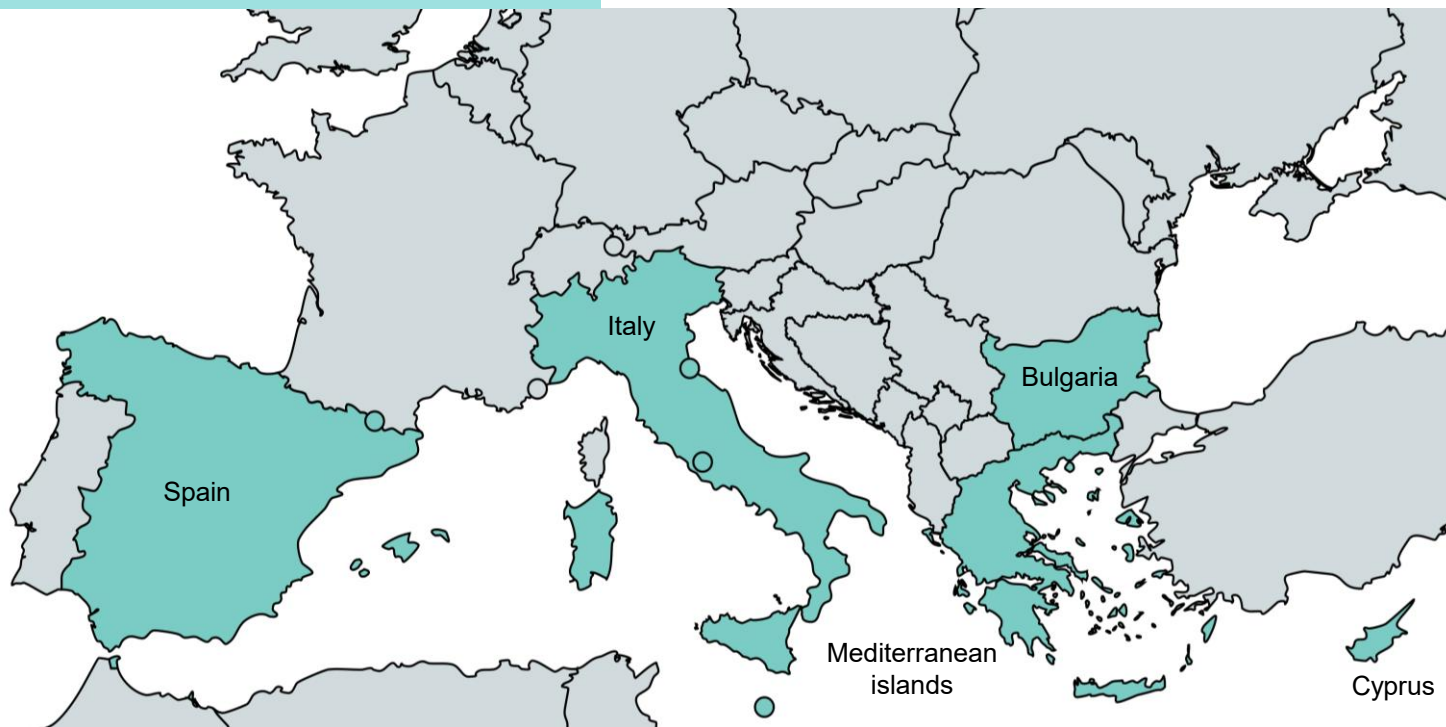
- **Consortium experts** (CET plan, funding and budgeting, IES modelling and simulation tools) engaged with **Disseminators**
- **Consortium experts** trained the engaged **Replicators**

Second Wave

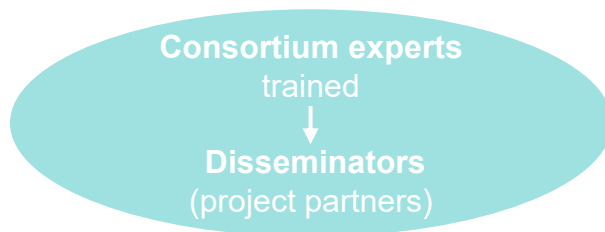
- **Disseminators** engage with local and regional authorities (the **Adopters**) and **Replicators** through online webinars and in-person workshops in a **use case-based approach**



Use Cases for the CB Programme



First Wave



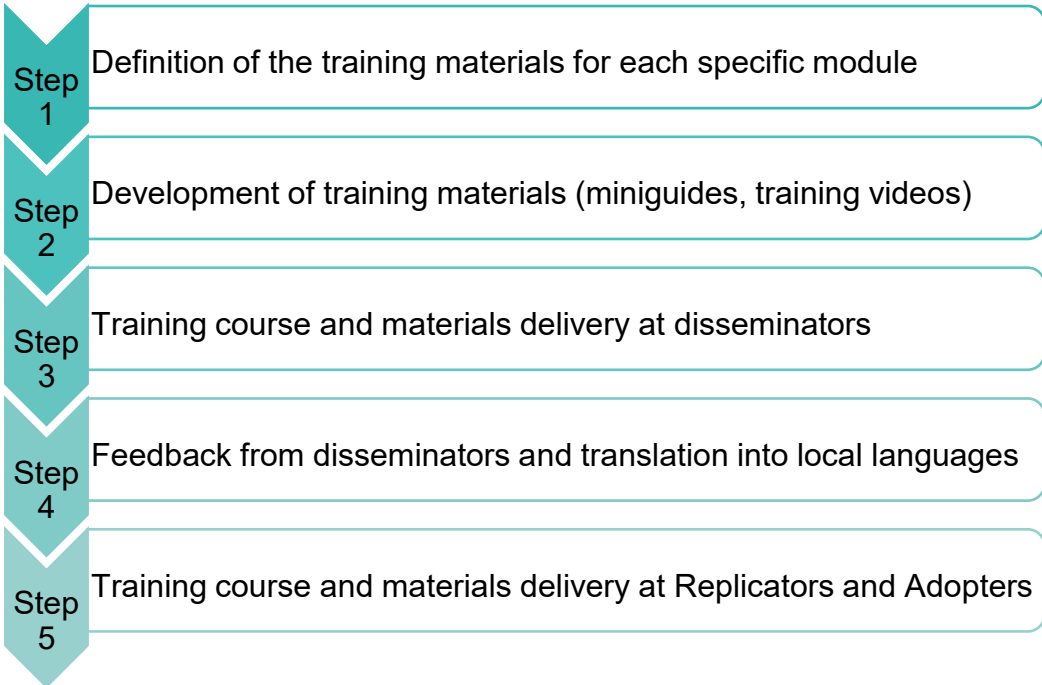
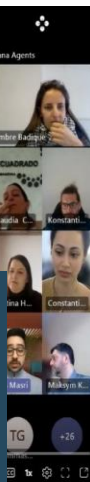
- 2 Soft skills trainings (CET plan, funding and budgeting)
- 6 Hard skills trainings (IES modelling and simulation tools)
- 1 Q&A session

	Workshop for Step-WISE Disseminators	Leader	Support			Oct 2024	Nov 2024	Dec 2024	Jan 2025
1	What is a CET plan? (CETA, SEAP, SECAP, ecc)	CEA	FredU, EAP	Webinar (1 hour)	English	2nd week			
2	General discussion: funding, budgeting, stakeholder collaboration, energy and climate mitigation and adaptation strategies	FredU	CERES, SINLOC	In person workshop (1 hour)	English		During GA		
3	Basic steps to StepWISE Toolkit (iCD + iCIM + PowerBI)	IESRD	R2M	Webinar (1 hour)	English	2nd week			
4	Toolkit module 1: How to create the baseline	R2M	IESRD	Webinar (1 hour)	English	3rd			
5	Toolkit module 2: How to create and compare scenarios	R2M	IESRD	Webinar (1 hour)	English	3rd			
6	Toolkit module 3: How to visualise and analyse the results	R2M	IESRD	Webinar (1 hour)	English	4th			
7	Toolkit module 4: Technical Skills Enhancement	R2M	IESRD	Webinar (1 hour)	English	4th			
8	'Ask the expert' - Training to partners on StepWISE Toolkit	R2M	IESRD	In person workshop (2hours)	English		During GA		
9	Q&A session with the partners	R2M	IESRD	Q&A session	English				

Training material



Gais Masri - ICL Operations Consultant



First Wave

Consortium experts
trained

Replicators
(energy agencies)

50

Replicators
engaged

- 2 Soft skills trainings (CET plan, funding and budgeting)
- 2 Hard skills trainings (IES modelling and simulation tools)
- 1 Q&A session for each Use Case

	Workshop for Step-WISE Replicators	Leader	Support			March 2025	April 2025	May 2025
1	What is a CET plan? (CETA, SEAP, SECAP, ecc) - Intro Step-WISE technical toolkit	CEA, IES	R2M FredU	Webinar (2 hour)	English	15 March		
2	Webinar 1: Step-WISE Toolkit: iCD (create baseline and compare scenarios)	R2M	IESRD, FredU	Webinar (2hours)	English	27 April		
3	Webinar 2: Step-WISE Toolkit: Technical Skills Enhancement	R2M	IESRD, FredU	Webinar (2hours)	English		30 April	
4	Mitigation and climate, Funding and Budgeting training	FredU, Sinloc	CERES	Webinar (2 hours)	English			GA (8-9 May)
5	Virtual Workshops in Local Languages	Disseminators	IESRD, R2M, FredU	Q&A session	Local languages			End of May

Second Wave

Disseminators (project partners) are training



Replicators

Adopters (municipalities)

For each Use Case

- 2 Soft skills trainings (CET plan, funding and budgeting)
- 2 Hard skills trainings (modelling and simulation tools)
- 1 Q&A session

Use Case 5 Italy								
	Workshop for Step-WISE Adopters and Replicators	Leader	Support	Type	Language	September 2025	October 2025	Time (CET)
1	What is a CET plan and energy and climate mitigation and adaptation strategies	R2M	FredU, EAP, CEA	Webinar (2 hours)	Local language	11th Sept		10:00-12:00
2	Introduction to StepWISE Toolkit and how to use iCD (create baseline and compare scenarios)	R2M	Disseminators	Webinar (2 hours)	Local language	17th Sept		10:00-12:00
3	Step-WISE Toolkit technical skills enhancement (iCIM + PowerBi)	R2M	Disseminators	Webinar (2 hours)	Local language	24th Sept		10:00-12:00
4	Funding and budgeting and stakeholder collaboration	R2M	SINLOC, CERES	Webinar (2 hours)	Local language		1st Oct	10:00-12:00
5	"Ask the expert" – Q&A session and best practices on StepWISE Toolkit	R2M, IESRD	Disseminators	In person workshop	English		22nd Oct (GA)	11:30-13:00

Adopters and Replicators engaged (2nd Wave)

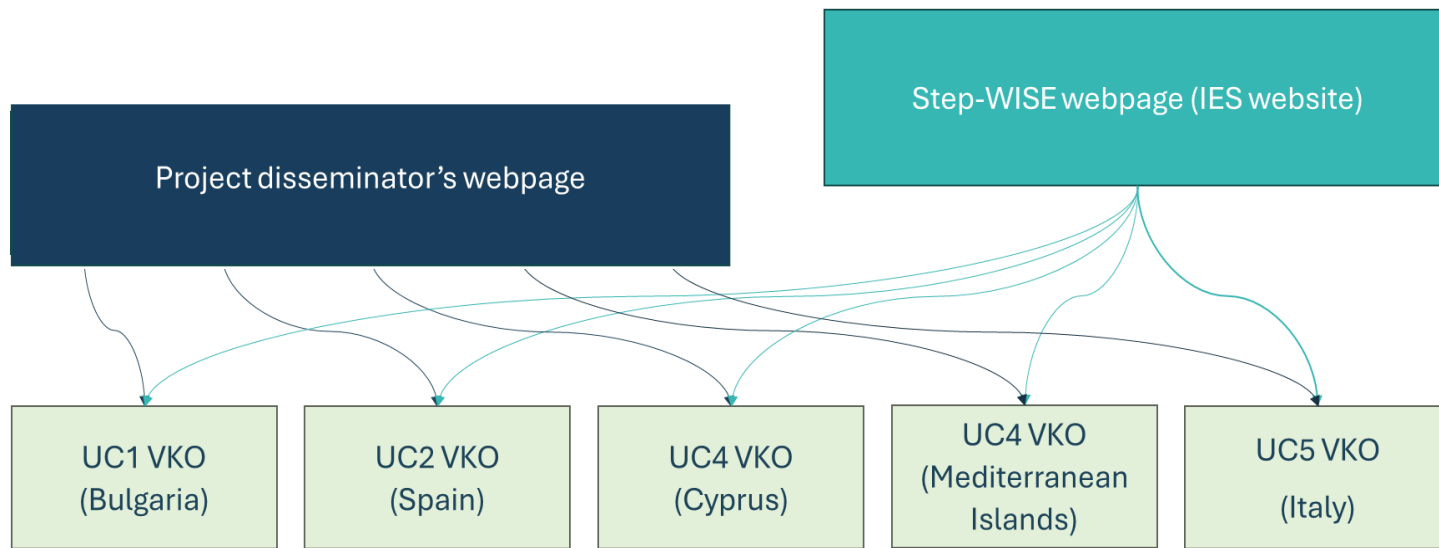
- **Italy:** 8 Adopters, 22 Replicators
- **Spain:** 9 Adopters, 9 Replicators
- **Bulgaria:** 5 Adopters
- **Cyprus:** 9 Adopters
- **Mediterranean Islands:** 4 Adopters (2 Greece, 1 Azores, 1 Balearic)
- **Other countries:** 11 Replicators

Total: 35 Adopters, 42 Replicators



Knowledge Repository (VKO)

Five Virtual Knowledge Offices (VKO) have been developed to be used after the end of the project as a **knowledge repository of training materials, best practices and recommendations**, helping to **replicate the approach** across other European Use Cases



Join Step-WISE Project

Learn how to develop Decarbonisation Plans

If you are interested in the development of decarbonisation plans

- You will be able to participate in training workshops on the Step-WISE Toolkit with a free licence for the tool
- Local Authorities will receive support in developing part of a Sustainable Energy and Climate Action Plan (SECAP)

Join the
project

Fill out the form!



Improving CET Planning at the regional level – pilot activities in Parma (PLAN4CET Project)

SARA PICONE

Project Manager, PhD, AESS





A legally recognized non-profit association of around 170 municipalities and public entities which operates as energy agency

Established in 1999 with the support of the European SAVE II Program

Plan4CET

Improve clean energy transition planning at the local
and regional level

PLAN4CET specific objectives:

1. Support the **institutionalization of horizontal and vertical Governance** of the CET
2. Implement integrated and **cross-sectoral CET planning**
3. Develop capacities and provide **specialized support** to municipalities and regions

LIFE22-CET

Budget: 1,58 M€

Funding rate: 95%

EU contribution: 1,49 M€

Duration: 30 months (1 Sept.23 - 28 Feb.26)





Plan4CET

Improve clean energy transition planning at the local
and regional level

NAVARRRE



EMILIA-
ROMAGNA



Associated partner:



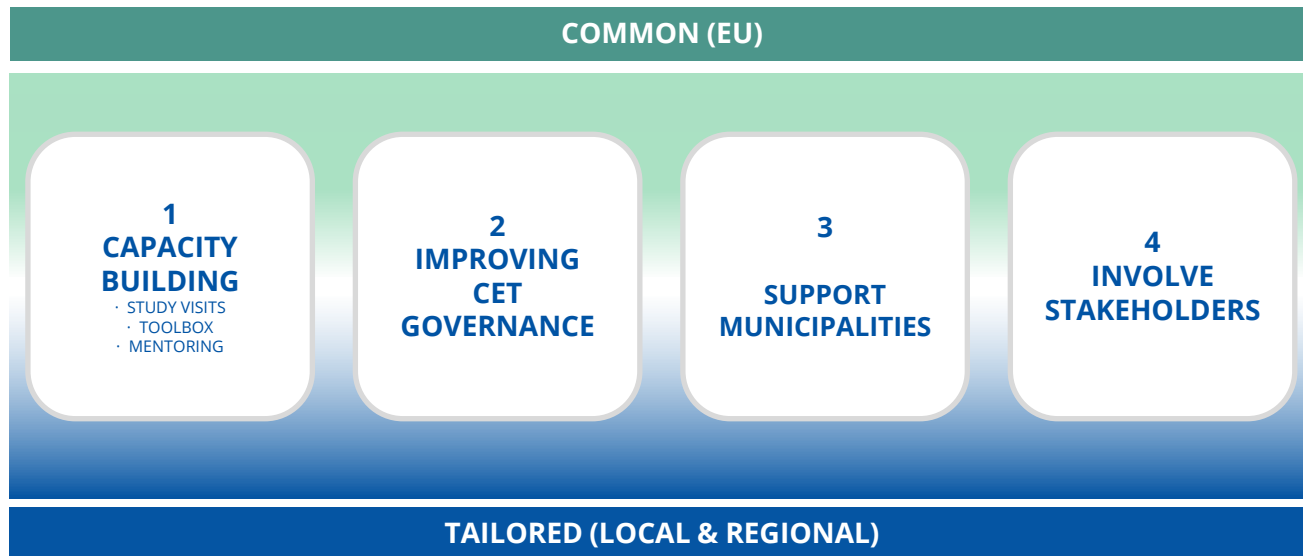
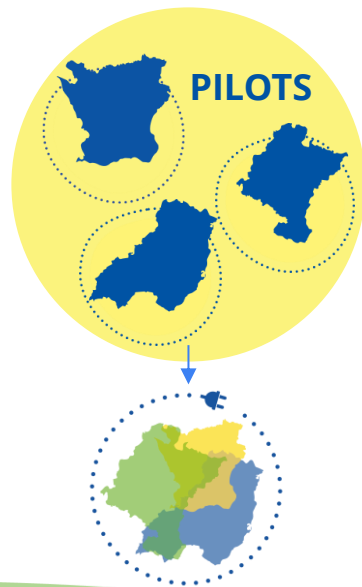
SKÅNE



EU-WIDE



PLAN4CET CORE ACTIVITIES



PLAN4CET CAPACITY BUILDING



TRANSITION EXPERT

Local administration staff not directly involved in energy and climate planning, but who are important to be engaged, as well as **private stakeholders** such as companies, local associations or **even citizens**.



TRANSITION MANAGER

Technical & Political staff

Two profiles within local authorities:

- **Technical staff** who are in charge of CET local/regional planning and implementation of actions
- **Decision makers/policy makers** such as Mayors or Councillors within Municipalities.



ZCC MANAGER

Staff with an active role in Energy Communities management

Local administration staff, citizens or volunteers who are willing to take on the management of a REC, or **professionals** who are interested in this role.

COMMON (EU)

TAILORED (LOCAL & REGIONAL)

100 TE

20 TM

30 ZCCM

OBJECTIVES (in each pilot)



TRANSITION EXPERT

10 modules – webinars

The **Transition Experts** programme aims at providing:

- General overview of the main **challenges & solutions** to the climate change for non experts
- Knowledge on **key aspects of the energy transition and climate neutrality** from the point of view of policy, technology & implementation



TRANSITION MANAGER

9 modules - 40 hours

The **Transition Manager** programme aims to develop:

- **skills** to a cross-sectoral and integrated approach
- **new approaches & best practices** for the definition of strategies, measures and actions at the local level
- Particular attention to: data, involvement of local stakeholders, and the effective multi-level collaboration

IMPLEMENTATION



ZCC MANAGER

6 modules - 30 hours

The **Zero Carbon Communities Manager** programme aims to provide:

- **skills for the operational phase** of a renewable energy community REC, and to **foster its evolution** towards a zero carbon community
- **Align the bottom-up activities** within communities with the overall goals of the local administrations in terms of energy transition and climate neutrality

CET Training book for public administrations



3 modular capacity building programmes

Each module is described by: Learning objectives / Learning format / Relevance / Content / Resources

Complemented by: Tips for effective delivery, Slide templates, Best practices collection (30 cases)

2.5 Horizontal and vertical governance

"Coming together is a beginning. Keeping together is progress. Working together is success."
- Henry Ford

Learning outcomes

With this module, participants will learn:

- Why is **systemic change in governance** needed;
- How to **overcome the barriers and obstacles** in strategic change in governance;
- Understand the difference between **vertical and horizontal multilevel governance**;
- Understand that the **collaboration between different municipal departments** can help overcome complex challenges requiring in-depth cross-domain working.

The module aims to explore the **concept of governance and change in government structure**, illustrating the benefits of internal reorganization and directing learners to improve both horizontal and vertical multilevel governance. This module seeks to show the 6 governance aspects that help to become a climate-neutral and smart city demonstrating how specific silos within local government can be overcome through significant and effective changes in the organisational structure and/or tasks of municipal employees.

At the end of the module participants will be able to:

- Understand how to transform the municipal organisation improving collaboration both levels (horizontal and vertical);
- Analyze the complexity of the city as a socio-economic-infrastructure system and its fragmentation in terms of responsibilities, actors, and procedures;

1. Housing vulnerability viewer (LIFE Nadapta C6.5)

Government of Navarra, Spain

Goal: residential characterisation in terms of building, social, and economic vulnerability
Key results: 27 municipalities involved and 11,000 dwellings mapped

Summary

The project has realised useful web tool for all the institutions and organizations, public or private, that are involved in the development of resiliency programs. Since it offers an objective vision of the needs of the residential park of Navarra, it will make it possible to detect vulnerable areas, prioritize the areas to intervene, determine with which management model (public, private, public-private) is better to use and, where appropriate, the public and schemes to be employed.

The challenge

LIFE Nadapta project intends to foresee changes that may occur due to climate change, through the development of adaptation measures that will both limit the negative effects resulting from those changes and take advantage of the positive ones.

A specific aim within this project focuses on adapting the built environment to climate change. The project has developed a checklist of municipal management measures to be implemented in order to use areas already in existence to address the changing patterns of climate change adaptation. For that reason, it is important to increase knowledge of the built heritage of Navarra in order to define the measures and investments to adapt the built park to climate change, to increase energy efficiency and to generate policy coordinated by its representatives, through the resulting already mentioned.

The diagnosis will be done by the **GIS-NADAPTA** developed under LIFE Nadapta. It collects residential data of Navarra at the level of cadastral parcels, with an important battery of physical data on the dwellings in each parcel and socioeconomic data at the census tract level. In this viewer, the climatic classification of each municipality of Navarra and its Renewable evolution based on the scenarios employed under LIFE Nadapta are also collected.

Key partners involved

This viewer allows the access to municipalities' data to characterize their level of vulnerability to climate change and enables to set criteria for prioritizing energy efficiency actions and monitoring the adaptation results that needs to be achieved in future actions.

Financing & costs

The costs associated with the project's implementation amounted to €126,148.79. This encompasses expenses related to the methodology of data analysis to be achieved to the implementation and ongoing updates were carried out using NAVARRA's internal staff.

Results

The viewer is an important tool to prioritize areas to act on in each municipality. Thanks to NAVARRA's staff, within the GIS-NADAPTA project, is using the viewer to prioritize the areas in each municipality where energy efficiency and climate change adaptation actions will be implemented. In fact, in October 2023, the viewer has been used by 27 municipalities where FRAMASMA team is working. More than 11,000 dwellings are involved.

Lessons learned & success factors
Climate change and energy regeneration are concepts that are deeply connected. Therefore, in order to face environmental, social and economic challenges a holistic approach is required. This tool offers private and public stakeholders the status quo of the region housing stock. Vulnerability at different levels is offered. Consequently, several prioritization can be planned with the toolset to be followed and resources involved.

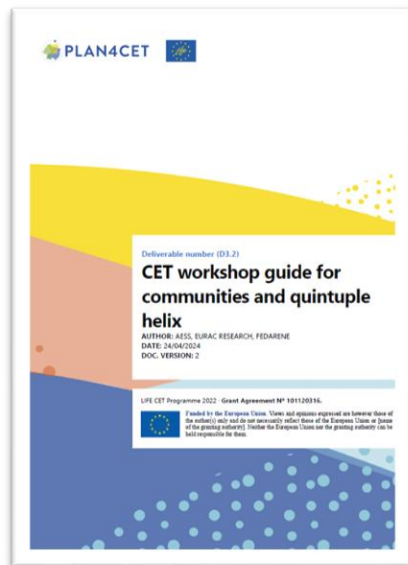
Contact

- Name: Beatriz San Martín Zangotillas
- Email: beatriz.sanmartin@navarra.es
- Website: <https://gisnadapta.navarra.es/naadaptasite/d3>



★ Available in: EN, ES, IT, SE

CET workshop guide for communities and stakeholders



★ Available in: EN, ES, IT, SE

Why stakeholders' and citizens' involvement is so important?

A collective action guarantees sustainability, long-term acceptance, and support of plans and initiatives over the long run. In this way, there are more chances to reduce conflicts, foster trust among stakeholders and citizens, and create a collaborative decision-making process.

CET phase	Stakeholders	Citizens
1 – Developing a vision	Engagement strategy (stakeholder mapping) Community of practice to be consulted in all subsequent steps	Surveys Citizens assembly
2 – Planning	Focus groups to prioritize options	Participative budgeting
3 – Implementation	Information campaigns on incentives or funding	Communication campaigns Co-creation spaces
4 – Monitoring	Involvement of stakeholders in the monitoring of CET actions	Public opinion surveys, citizens science, online tools (apps, virtual forums, social media or webpages)
5 – Review/Readjust	Workshops	Surveys and interviews



Catalogue of 36 tools to plan and monitor the Clean Energy Transition

TOOL NAME	TOOL OBJECTIVE
Decidim	DECIDIM is a digital platform for citizen participation
Decision Support Tool for homogenous areas	Mapping homogenous territorial areas
PED mapping	Evaluate the suitability of existing area for the development of Positive Energy Districts (PED).
EU City Calculator	Energy modelling tool integrating specific mitigation actions
CEESEU Secap Evaluation tool	A quick self-assessment to evaluate the compliance with the SECAP criteria.
Cities4PED toolkit	Co-design the sequence of actions for an inclusive neighbourhood (re)development
Multi Energy Systems Simulator Model (MESS)	Modular, multi-node model that allows to investigate non optimal solutions by simulating the energy system.

★ Available in: EN, ES, IT, SE

TRANSITION MANAGER IN PARMA PROVINCE

Bleded format online lectures (16 hours) and in presence group works (24 hours), encouraging interaction

Adopting a **systemic and cross-sectoral perspective on the transition**

From voluntary tools such as SECAP and CCC, to local measures and actions within the context of the Sustainable Urban Mobility Plan (SUMP) and the General Urban Plan (PUG).

Particular attention to:

- Data&monitoring indicators
- Local stakeholders engagement
- Coordination between the different governance levels

Online lectures available [here](#)

Accredited by professionals orders of engineers&architects



53 TM



9 policy makers
44 technical staff
21 different Municipalities



2. IMPROVING THE VERTICAL & HORIZONTAL CET GOVERNANCE

- **Multilevel governance cooperation adds value:** smaller municipalities can learn from larger ones and common challenges such as data availability and citizen/stakeholder engagement can be addressed.
- **Joint SECAP of 7 municipalities** of 'Unione Appennino Parma EST' was developed with a **joint Urban plan**.
- A report was drafted on **integrated CET planning between general urban plans and SECAPs**, in collaboration with the Region, Province, and Municipality of Parma. Based on the analysis of SECAP and urban plan monitoring indicators from **4 municipalities** in the Province of Parma.

3. SUPPORT MUNICIPALITIES & INVOLVING QUADRUPLE AND QUINTUPLE HELIX IN CET

- Support was provided for the **Monitoring of SECAPs**, enhancing the technical capacity of municipalities.
- The Province of Parma launched the **Carbon Neutrality Alliance** communication campaign.
- **Citizen engagement** was promoted through the Parma Citizens' Assembly

4. INVOLVE & SUPPORT STAKEHOLDERS

Successfully **brought together all multilevel governance actors in Emilia-Romagna**, enabling effective coordination:

- identify common and specific **challenges** that can be addressed at the Regional, inter-municipal, or individual municipal level.
- The Municipality and Province of Parma started a cooperation with a **bank** to support the financing of their carbon neutrality action plan.
- **Private sector** stakeholders were actively engaged in monitoring their contributions toward carbon neutrality.





Thank you for your attention!

More info here

www.plan4cet.eu



<https://www.linkedin.com/company/plan4cet/>



THEMATIC SESSION

Part II: Innovative Finance Energy Efficient Mortgage Initiative (DELIVER-EEM)

Day **3** Fri. 10 Oct. 2.00 - 5.30 PM CEST



The mission of the EEMI & Building the Italian Ecosystem & Customer Behavioral Research (DeliverEEM Project)

JENNIFER JOHNSON

Deputy Secretary General, (EMF-ECBC)





Energy
Efficient
Mortgages
Initiative



Co-funded by
the European Union

Delivering the Energy Efficient Mortgage Ecosystem

Milan

10 October 2025



EMF|ECBC

EUROPEAN MORTGAGE FEDERATION
EUROPEAN COVERED BOND COUNCIL



HARLEY &
DIKKINSON



Ca' Foscari
University
of Venice

OPERATE



modefinance

Objective: Scale up private mortgage financing in support of the Renovation Wave through an ecosystem approach



De-risking EE investments



Enhancing articulation of ESG factors in collateral valuation



Optimising financial operating models with a focus on ESG



Coordinating a robust renovation supply chain



Putting consumers at the heart of the climate transition



Energy Efficient Mortgage Label

4

Quality label for green/energy efficient mortgages underpinned by transparency template (HDT):

- Supports lenders' regulatory compliance:
 - ✓ Green Asset Ratio (Taxonomy)
 - ✓ Mortgage Portfolio Standards (EPBD)
 - ✓ Preferential capital requirements (CRR)
- Supports investor due diligence & reporting
- Supports customer awareness & demand (product features grid)

	Berlin Hyp AG		Germany		Yes	More stats
	BNP Paribas Fortis		Belgium		Yes	More stats
	Caja Rural de Navarra, S.C.C.		Spain		Yes	More stats
	Cassa Rurale Alta Valsugana Boo-Soo. Cooperativa		Italy		Yes	More stats
	CiviBank		Italy		Yes	More stats
	Crédit Agricole Italia S.p.A.		Italy		Yes	More stats
	Ingage Aetos		Netherlands		Yes	More stats
	Intesa Sanpaolo S.p.A.		Italy		Yes	More stats
	Jyske Realkredit A/S		Denmark		Yes	More stats
	MBH Mortgage Bank Co.pl.		Hungary		Yes	More stats
	Nationale-Nederlanden Bank N.V.		Netherlands		Yes	More stats
	Obvion N.V.		Netherlands		Yes	More stats
	Onesto Kredietmaatschappij		Belgium		Yes	More stats
	PKO Bank Hipoteczny Spółka Akcyjna		Poland		Yes	More stats
	Südtiroler Sparkasse AG		Italy		Yes	More stats
	Swedbank AB (publ)		Sweden		Yes	More stats


SUSTAINABLE
PLACES 2025



Energy
Efficient
Mortgages
Initiative



Pilot Banks: Denmark (Jyske Bank), Hungary (MBH Bank) & Italy (Banco BPM, Banca Sella & Agos)



EEMI Accelerator: EEM Label banks & others



Energy
Efficient
Mortgages
Initiative

THE ENERGY EFFICIENT MORTGAGES INITIATIVE



energy-efficient-mortgages-initiative.org



twitter.com/EEMI



info@energy-efficient-mortgages-initiative.org

— THANK YOU —

Banca Sella

our journey towards sustainability, opportunities and challenges

GIUSEPPE GASTONE

Head of Credit Solutions, Banca Sella



01

Banca Sella

The largest independent private banking group in Italy

- 300 branches throughout Italy
- About 6 thousand employees

A wide range of activities...

- Commercial and retail banking
- Private and wealth management
- Payment systems

Over 450 years of entrepreneurial history. Long-term perspective, and focus on:

- Innovation (e.g Fintech District)
- Sustainability (setting the example of a sustainable company while supporting our clients in their own journey toward sustainability)



02

Supporting our clients in their
journey towards sustainability

Green Mortgage: Our offer

- We were among the first in Europe to obtain the Energy Efficient Mortgage Label – **EEML** 
- Our Green Mortgage is the best deal we offer in our array of mortgage products. Our Green Mortgage has an average -30 bp discount vs standard mortgages
- In the case of our Green Mortgage we can lend up to 100% Loan To Value



Our Green Loan

- The most favourable rate we offer on personal loans
- No upfront fee
- Possibility for the client to postpone the payment of the first instalment up to 12 months



Sella

Shifting from a reactive to a proactive, advice-based approach

New platform dedicated to engaging our clients in the analysis of potential opportunities to improve energy efficiency of their dwellings:

- Keeping a level of complexity that does not require specific technical knowledge
- **Accessible for free, via APP, IB, and through our relationship managers on the territory**
- Providing an estimate of:
 - ☐ **Costs involved**
 - ☐ **EPC improvement**
 - ☐ **Bill savings**
 - ☐ **Tax credits**
 - ☐ **% increase in property value**

Building Efficiency Simulation Tool



Energy efficiency assessment
Suggestions of renovation projects

03

Exploring new
opportunities and
challenges

Behavioral barriers for clients and our own staff

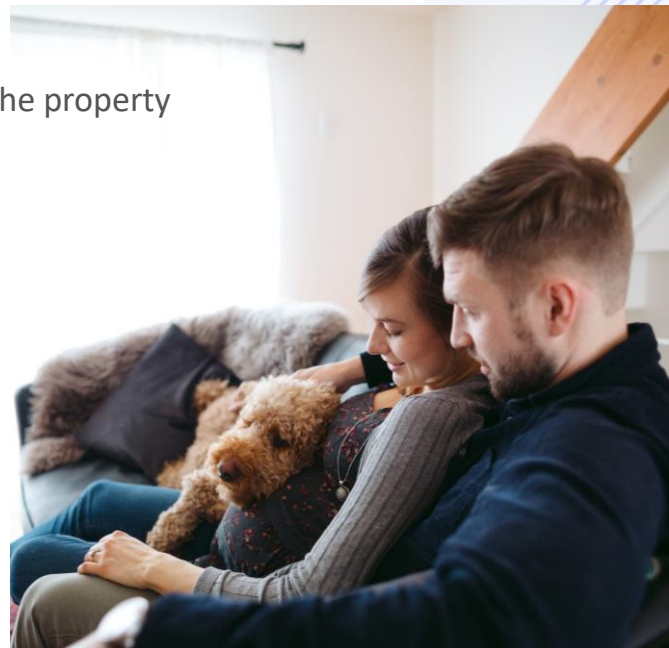
- Low clients' awareness - other things take priority
- Information and onboarding of our staff is a **pre-condition for success**

New Partnership **with consulting firm** Operate (as EEMI pilot Bank)
to gain a better understanding of behavioural aspect we can leverage to reduce barriers for clients and our own staff



Initiatives addressing clients' behavioural barriers

1. Communication: Webinars, newsletters, proactive digital engagement - all tailored to specific target groups e.g. homeowners, new buyers; independent houses or compartments
 - ☐ Follow up by relationship managers promoting a dialogue on these subjects
 - ☐ Start from comfort (improving indoor climate) and protecting long-term wealth
2. Combining in a single credit facility home purchase and energy upgrade goals
 - ☐ initial funds up to 80% of the current property value for the purchase of the property
 - ☐ additional funds to cover the energy efficiency upgrade
3. Beyond new business, we start from our outstanding mortgages
 - Proactively engaging customers with a mortgage underpinned by a property with low energy efficiency and "good payers"



Supporting engagement of our own staff



- **Easy-to-use** Information and support
- II level experts **as support and information providers**
- **Incorporating the element of energy-efficiency of buildings into** credit underwriting, pricing policies, commercial policies, **and further enhancing engagement of our own staff**
- KPIs

The importance of a more integrated eco-system and of the “EEML Community”

One Stop Shops for building trust – the Agora Approach

RUBENS BERNASCONI

Sustainability Strategist and Business Developer,
Harley & Dickinson ESG





Energy
Efficient
Mortgages
Initiative

DELIVERING THE ENERGY EFFICIENT MORTGAGE ECOSYSTEM

Thank you for your
attention

We contribute to the **EEM ecosystem** by

- **integrating THE BUILDING RENOVATION SUPPLY CHAIN (SMEs)**
- **SUPERVISING ALL THE STEPS AND ACTIVITIES**

The goal is to create a **structured and replicable process** that supports sustainable renovations, **generates reliable performance data**, and enables financial institutions to invest with confidence.

Main Tasks:

- Develop and test a Sustainability Pathway for SMEs, **producing “Green Prints” with 4 Italian pilot SMEs**
- Design a method to integrate SMEs into the EEM ecosystem through **data, guarantees, and access to green finance**
- Organize **capacity-building** activities for SMEs, banks, policy makers, and public authorities



Harley & Dickinson is an Italian Benefit Corporation specialized in consultancy services for the sustainable building renovation.

HD method gives to citizens, financial institutions and SMEs the guarantee of success of the interventions through the generation of positive social and environmental impacts

OUR MISSION is to promote methods to guarantee the results of building renovation and the creation of sustainable, resilient and supportive communities, contributing to social integration, the fight against loneliness and the fight against energy poverty.



4.000+ building renovated



1M families impacted

With the aim to provide **financial institutions** with the **transparency and guarantees** needed to 'de-risk' their investments and meet regulatory and supervisory requirements and expectations

SUPERVISION AND INTEGRATION OF THE SUPPLY CHAIN

- 1) training of **PROFESSIONALS**;
- 2) **selection of SMEs** based on ESG criteria
- 3) DATA AND BUILDING AUTOMATION
- 4) **INDUSTRY ENGAGEMENT**
- 5) **MONITORING AND PERFORMANCE GUARANTEE**

1. MARKET UNCERTAINTY (regulations)

2. ACCESS TO FINANCE

- Inability to pay the entire advance amount
- Difficulty in finding the right financial product
- Poor far-sighted vision on the benefits of redevelopments

3. LACK OF TRUST (SMEs)

- Long and fragmented supply chain
- Poor reliability and stability of SMEs
- Impossibility of verifying technical skills
- Lack of systems to monitor the actual improvement of building performance
- Uncertainty of results

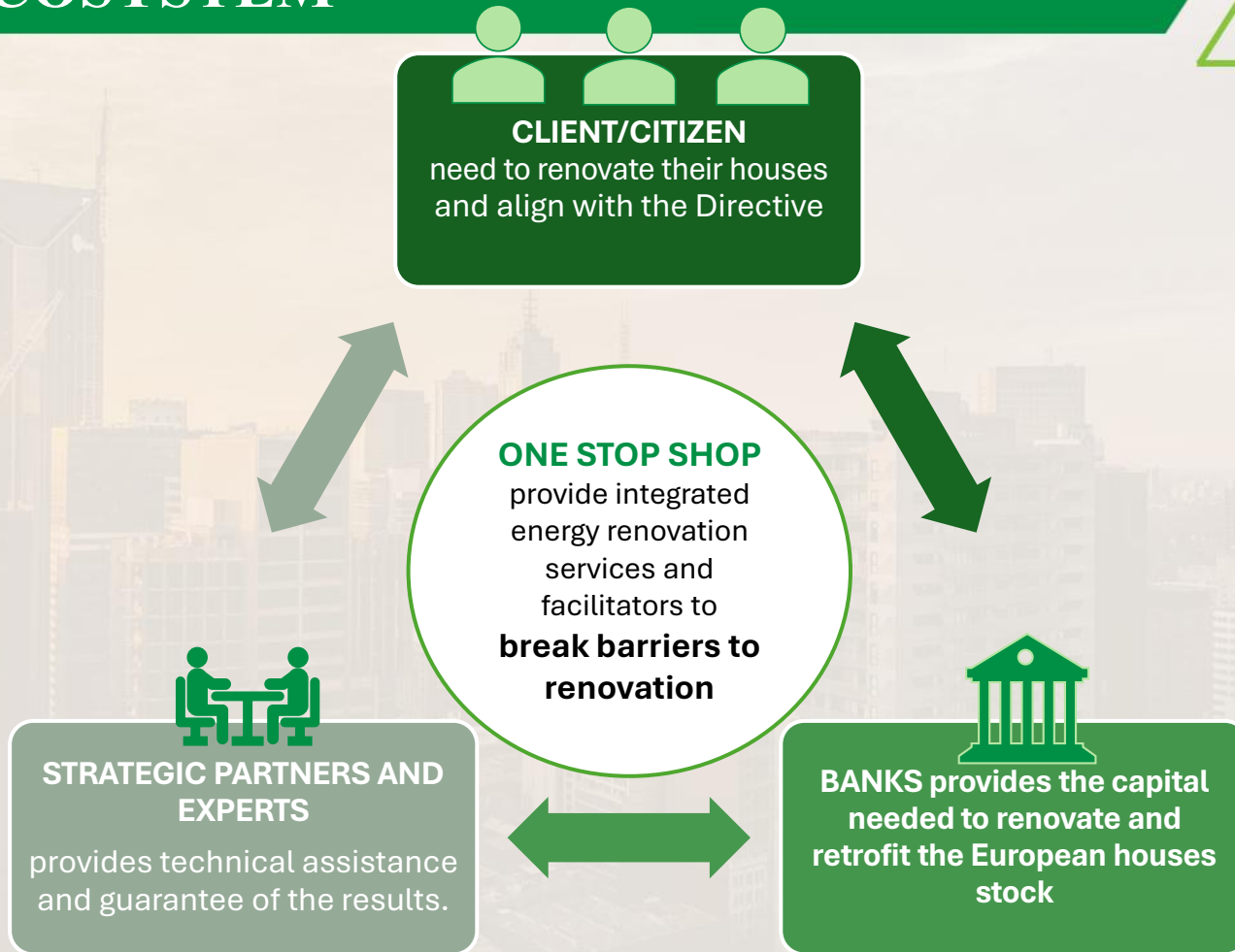
1. Green House Directive

2. Transparency and guarantees

- **Partnership with Banks**
- **Single point of contact for all the phases of the project**
- **Direct and continuous coordination of the entire supply chain**
- **Selection of reliable, verified and stable SMEs**
- **Monitoring and documentation of energy savings**

3. SMEs selection

- **Selection of professionals**
- **Selection of SMEs**
- **Partnership with the industrial world**
- **Partnership with the associative world**
- **Building automation (punctual monitoring of consumption)**
- **Payment upon completion of works**



CONSUMER

- LOWER INCERTAINTY
- DEMAND STIMULATION

SMEs

- ESG ALIGNEMENT
- MORE TRANSPARENCY

BANKS

- LOWER RISKS
- GREEN FINANCE DELIVERY

GUARANTEEING THE RESULTS OF BUILDING RENOVATIONS

ACCELERATE BUILDING RENOVATION RATES

ONE STOP SHOP



Energy
Efficient
Mortgages
Initiative

DELIVERING THE ENERGY EFFICIENT MORTGAGE ECOSYSTEM

CONTACTS:

rubens.bernascone@hdesg.biz

Thank you for your
attention

DE-RISKING INSTRUMENTS FOR BANKS

GIANLUCA NATALINI

ESG Business owner, CRIF spa



CRIF is a **global company** specializing in credit bureau reporting & business information systems, analytics, outsourcing, and processing services. Our **mission** is to enhance the **financial inclusion** of consumers and to **generate value** and new **opportunities** for businesses by providing **transparency** and **trust tools that help reduce risks**. ➔ For this we are participating in the **EEMI initiative** and the

Delivereem



INFORMATION

- Credit bureau & data pool
- Business information
- Marketing services
- ESG information
- Turnkey credit bureau platform
- Property information



INTELLIGENCE

- Advanced & big data analytics
- Open banking suite
- Credit, risk & digital consulting
- ESG analytics & advisory
- Credit rating services



PLATFORM

- End-to-end credit management platform
- Onboarding & remote collaboration
- Identification & fraud prevention services
- Customer Journey as a service
- Customer engagement & business development



OUTSOURCING

- Business process optimization
- Credit collection & special servicing
- Real estate valuation
- Real estate energy & sustainability



CONSUMER SERVICES

- Financial health and affordability
- Identity theft and cyber risk protection

DeliverEEM (Delivering the Energy Efficient Mortgages Ecosystem) is a European project addressing delivery **de-risking** as a **central objective to accelerate the allocation of private finance to energy efficiency (EE) investments**. The overall goal is to reduce risk (de-risking) at multiple levels, from individual assets to the supply chain, to make energy efficiency mortgages (EEM) safer and more attractive for financial institutions.



De-risking EE investments



The presentation will focus exclusively on **DE-RISKING TOOLS FOR BANKS**



Enhancing articulation of ESG factors in collateral valuation



Optimising financial operating models with a focus on ESG

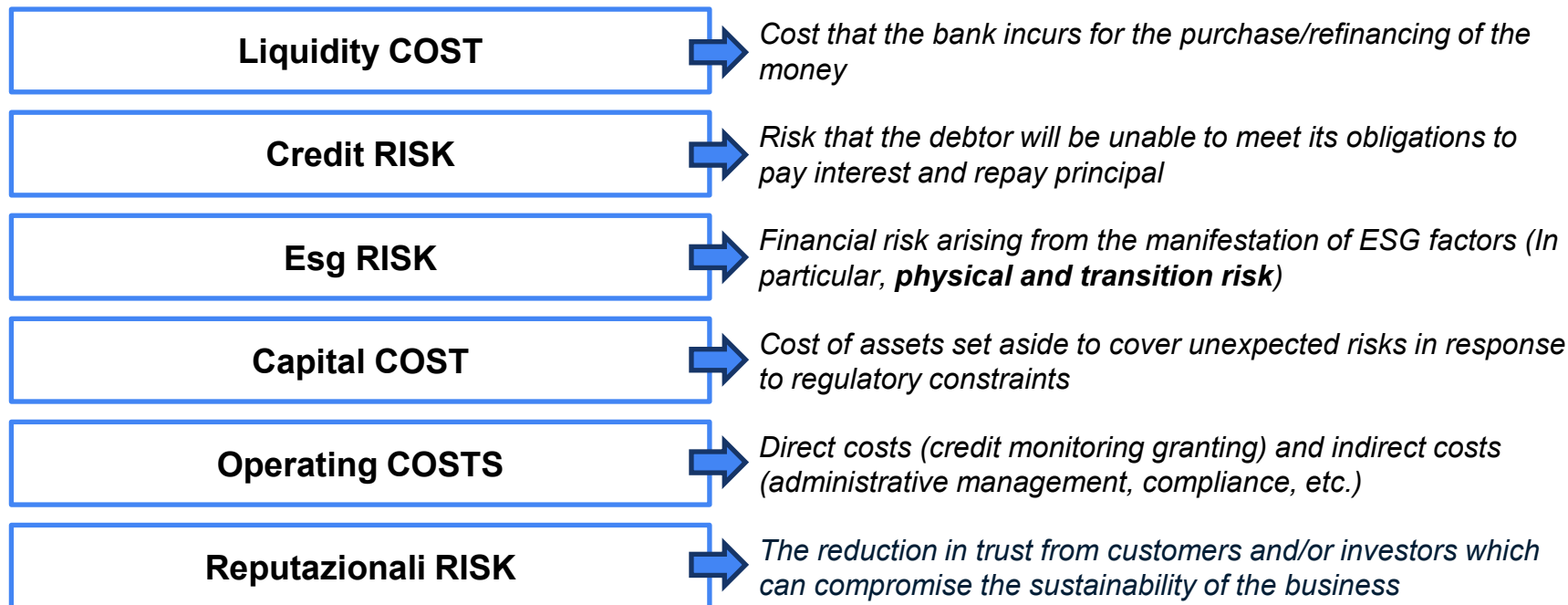


Coordinating a robust renovation supply chain

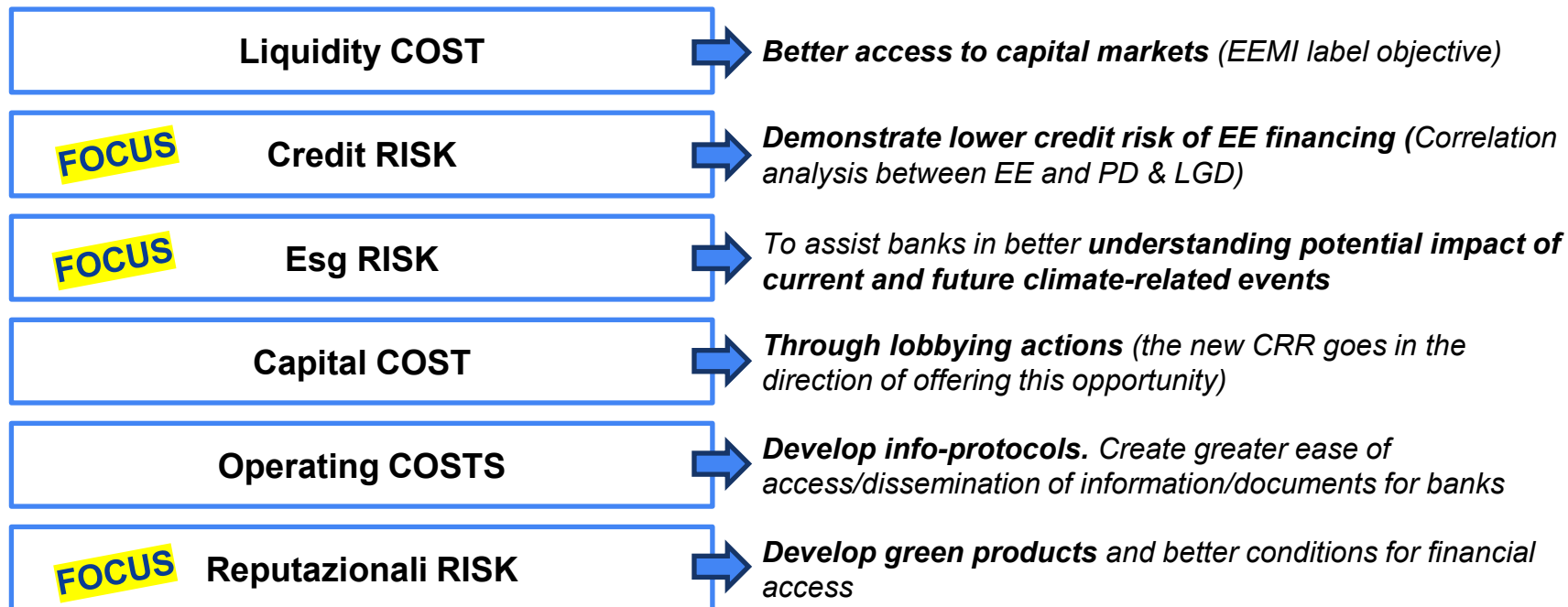


Putting consumers at the heart of the climate transition

What are the costs/risks underlying a financing transaction?



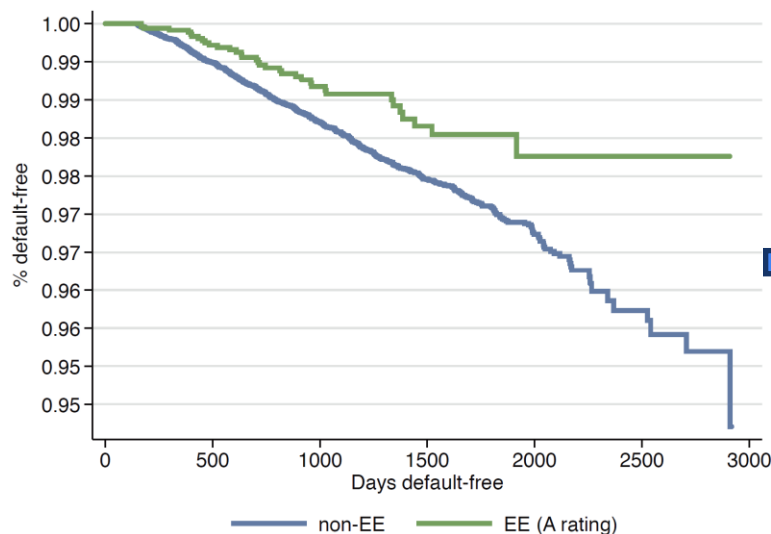
What tools/factors can CRIF/Delivereem develop to reduce financing risks?



Correlation between EE and PD (Probability Default - of counterparty)

Credit RISK

Demonstrate lower credit risk of EE financing
(Correlation analysis between EE and PD & LGD)



Key Findings:

1. A significant **negative correlation exists between EE and default probability**: more efficient buildings → lower risk.
2. The degree of efficiency matters: higher EE → even lower risk.
3. Econometric analyses (Logit and Cox models) confirm the robustness of the results.

Implications:

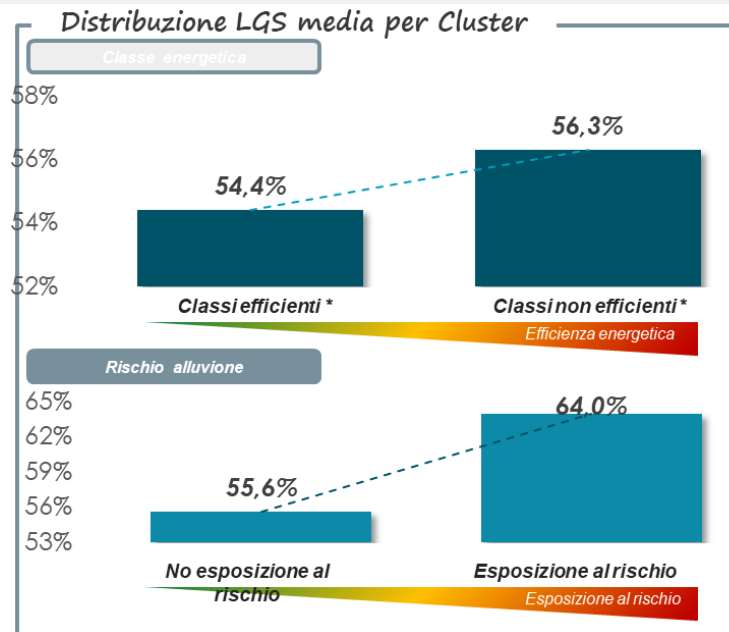
1. Potential for **more accurate risk models** (PD and LGD).
2. Opportunities for incentive policies and **regulatory benefits** (e.g., lower capital requirements).

Correlation between EE and LGD (Loss Given Default - arising from the recovery of collateral)

Credit RISK



Demonstrate lower credit risk of EE financing
(Correlation analysis between EE and PD & LGD)



Energy class and flood risk are correlated with LGS

ENERGY CLASS:

- The average LGS of the worst-performing classes is about 4% higher than that of the most efficient classes.

FLOOD RISK:

- The average LGS of exposed classes is about 15% higher than that of non-exposed classes.

Correlation between EPC and physical risk

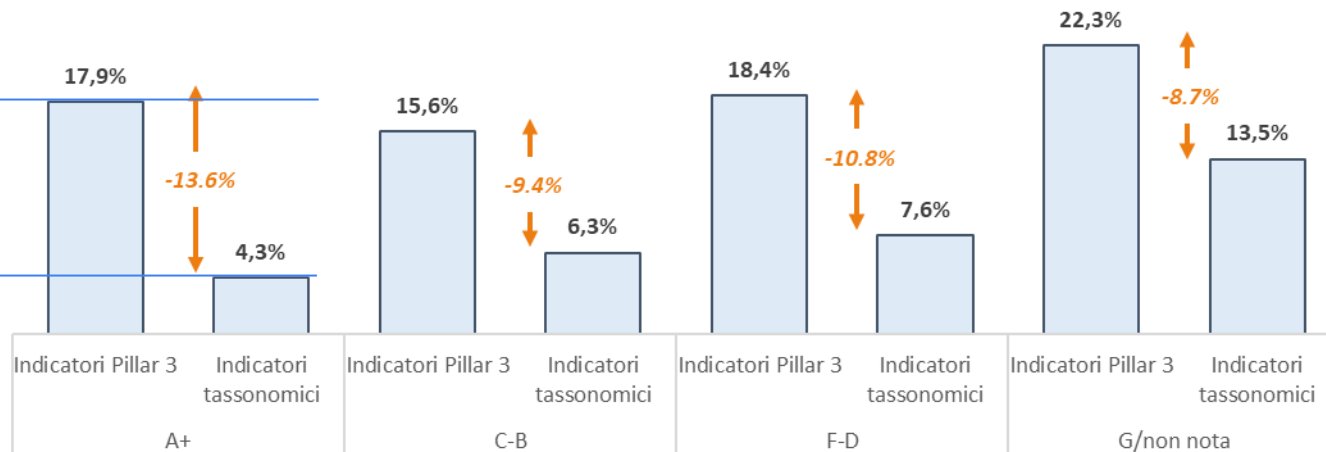
Credit & Esg RISK



Demonstrate lower credit risk of financing and with certain physical risk characteristics

Percentuale di immobili a rischio alto per classe energetica*

**Physical risk gap
by energy class**



Correlation between EE and Property value

Esg RISK



To assist banks in better understanding potential impact of current and future climate-related events

Bologna, appartamento, 85 mq

Market value gap

Market
Value

380.000 €

Haircut
26.600 € (7%)

Property
Value

353.400 €

Come il valutatore calcola lo sconto

MARKET VALUE 380.000 €

Valore di partenza, calcolato secondo gli standard internazionali.

MARKET CYCLE -10%

- Location
- Tipologia del bene e caratteristiche
- Flessibilità del bene



ESG FACTORS +3%

- Rischio transizione
- Efficienza energetica
- Resilienza ai rischi fisici

HAIRCUT

7% -> 26.600 €

Predictive and scenario analysis in the Italian context

Esg RISK



To assist banks in better understanding potential impact of current and future climate-related events



This paper offers an overview of Italian credit institutions' **current strategies supporting their longer-term decarbonisation commitments.**

According to the data, the Italian banking system is starting to set medium to long-term decarbonisation strategies, especially for credit (Real Estate) portfolios, by evaluating borrowers' climate ambitions and supplying green lending products.

By doing so, institutions will **enhance their business resilience**, ensuring they can withstand and adapt to the evolving risks and opportunities presented by climate change and the transition to a sustainable economy

Greening the present to decarbonise the future: an analysis of Italian banks' decarbonisation strategie - *by Cristina Angelico, Valeria Lionetti and Ludovico Ridi*

Predictive and scenario analysis in the Italian context

Esg RISK

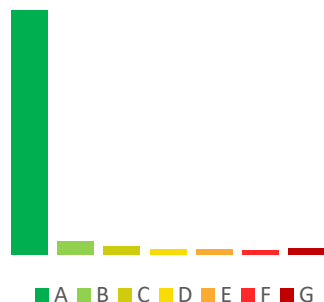


To assist banks in better understanding potential impact of current and future climate-related events



NEW CONSTRUCTIONS

Most of the new constructions are in A class (85%), while more than 92% are in **top 3 classes**.



Fully observed



ACTIVE STOCK

Most of the EPC drafted for **lease and purchase** are in F and G classes.

In contrast, the best certificates are drafted because of **renovations**



Partially observed



INACTIVE STOCK

The Inactive stock is composed mainly of **old and inefficient buildings**.



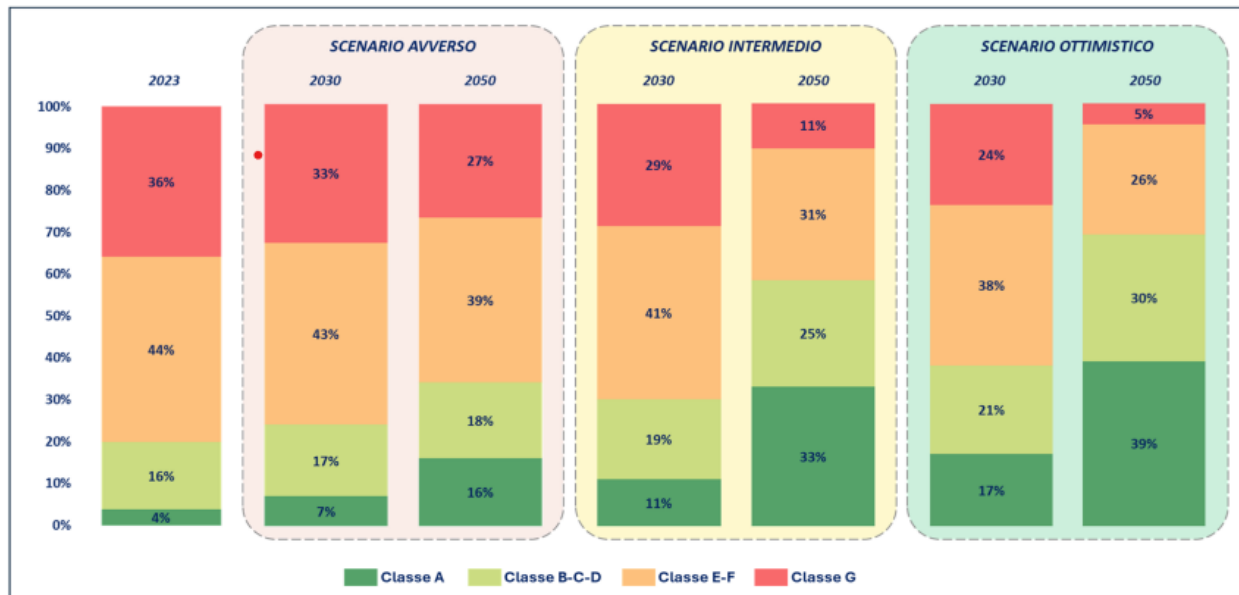
Fully estimated

Predictive and scenario analysis in the Italian context

Esg RISK



To assist banks in better understanding potential impact of current and future climate-related events



OPTIMISTIC



MEDIUM



PESSIMISTIC

Definition of taxonomic thresholds for the calculation of the GAR (Green Asset Ratio)

Reputational RISK



Develop green products and better conditions for financial access and definition of taxonomic thresholds

The results from the analysis serve as vital guidance for Italian banks in improving their loan portfolios and achieving EU **Taxonomy compliance**. The intent is to adapt and share this methodology **across other jurisdictions to facilitate similar progress in energy efficiency financing**.



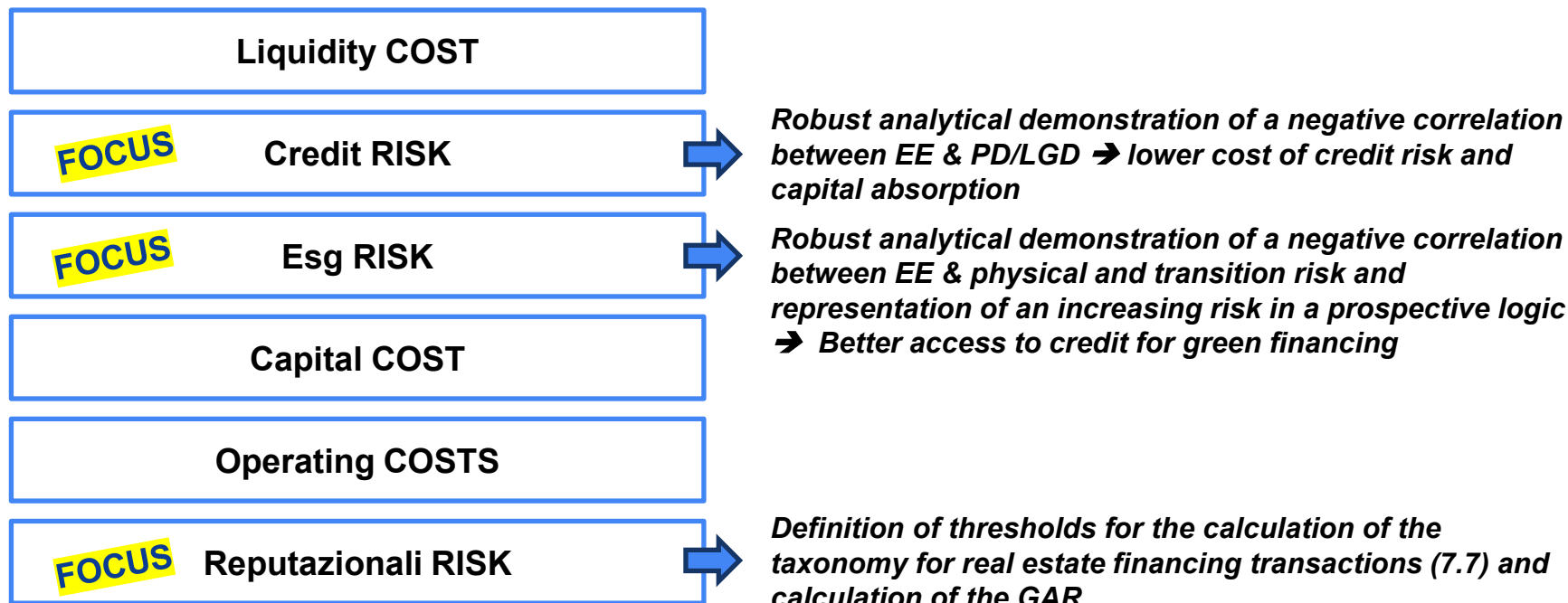
Tutti i vantaggi del Mutuo Green rispetto al mutuo tradizionale

- Approfitti di un **tasso d'interesse agevolato**.
- È riservato all'**acquisto di un'abitazione finita**, appena costruita o già abitata da altri, in **classe energetica A, B o C**.
- **Valorizza le abitazioni** con caratteristiche costruttive, materiali e impianti ad alte prestazioni energetiche, come le case in bioedilizia.
- **Premia gli immobili non energivori**, che garantiscono migliori livelli di comfort e consumi, cioè costi, energetici ridotti.
- Scegli tra tasso d'interesse fisso e tasso fisso iniziale con opzione, con la possibilità di passare nuovamente da tasso variabile a fisso.

market example

Residential properties		Climate zone					
Type of threshold	Year of construction	Label A					
	<=2020	TOP 15% - PED	65	65	70	75	100
	>2020	NZEB - 10%	45	45	50	55	70

DE-RISKING INSTRUMENTS FOR BANKS: Synthesis



DE-RISKING INSTRUMENTS FOR BANKS: Synthesis

OFFERTA RISERVATA AI GIOVANI		
RATA: € 655^{,19} ★ Voto clienti: 4,82 su 5  Sponsorizzato	Mutuo Domus Fisso Green – Offerta Mutuo Giovani Tasso fisso (tasso finito): 2,88% Istruttoria: € 0 / Perizia: € 320 TAEG: 3,02%  SCHEDA MUTUO     	Verifica fattibilità >>>> GRATIS E SENZA IMPEGNO ☐ Confronta  Gestione in Filiale
		Tan 2,88%
		Spread gap 0,5%
RATA: € 691^{,90} ★ Voto clienti: 4,82 su 5  Sponsorizzato	Mutuo Domus Fisso – Offerta Mutuo Giovani Tasso fisso (tasso finito): 3,38% Istruttoria: € 950 / Perizia: € 320 TAEG: 3,60%  SCHEDA MUTUO     	Verifica fattibilità >>>> GRATIS E SENZA IMPEGNO ☐ Confronta  Gestione in Filiale
		Tan 3,38%
		market example

Background on EE

Some studies have been conducted on this topic:

- Kaza et al. (2014) show that ENERGY STAR-rated houses in US are associated with a significant reduction of default.
- An and Pivo (2020) find that ENERGY STAR or LEED labelled US commercial buildings are 34% less likely to default.
- Guin and Korhonen (2020) show that UK mortgages against energy-efficient properties are less frequently in payment arrears.

The **EeMAP** and **EeDaPP projects** (2020) provide the first evidence of a negative relationship between energy efficiency and the probability of default for the Dutch and Italian cases:

- Billio M., M. Costola, L. Pelizzon and M. Riedel (2022), *Buildings' Energy Efficiency and the Probability of Mortgage Default: The Dutch Case*, Journal of Real Estate Finance and Economics, 65/3, 419-450
- Billio M., M. Costola, L. Pelizzon, M. Riedel, F. Portioli and D. Vergari (2022), *Creditworthiness and Buildings' Energy Efficiency in the Mortgage Market*. In E. Jurczenko (Ed) *Climate Investing: New Strategies and Implementation Challenges*, ISTE Wiley.
- Billio M., M. Dragotto, A. Dufour, S. Segato, and S. Varotto (2025), *Energy Costs and Default Risk in Green Mortgage Securitisations*, Available at SSRN: <https://ssrn.com/abstract=5206209>

The **DeliverEEM** project is now updating and extending the analysis on the Italian case



Energy
Efficient
Mortgages
Initiative



Contacts

Gianluca Natalini

g.Natalini@crif.com

ESG Business Owner

Q&A

THEMATIC SESSION

Part III: Innovative Finance Scaling Super-Heero

Day **3** Fri. 10 Oct. 2.00 - 5.30 PM CEST



Building brand loyalty and delivering social impact via crowdlending (Scaling Super-Heero Project)

THOMAS MESSERVEY

CEO & FOUNDER, R2M SOLUTION
Project Coordinator: Scaling Super-Heero



Europe's hardest working innovation accelerator

Focus Point: ESCO & Energy Services

Luglio 2025



I nostri numeri

2012

Fondata nel

40%

Donne

159+

Progetti R&S

53+

Partner per la
prima volta
nei Progetti EU

143

Persone

24%

Ph.D.

696M

Fondi raccolti

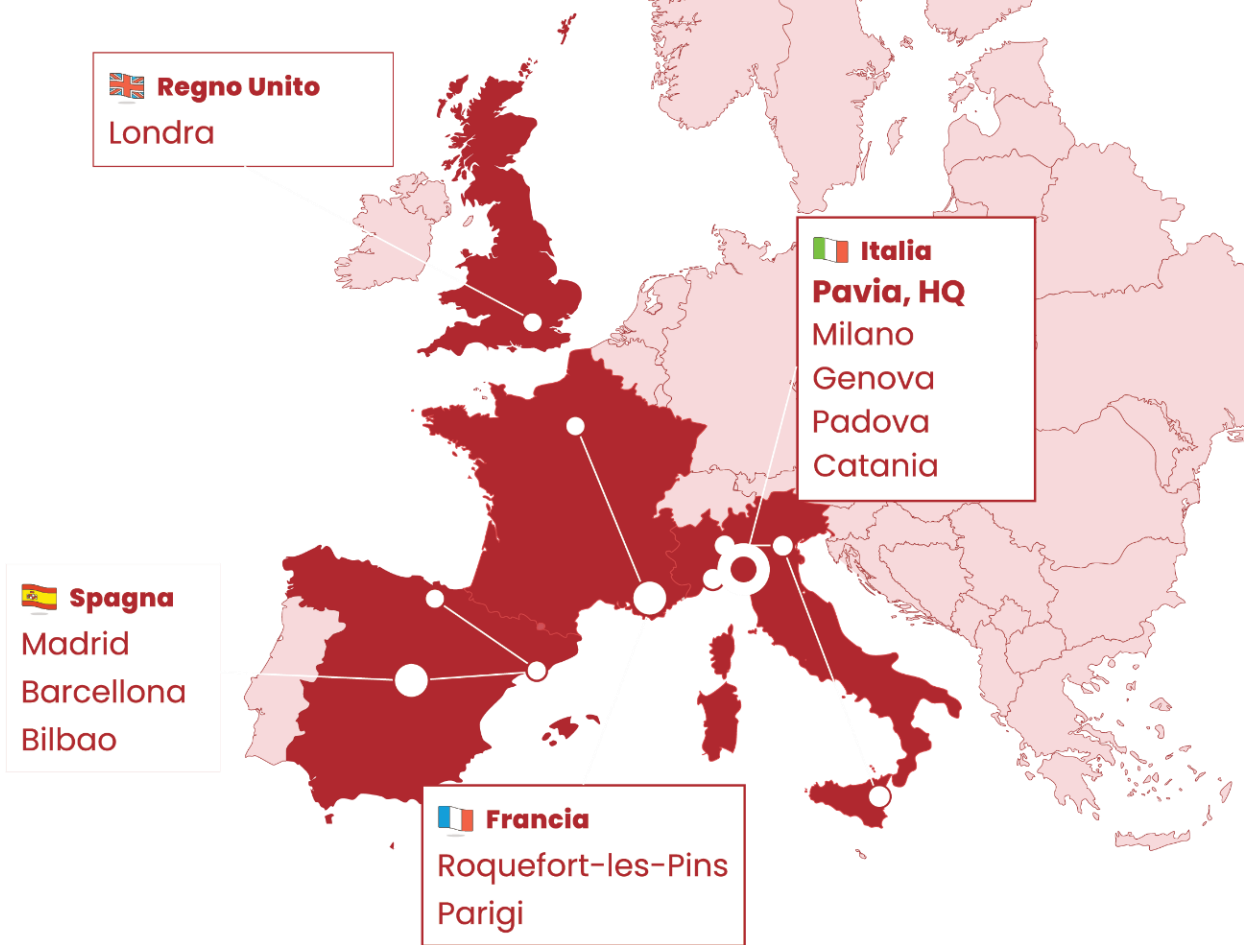
10.5M

Fatturato 2024



Le Nostre Sedi

11 Uffici
in
4 Paesi



Il Nostro Percorso



**R&D + Consulenza
sull'Innovazione**



Prodotti Innovativi



**Consulenza sulla Sostenibilità
e Servizi Energetici**

R E S E A R C H T O M A R K E T

Follow Us! + Newsletter

<https://www.r2msolution.com/it/>

Iscriviti alla nostra
Newsletter per rimanere
aggiornato!

NOME*

COGNOME*

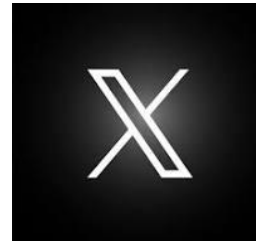
AZIENDA*

RUOLO*

SETTORE*

Asset Management/SGR

Email*



POWERED BY



Scaling SUPER HEERO

Human Energy Efficiency Retrofitting Optimisation



Scaling SUPER HEERO

Human Energy Efficiency Retrofitting Optimisation





Il progetto propone un modello finanziario innovativo e replicabile per migliorare l'efficienza energetica degli edifici, coinvolgendo gli stakeholders e la comunità locale come primi investitori.

Applicabile a edifici pubblici e privati destinati a servizi collettivi—come scuole, hotel, centri commerciali, supermercati e condomini—**SCALING SUPER-HEERO supporta il finanziamento e l'installazione di soluzioni tecnologiche all'avanguardia per la transizione energetica.**

Diventa anche tu un Super-Heero!

Scaling Super Heero è stato individuato dall'UE come progetto innovativo che contribuisce in modo sostanziale alla transizione energetica in Europa.

Che tu gestisca un edificio o voglia investire e guadagnare, puoi diventare il protagonista del cambiamento sostenibile della tua comunità. Insieme possiamo fare la differenza! Supporta la riqualificazione energetica!

Scopri di più su:

-  www.super-heero.com
-  [SUPER-HEERO](#)
-  [SuperHeero_eu](#)



Inquadra qui

I nostri partners:



Finanziamenti innovativi per l'efficienza energetica



Co-funded by
the European Union



Come investire nel Progetto SCALING SUPER-HEERO sulla nostra piattaforma:

1. Registrati

Ti servono solo pochi minuti e un documento d'identità per registrarti e aprire il tuo portafoglio!

2. Apri il tuo portafoglio

Carica documenti aggiuntivi per ricaricare il tuo portafoglio digitale e investire.

3. Ricarica il portafoglio

Puoi ricaricare il portafoglio tramite bonifico bancario o carta di credito.

4. Investi in progetti sostenibili

Scegli il progetto e investi nelle strutture che vogliono diventare sostenibili con il tuo supporto.

5. Monitora i tuoi investimenti

Controlla i tuoi investimenti nell'area riservata e ricevi aggiornamenti sui progetti.

6. Aspetta la conclusione

I promotori dei progetti rimborseranno il capitale insieme agli interessi.



Gestisci un edificio?

Come funziona il modello di Scaling Super-Heero



Selezione degli edifici
oggetto di intervento e Audit energetico



Progettazione tecnica
e Business Plan



Campagna di marketing
e Promozione tra la comunità interessata



Raccolta fondi
tramite Campagna di Crowdfunding



Implementazione
interventi e Monitoraggio

SCALING SUPER-HEERO non è solo uno strumento finanziario, ma un'opportunità di cooperazione locale tra gestori e utilizzatori di edifici e servizi per costruire insieme un futuro più sostenibile.

Gli obiettivi

- Progettiamo **un sistema innovativo** per gli investimenti nell'**efficienza energetica** adatto a diversi tipi di **edifici non residenziali** coinvolgendo attivamente la comunità locale.
- Promuoviamo **strumenti finanziari** basati sul **modello partecipativo** dal basso (crowdfunding).
- Rafforziamo la **fidelizzazione al brand** grazie a campagne partecipative per l'efficienza energetica
- Sviluppiamo **modelli applicativi per le tecnologie più innovative** in ambito di efficientamento energetico, controllo dei consumi, produzione da fonti rinnovabili e comunità energetiche.
- Forniamo una **soluzione concreta e praticabile** per superare le criticità legate alla transizione energetica.
- Promuoviamo iniziative per attivare la comunità in azioni di miglioramento dell'ambiente urbano.

GREEN HEROES LIVE

8 LUGLIO, ORE 19:00

UN NUOVO IMPULSO ALLA TRANSIZIONE ENERGETICA EUROPEA: IL PROGETTO SCALING SUPER-HEERO

Scopriamo assieme il primo progetto nel contesto di Scaling Super-Heero e le prossime opportunità di investire nell'innovazione green.

Con Thomas Messervey, CEO e Fondatore di R2M Solution.
e Mauro Toffetti, CEO di GreenTime Hub



Scenario a Agricola Palestra

- Awarded a Bando Agrisolare: 80% co-financing on €165k (€120k)
- Program rules require up-front payment – cash not available
- After a bio-methane project, traditional financing not possible



Option 1: Throw away the bando

Option 2: Call Super-Heero!



Scenario a Agricola Palestra

- Awarded a Bando Agrisolare: 80% co-financing on €165k (€120k)
- Program rules require up-front payment – cash not available
- After a bio-methane project, traditional financing not possible



Option 1: Throw away the bando

Option 2: Call Super-Heero!

Seriously, would you want to disappoint these cows?



Il Progetto di Agricola Palestra



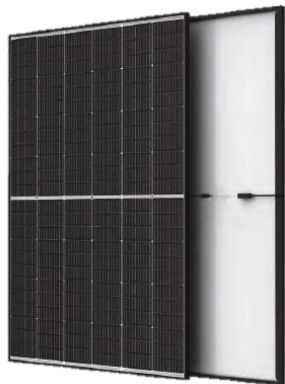
Il Progetto di Agricola Palestra



Tecnologie ed impatto del progetto

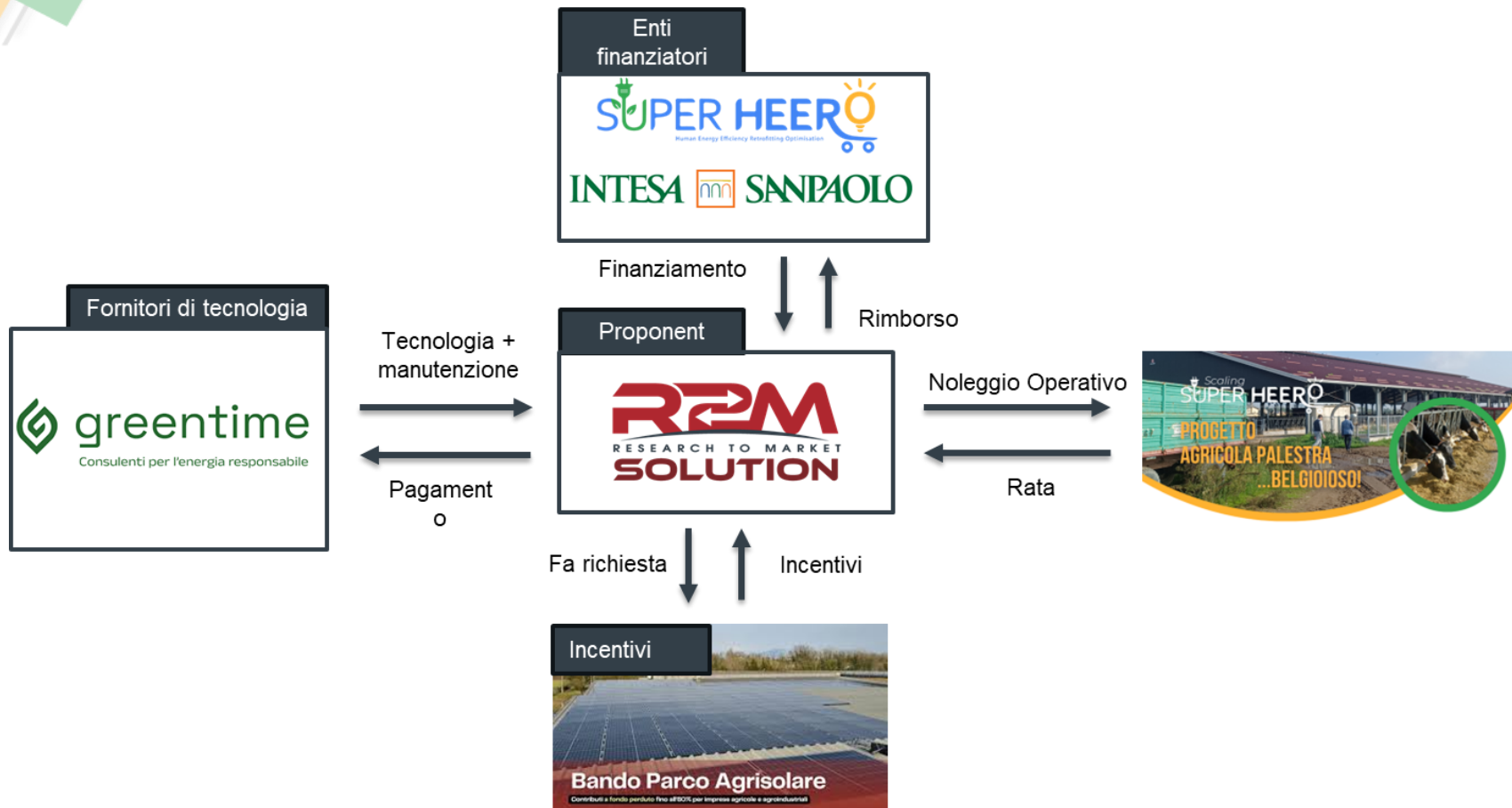
Nel mese di Luglio installeremo un **impianto fotovoltaico** da 78 kWp, un **sistema di accumulo** (batteria da 30 kWh) ed una **colonnina di ricarica**.

Questo progetto produrrà **oltre 2,5 GWh di energia pulita** e risparmierà **750 tonnellate di CO2** nel corso della sua vita pari a quelle di circa 415 automobili.



	10 anni	20 anni	25 anni
Energia (MWh)	979 MWh	1958 MWh	2448 MWh
CO2 (t CO₂)	289 t	578 t	723 t
Risparmio (€)	€279.945	€559.890	€699.863

Overall Model



Scaling
SUPER HEERO

**PROGETTO
AGRICOLA PALESTRA
...BELGIOIOSO!**



**Che
opportunità!**

<u>Data</u>	<u>Residenza</u>	<u>Tasso di Interesse</u>
09 - 22 Luglio	Provincia Pavia	10%
23 - 29 Luglio	Regione Lombardia	9%
30 Luglio – 30 Agosto	Nazionale	8%

We did what any reasonable person would do



Opportunità di investimento con tasso del 10% lordo. Scopritelo il 3 Luglio alle 20:30 in Comune

Super-Heero arriva anche a Belgioioso! Nel mese di Luglio installeremo un impianto fotovoltaico da 78 kWp, un sistema di accumulo ed una colonnina di ricarica.

Grazie al Progetto Europeo Scaling Super-Heero, potrai avere l'opportunità di investire con noi per migliorare l'ambiente in cui vivi!

Vai al sito e inizia a investire



Partecipa all'evento di presentazione del progetto:

3 Luglio 2025 Ore 20:30
presso il Comune di Belgioioso (PV)
Sala del Consiglio, Via Garibaldi 64
(Ingresso da Via Marconi).

Benefici ambientali

Questo progetto produrrà **oltre 2,5 GWh di energia pulita** e risparmierà **750 tonnellate di CO2** nel corso della sua vita pari a quelle di circa 415 automobili.

Vantaggi per voi

I residenti di Belgioioso e provincia di Pavia possono investire una somma tra 300 e 5.000€ ricevendo un tasso di interesse del 10% lordo.

Date importanti

08/07/2025 ore 19:00: Segui GreenHeroes Live, un **webinar** di approfondimento sui canali di Ener2Crowd



Ener2Crowd
4,073 followers
3mo • Edited •

Torna un nuovo appuntamento con i nostri GREENHEROES.

MARTEDÌ 8 LUGLIO ORE 19:00 ...more

Show translation



Hai domande? Scrivici a info@super-heero.com



RPM
PROGETTI RINNOVABILI
SOLUTION

greentime
Consulenti per l'energia e responsabilità

Scaling
SUPER HEERO



Co-funded by
the European Union

DATE DI APERTURA DEL PROGETTO

Dal 9 al 22 Luglio

Apertura ai residenti della Provincia di Pavia

Dal 23 al 29 Luglio

Apertura ai residenti della regione Lombardia

Dal 30 Luglio al 31 Agosto

Apertura Nazionale

10%

9%

8%



- 23 Days
- 103k
- 80 Investors

Unofficial Numbers

30k local
40k regional
33k national (in hours)



FONTI RINNOVABILI

R2M Solution S.r.l.

Impianto Agrisolare

Rendimento annuo (fino al)

10,00%

Durata dell'investimento

12 mesi

Investitori

80



Capitale raccolto

103.476





SUPER-HEERO

502 followers

1mo • Edited •



Savings in-bound! 🌞

The 78.2 kWp photovoltaic system is now installed and cabling is in progress at our Scaling SUPER-HEERO site at Agricola Palestra in Belgioioso. ...more

Show translation



   Simone Buffa and 30 others

3 comments • 7 reposts



SUPER-HEERO

502 followers

1mo • Edited •



Savings in-bound! 🌞

The 78.2 kWp photovoltaic system is now installed and cabling is in progress at our Scaling SUPER-HEERO site at Agricola Palestra in Belgioioso. ...more

Show translation



But there are two serious errors / problems on this post. Can you spot them?



Simone Buffa and 30 others

3 comments · 7 reposts



SUPER-HEERO

502 followers

1mo • Edited •



Savings in-bound! 🌞

The 78.2 kWp photovoltaic system is now installed and cabling is in progress at our Scaling SUPER-HEERO site at Agricola Palestra in Belgioioso. ...more

Show translation



1. Followers

2. Hearts

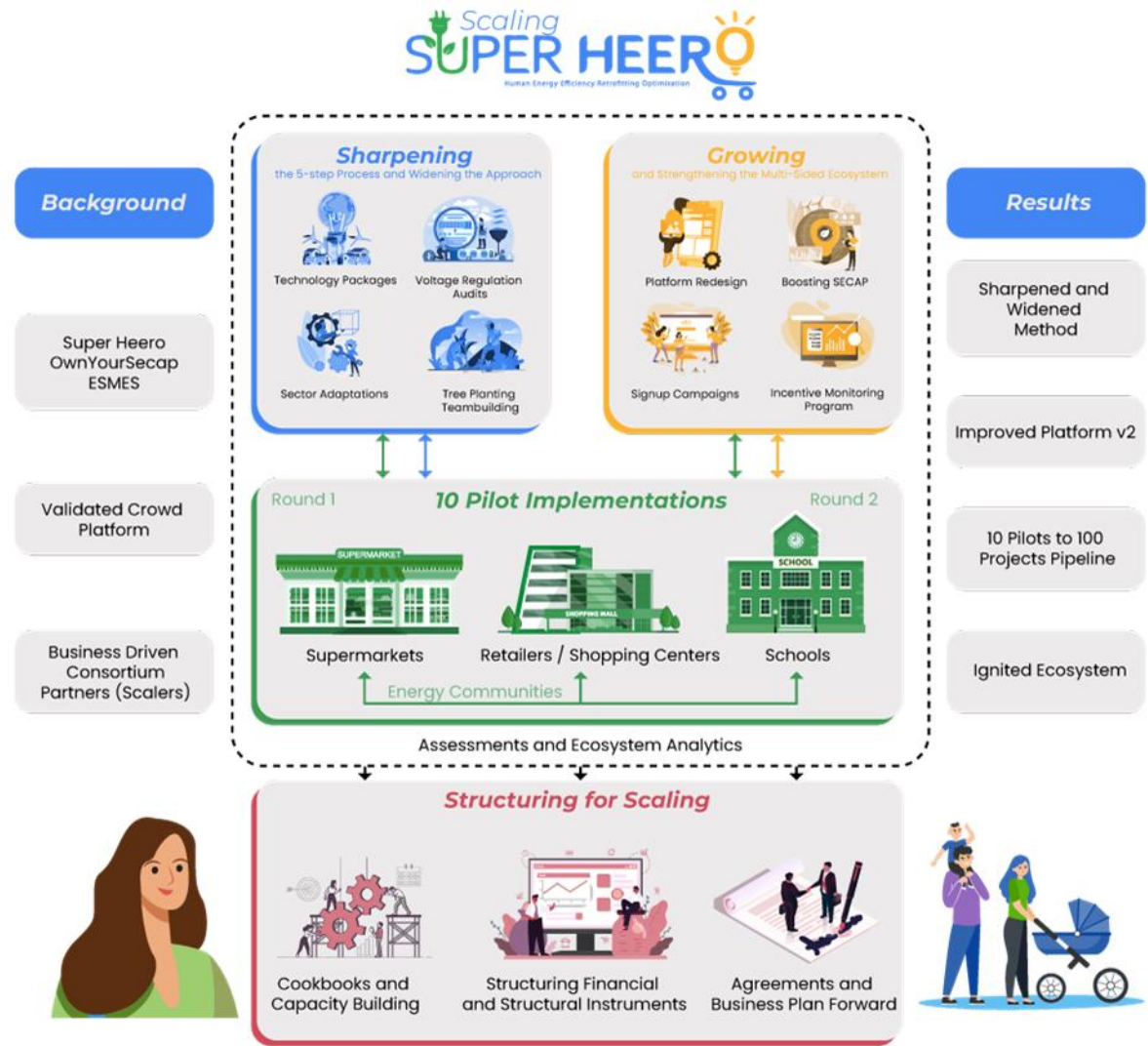


Simone Buffa and 30 others

3 comments · 7 reposts

But in all seriousness – this work is structured, well thought out and organized in a way to SCALE SUPER HEERO.

But first – our background Supermarkets.















bio per vocazione

naturasi

bio per vocazione

naturasi

l'entrata

mercato di Lione
RISTORANTE
www.mercatodilione.it

P
PROPRIETÀ
PRIVATA





Supermarkets and local communities working together for a more sustainable future.

Invest in our photovoltaic installation and become an active participant in sustainable development! Thanks to the European Project Super-Heero, from today and onward you can be part of a community that wants to have a direct role in improving the environment in which we live. During the month of May, we are installing a 25 kWp Photovoltaic system right here on the roof of Naturali Ponte San Nicolò.

We will be the first in Europe to use this approach!



Invest anywhere between
100€ and 5000€ earning
up to a 7% interest rate
Together. Join us!

Would you like
to know more?
SCAN
ME



Or visit the Super-Heero platform at:
<https://www.super-heero.com>

Or take our project informational
present, you'll find it in the cashier

or scan the QR code in the cashier

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What is the value unlocked of press & publicity?



The partners of Super Heero



Rewards Program Design Partner Side



www.padovanet.it

ALBERIAMO PADOVA



REGALA UN ALBERO

alla tua città
ad un nuovo nato
alla mamma a chi ami
ad un ricordo a chi non c'è più
a tuo figlio

PADOVANE

| padova verde | il progetto | modulo adesione | facsimile attestato | elenco alberi e aree verdi | registro donatori |







La piattaforma per il coinvolgimento delle comunità



Supermercati
rinnovati

3



Energia
risparmiata

174.802



Euro raccolti

€ 185.534



CO2 Evitata

75.165 kg

Padova (PV)



Pordenone (PV)



Taranto (LED)



Could the NEB
(Non Energy Benefits)
be greater than ROI related to
Energy Savings?

#BrandLoyalty

#CommunityEngagement

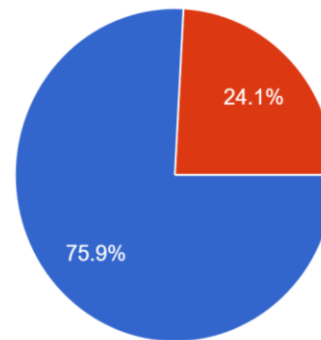
#SocialImpact

Sondaggio



Quale affermazione è più appropriata?

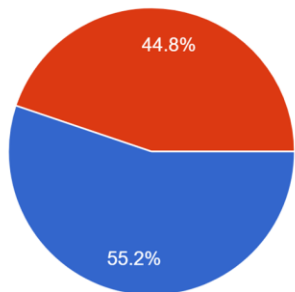
29 Responses



- Questo progetto mi dà un'impressione più positiva di Naturasi
- La mia opinione su Naturasi non è influenzata da questo progetto.

Quale affermazione è più appropriata?

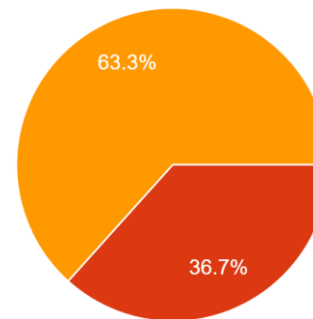
29 Responses



- Ora sono più propenso a fare acquisti da Naturasi
- Le mie abitudini di acquisto rimarranno invariate

Quanto è probabile che investiate nei futuri progetti di Super-Heero?

30 Responses



- Non probabile
- Probabile
- Molto probabile

SCALING SUPER HEERO CONCEPT

Background

Super Heero
OwnYourSecap
ESMES

Validated Crowd
Platform

Business Driven
Consortium
Partners (Scalers)

Sharpening

the 5-step Process and Widening the Approach



Technology Packages



Voltage Regulation
Audits



Sector Adaptations



Tree Planting
Teambuilding

Growing

and Strengthening the Multi-sided Ecosystem



Platform Redesign



Boosting SECAP



Signup Campaigns



Incentive Monitoring
Program

Results

Sharpened and
Widened
Method

Improved Platform v2

10 Pilots to 100
Projects Pipeline

Ignited Ecosystem

Round 1

10 Pilot Implementations

Round 2



Supermarkets



Retailers / Shopping Centers



Schools

Energy Communities

Assessments and Ecosystem Analytics

Structuring for Scaling



Cookbooks and
Capacity Building



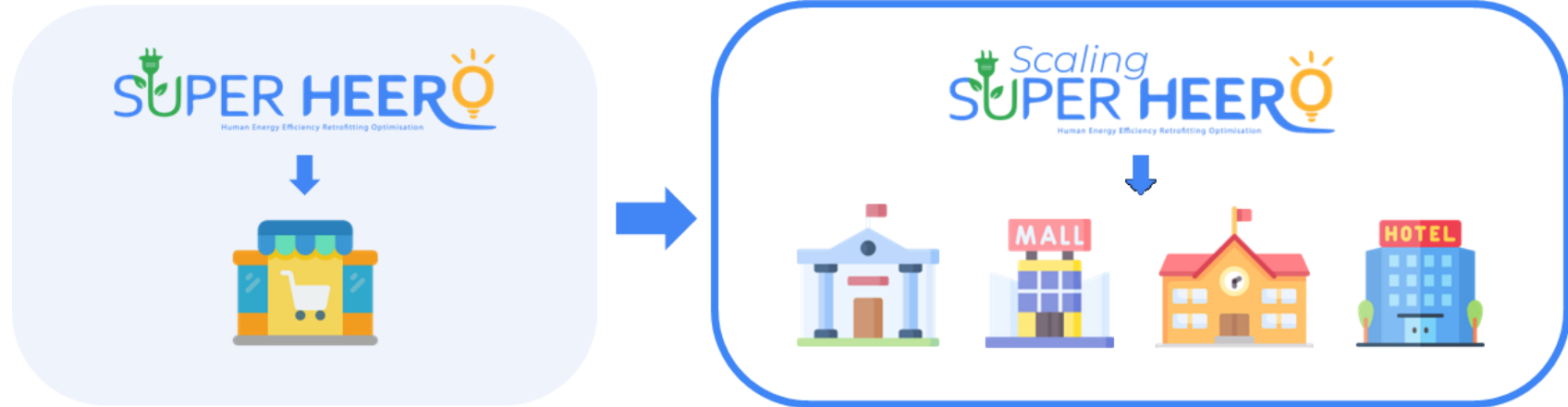
Structuring Financial
and Structural Instruments



Agreements and
Business Plan Forward



From SUPER-HEERO To SCALING SUPER-HEERO



An Important Partnership For a blended-financing model



WIN-WIN-WIN

Un “value proposition” molto di più

LE AZIENDE OTTENGONO



- Bollette energetiche più basse
- Campagne di sensibilizzazione e fidelizzazione al marchio
- Progetti chiavi in mano

ACQUIRENTI OTTENGONO



- Opportunità di agire concretamente sul clima
- Interessi sui prestiti e premi
- Senso di comunità

LE COMUNITA OTTENGONO



- Progetti di sostenibilità sul territorio
- impatto sociale nella comunità
- collaborazioni pubblico-privato

Could the NEB
(Non Energy Benefits)
be greater than ROI related to
Energy Savings?

#BrandLoyalty

#CommunityEngagement

#SocialImpact



**UNA BANCA NON TI
RENDERÀ UNA STAR. NOI SÌ.**

(almeno agli occhi dei tuoi clienti)



I tuoi clienti non vogliono solo servizi green. Vogliono essere parte del cambiamento. Noi ti diamo entrambi.



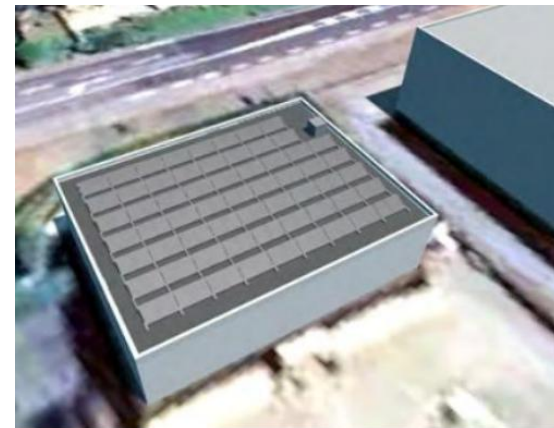
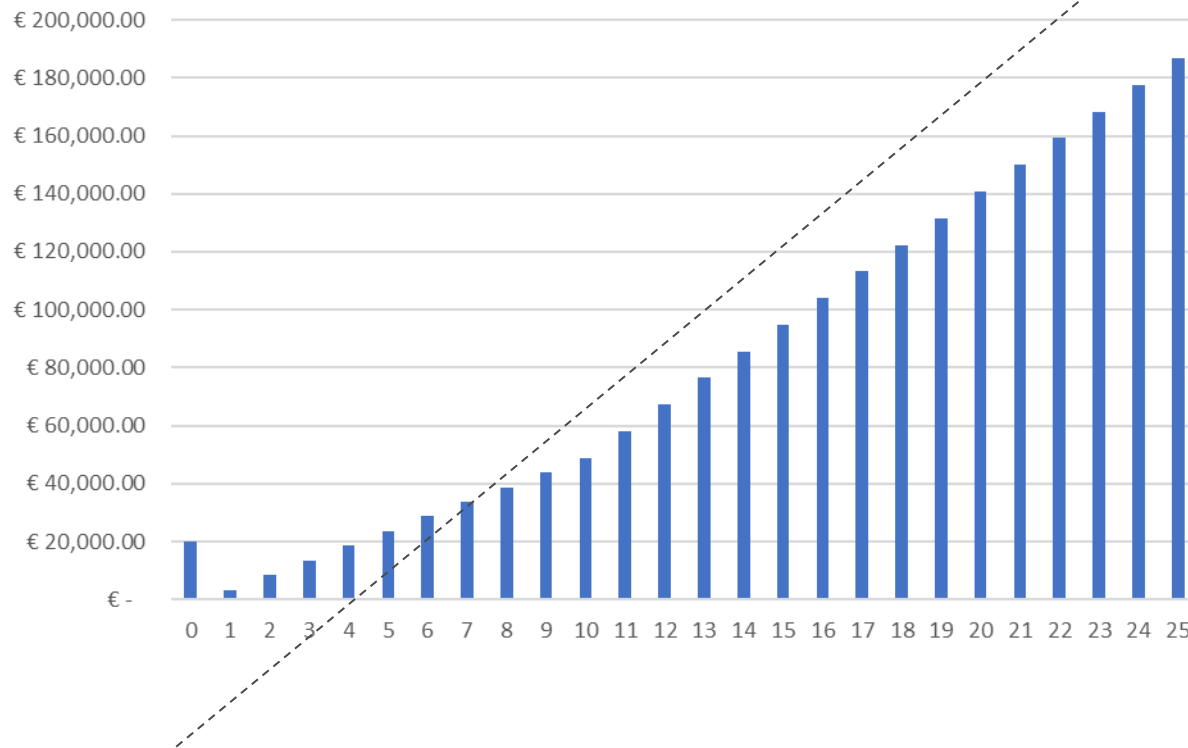
Il tuo vicino investe in Bitcoin. Tu investi nel futuro del tuo quartiere. Indovina chi dormirà meglio stanotte?



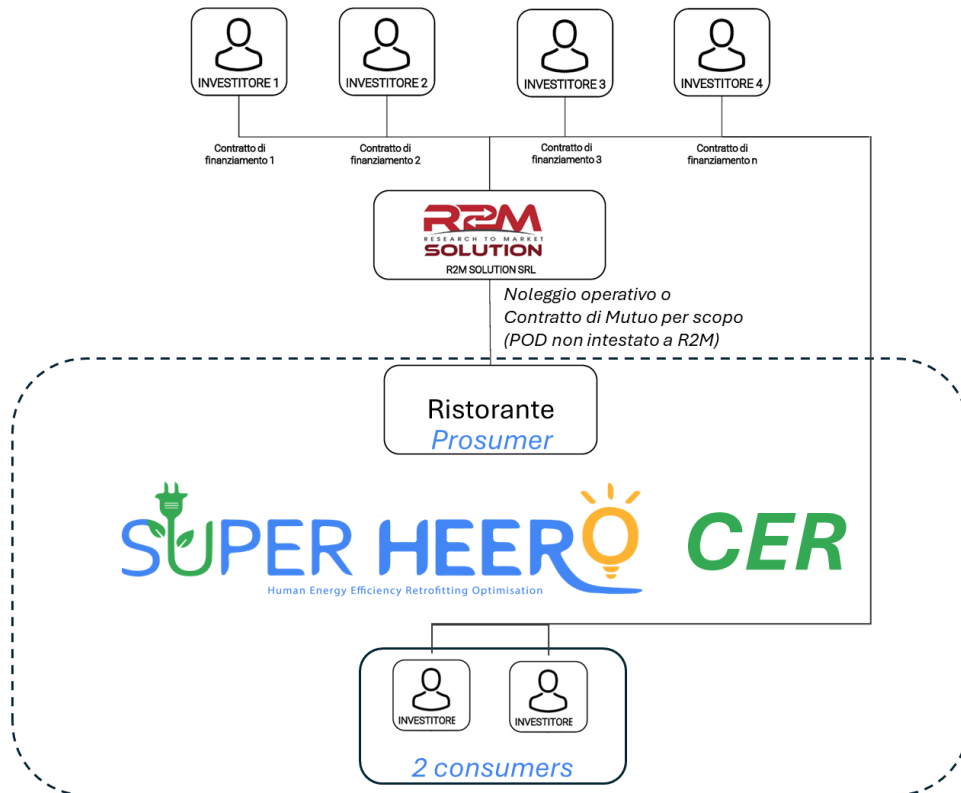
Non è solo il tuo denaro a crescere: è il tuo mondo a diventare migliore.

CASH FLOW

Cash Flow



Announcement: the first REC powered by R2M in Italy!



Keep yourself updated!



Invest on the platform:

www.super-heero.com



Seguici!

Iscriviti alla nostra lista di distribuzione!



Contattaci!

info@super-heero.com

Seguici!





Grazie!

thomas.messervey@r2msolution.com

Project Coordinator

R2M Solution



SUPER-HEERO



SuperHeero_EU

www.super-heero.com

info@super-heero.com

Let's Scale Super-Heero

Crowdlending goes mainstream. Citizen financing the energy transition and demo signup campaign

Zeno Gorini

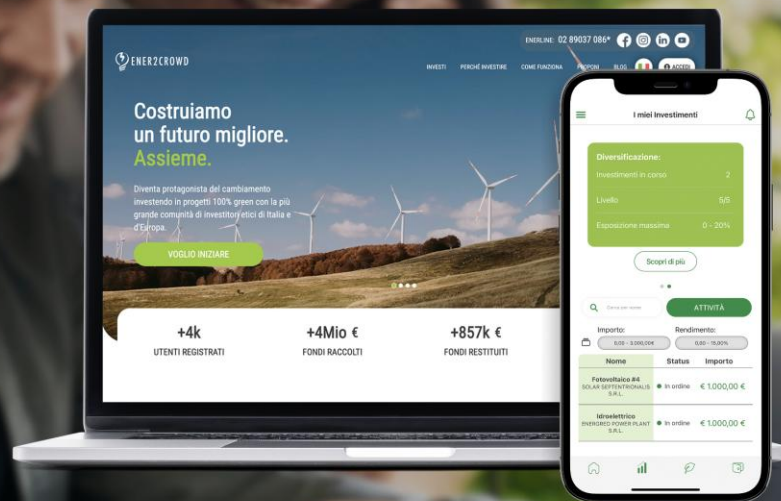
Business Developer Manager,
Ener2Crowd Srl SB



ENER2CROWD, THE PLATFORM FOR SMART INVESTING

Italy's #1 platform and app for sustainable investing, among the first authorized by CONSOB

Supporting and financing projects in energy efficiency, renewable sources, sustainability, and responsible development — creating economic and environmental benefits, with people, for people.



A new way to invest in your future and the planet's future

Crowdfunding is an innovative and digital financing method through which the promoter of an ESG initiative raises funds from a wide audience of potential investors in exchange for financial returns.

Ener2Crowd is authorized to operate by CONSOB and the Bank of Italy under the European ECSP regulation, offering both lending (debt financing) and equity (company ownership) crowdfunding services.



LENDING CROWDFUNDING

The investor lends money to a Project Owner to finance an investment, receiving, in addition to the repayment of the principal, interest as a return on the invested capital.



EQUITY CROWDFUNDING

The investor takes part in a company's capital increase by becoming a shareholder, benefiting from financial and governance rights while also sharing in the business risks of the initiative.

—
**A growing
community,
an ever-expanding
impact**



How it works



ADDED VALUE

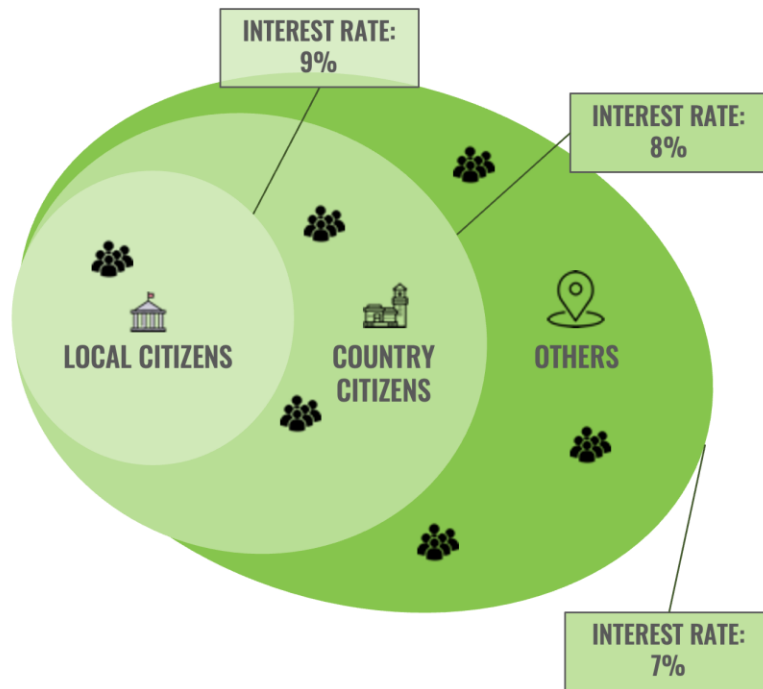
Crowdfunding not only a simple FinTech instrument but also
a way to engage with investors, stakeholders and communities.
From NIMBY to PIMBY

Our uniqueness also lies in our processes

We can implement differentiated returns to reward different demographic or social clusters.

- ✓ Tax residence
- ✓ Custom “ad hoc” lists

This is a strategic approach targeting communities or territories where the project promoter must carry out the initiative; the goal is to foster engagement aimed at improving engagement and reward strategies.



Marketing and consensus-building

	Opportunities	Effects
Utilities	They propose energy efficiency or distributed energy generation projects involving citizens.	• Citizen participation and consent. • Customer acquisition and retention.
Energy sector players	Large distributed energy generation plants (solar or wind farms) with a certain environmental impact.	• Citizen participation and consent. • Reduce NIMBY attitudes and opposition.
Companies	Energy efficiency or environmental sustainability projects with a Corporate Social Responsibility (CSR) perspective.	• Employee engagement. • Increase participation and sense of belonging.

HOW IT WORKS

The SUPER-HEERO platform
as a result of the EU Horizon2020 project 

The **SUPER-HEERO** Platform as a result of **EU Horizon2020** project



Human Energy Efficiency Resilient Optimisation

[Home](#) [Projects](#) [Why invest](#) [How to invest](#) [Propose](#) [News](#)

Become a SUPER-HEERO

**Become the protagonist of the
Energy Transition!**

Invest in the redevelopment of your neighborhood and make your city more sustainable, one building at a time.

[JOIN](#)



The **SUPER-HEERO** Platform as a result of **EU Horizon2020** project

The platform for community engagement



**Renewed
Supermarkets**

3



Energy Saved
174.802 kWh



Funds Raised
€ 185.534



CO₂ Avoided
75.165 kg





The **SUPER-HEERO** Platform as a
result of **EU Horizon2020** project



The new **Scaling SUPER-HEERO**
Platform - **EU Life Program**

The **Scaling SUPER-HEERO** Platform - **EU Life** Program

Turn your customers into pioneers of a sustainable future

Scaling Super Heero finances energy efficiency works for your property by engaging your customers and the community.

You save on your bills and improve customer loyalty!



Building selection

Scope of intervention and Energy audit



Technical design

And Business Plan



Marketing campaign

And promotion among the interested community



Fundraising

Through Crowdfunding Campaign

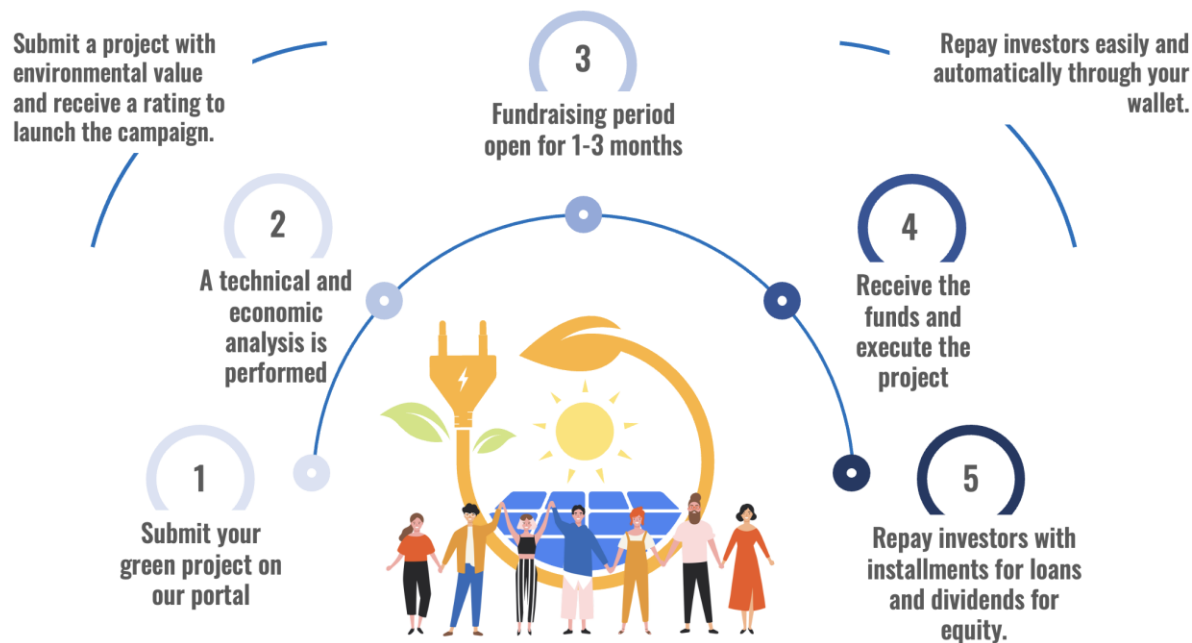


Implementation

Interventions and monitoring

The **Scaling SUPER-HEERO** Platform - **EU Life** Program

How to launch **a campaign**



The **Scaling SUPER-HEERO** Platform - **EU Life** Program

How to become **an investor**



The Scaling SUPER-HEERO Platform - EU Life Program



Home Projects Why invest How to invest Propose News



<https://www.super-heero.com/en/home>



COMING SOON

ENERGY EFFICIENCY

1

Gross annual interest rate	Financing duration	Investors
N/D	N/D	N/D

min N/D
0% max N/D

Capital raised
0

COMING SOON



CLOSED COLLECTION

RENEWABLE SOURCES

R2M Solution S.r.l.

Agricultural PV

Gross annual interest rate	Financing duration	Investors
10,00%	12 months	80

min 50.000 €
206% max 100.000 €

Capital raised
103.476



CLOSED COLLECTION

ENERGY EFFICIENCY

NaturaSi

Fotovoltaico #3

Gross annual interest rate	Financing duration	Investors
10,00%	24 months	99

min N/D
8509600% max 85.000 €

Capital raised
85.096

The **Scaling SUPER-HEERO** Platform - **EU Life** Program

**Choose to invest in your
community and earn **with
sustainability!****

With SCALING SUPER-HEERO, you turn
your savings into clean energy,
efficiency, and sustainability.
Not just on paper, but in the buildings
you use every day.

Why invest



**A positive
impact on the
future**



**Tangible
financial returns**



**Simplicity and
Transparency**



**A community of
innovators**



**Diversification
with green
projects**

ENER2CROWD

The leading ESG FinTech crowdfunding platform
Discover more - www.ener2crowd.com

Special Projects

Together with **major players in the energy sector**, you can take part in the sustainable development of territories and communities — because the energy transition is a journey to be shared.


Green Power
Renewables

Other European Projects

Ener2Crowd also supports other European projects, such as:


Smart Energy Efficiency Reinforcing Optimization

THANK YOU

JOIN THE ENERGY REVOLUTION



ener2crowd.com

La Piattaforma per Investire Bene

ENER2CROWD S.R.L. SB | PMI innovativa e Società Benefit
Agente dell'Istituto di Pagamento Lemonway
Sede legale: Via Antonio Kramer 21, Milano
REA MI - 2543587 | P.IVA 10585050965
Cap. Soc. 137.936,34 € i.v.

SUPER HEERO Crowdlending - Territorial development and citizen participation: School case study

DINO VINCOLETTO

CEO, Expofin



SOLESINO'S PRIMARY AND SECONDARY SCHOOL

- About 400 students
- 20 classes
- 4500 square meters



THE INTERVENTION

1. Central heating plant renovation
2. Microcogenerator 20 Kw installation
3. Photovoltaic Sistem 50 Kw



FINANCIALS 1/2

Estimated Intervention total cost: **€ 150K**

Energy sell + incentives: **16 K/y**

(white certificates + energy sharing + energy sell)

Energy savings: **10 K/y**

ROI time: **6 years**

E.S.Co - EPC Energy Performance Contract 10 years

Financial resources:

€ 100K – 7 year bank financing

€ 50K – Super Heero crowdlending platform

FINANCIALS 2/2 – win-win model

Advantages for the ESCo:

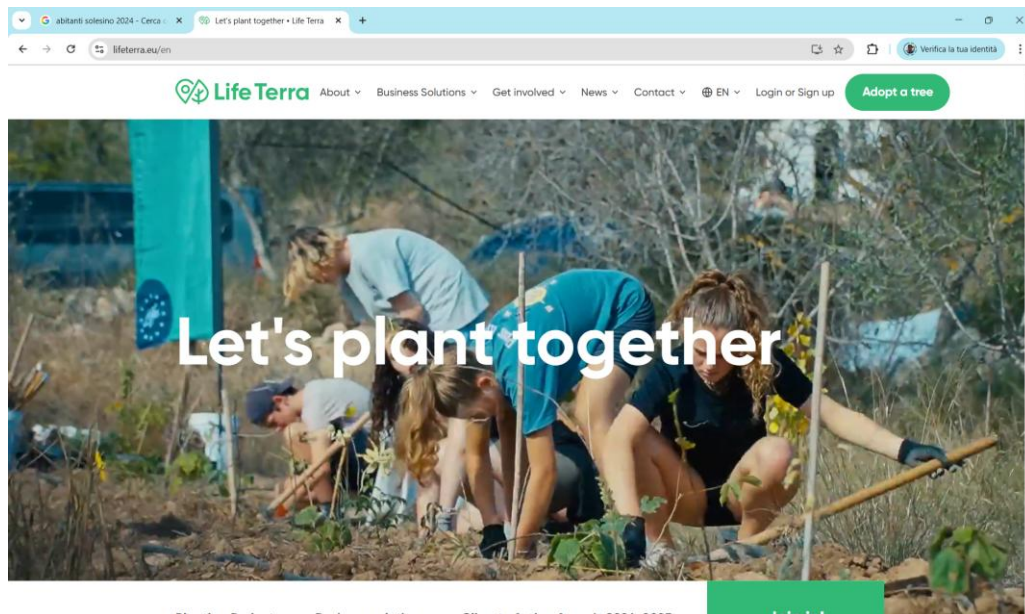
- Retrieve financial resources by crowdlending
- Positive cash flow from beginning

Advantages for public administration:

- Going towards the green energy transition
- EPC model: no initial capital investment
- New central heating plant + new photovoltaic system
- Citizen involvement on their own territory development
- After EPC contract duration **17 K/y savings**

LIFE TERRA partnership with SUPER HEERO

Included in the energy efficiency project of the school there is a sustainability class where students will plant their own tree





THANK YOU FOR YOUR ATTENTION!

Dino Vincoletto
d.vincoletto@expofin.it
www.expofin.eu

Taking control of your electricity flows for EE: voltage regulation, power quality and monitoring.

STEFANO NEVA

Project Developer, Icopower





**The next generation of energy
saving technologies**

Some of our Customers

3.116 Installations, updated 31.12. 2024



Retail e GDO



Industria

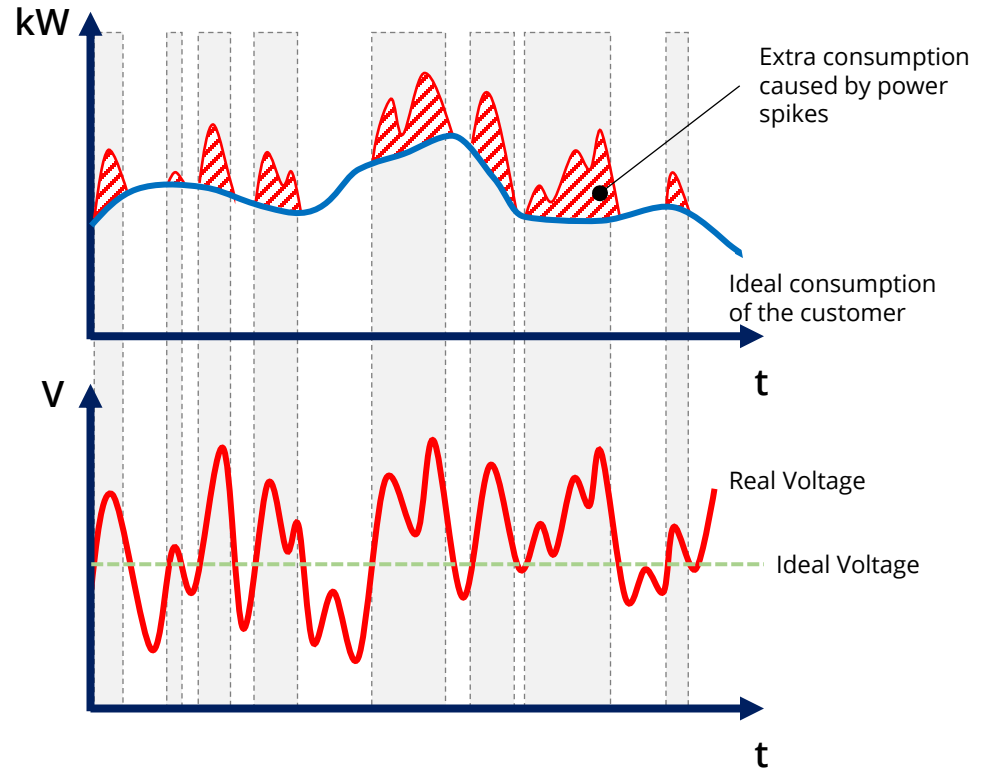


Servizi



Maybe not everyone knows

- 1 The electricity power grid generally fluctuates according to the user's consumption and it is normally higher than what is required.
- 2 Power spikes can cost to companies in the form of damage and waste of electricity (the so-called "power loss").
- 3 The waste of energy can cause both an economic loss for paid and unused energy and a reduction in the average life of the equipment.



Icopower advantages

We optimize the power consumption to only allow the necessary energy for the equipment to work. We eliminate waste.

With Icopower, customer only pays for the energy they actually use.



Icopower technology benefits



Save up to 15% (average 6%/8%)

The performance is instrumentally measured and certified by third parties.



Protect your plants

Thanks to quality power, by cutting out power surges, damage, breakdowns and equipment downtime are drastically reduced.



Monitor your performance

Control, optimize and manage your consumption, including remote monitoring.



Protect the environment

Minimize CO₂ emissions.



How much our customers are saving

 Retail and GDO	 Industries	 Services
 Auchan Gruppo Rinascente	 Morato PANE & IDEE	 HUMANITAS RESEARCH HOSPITAL
 bofrost	 Trafileria CARLO CASATI S.P.A.	 Mercure HOTELS
 McDonald's	 Siram VEOLIA	 KOS
7,6%	6,2%	6,2%
7,4%	11%**	7,1%
9.8%*	6,2%	7,2%

* Average of 36 restaurants.

** Intervention on compressed air efficiency included.



"One accurate measurement is worth a thousand expert opinions."

Admiral Grace Murray Hopper (1960)

Creator of the first military computer and "Cobol" language program

BRINGING BACK NATURE IN THE CITIES

ANTONIO COSTABILE

Communication Specialist, Life Terra Foundation



Life Terra's mission: 500 million trees for Europe

Life Terra is a **foundation** with the mission to **restore our connection with Earth** and to **enable people to take impactful climate action now.**

We facilitate **tree planting**, **educate future generations**, and develop **tree monitoring technology.**



Our impact since 2021



+120,000
Citizens involved



+35,000
Classrooms
participating



+3,000
Number of events



active in **34**
countries



+35,000,000
Trees registered
in LT platform



+500
species planted



+4,400,000
Tn CO₂ eq.
to be captured



+13,600,000
people reached via
social media

+35,000,000
trees registered

Long term impact:

- We take **ecosystem restoration projects** serious: all our trees are **geolocalised** and **monitored**
- Data is used to increase the **transparency & credibility** of projects and to learn how to best plant climate resilient forests
- We create **engaging experiences** around company and personal “tree dashboards” to help achieve massive climate impact in Europe



The Challenge

Cities face increasing challenges due to climate change: rising temperatures, extreme weather events, flooding, and shrinking green spaces.

Neglected areas, abandoned lots, and underused public spaces worsen these problems, while citizens are looking for healthier, more resilient urban environments.

We turn these challenges into opportunities.



Why partner with Life Terra

By collaborating with us, municipalities gain practical solutions that improve liveability, create safer, greener neighbourhoods, and deliver tangible climate impact. Together, we make cities healthier, more resilient, and ready for the future.

- Technical expertise in tree planting & nature-based solutions.
- Strong citizen and school involvement.
- Partnerships with the private sector & NGOs.
- Transparency: all trees traceable on our platform.



Our climate solutions

CLIMATE SHELTER SPOTS



MIYAWAKI URBAN FORESTS



GREEN SCHOOLYARDS



We help cities unlock the potential of neglected spaces.

- **Reduction of** urban heat
- **Creation** of fertile, resilient soils
- **Increased** biodiversity and strengthened ecosystems
- **Engagement of** citizens and schools

Impact on municipalities across Europe



Las Rozas (Madrid): annual events, 10,000+ neighbours engaged.
Nice (France): from car park to thriving Miyawaki forest.
Toulouse (France): 5,000 trees planted with citizens and schools.
Dublin (Ireland): greening urban spaces with local partners.
Den Bosch (Netherlands): 2,500 trees revitalizing Canal Park.



Success stories: Raingarden in Rho, Milan

“Rho è una città che sta andando verso grandi trasformazioni ma che ha bisogno di far fronte soprattutto ai fenomeni atmosferici sempre più forti e a creare zone che raccolgono l’acqua che poi diventa un bene prezioso in altri momenti e la restituisca alla terra quando ne ha più bisogno.”

Andrea Orlandi - Mayor of Rho



Your city could host a new forest!

Life Terra joins the EU-funded **Scaling Super-Heero** project to complement energy-efficiency upgrades with nature-based solutions.

We will create two compact, high-impact urban forests that showcase how climate resilience and community engagement can transform neglected spaces.

Trees, expertise, and citizen participation are all covered by us without cost for municipalities.

Only two locations are available. If your city has unused land or a public area ready for renewal, now is the time to step forward and secure one of these forests.



**We're bringing back
nature to your city**

**Will you join the planting
revolution?**

JOIN US



www.lifeterra.eu

contact@lifeterra.eu



The added value of Super-Heero and its contribution to a mindful energy transition

MAURO TOFETTI

CEO, GREENTIME HUB



ENERGY TRANSITION AS A MINDFUL PROCESS

Key idea: the energy transition is, above all, an act of awareness.

- “Mindful” means **being present**, aware of the impact of our choices.
- Energy transition is not only technical, but also **psychological and cultural**.
- It embraces the **bio-psycho-social model of health**:

Key message: energy transition is also a **transition of mind and behavior**.

THE SUPER-HEERO MODEL: CO-CREATING AWARENESS

Key idea: a model that nurtures collective mindfulness.

- Super-Heero promotes **participatory energy efficiency** and **mindful communities**.
- It turns energy transition into an **educational and relational experience**.
- Crowdfunding and co-marketing become tools for **psychological empowerment**.
- Each project becomes a **co-construction of meaning and responsibility**.

Key message: real innovation means **engaging both the mind and the heart**.

THE PSYCHOLOGICAL ADDED VALUE

Key idea: the true added value lies in inner transformation.

- Participation builds **motivation, trust, and shared purpose.**
- Collective action strengthens **identity, belonging, and self-efficacy.**
- People evolve from “users” to **active changemakers.**
- The outcome: **resilient, conscious, and emotionally healthy communities.**

Key message: Super-Heero promotes **integrated mental and ecological health.**

FROM MINDFULNESS TO COLLECTIVE WELLBEING

Key idea: mindfulness as the new energy of the future.

- *Mindfulness* generates **connection, responsibility, and mutual care.**
- Communicating the model means **guiding people through emotional and relational change.**
- A “mindful” energy transition is also a **path toward psychological and social wellbeing.**
- When the mind changes, so does the energy we bring to the world.

Key message: the energy transition is truly effective only when it is **inner, relational, and mindful.**

Q&A



With the patronage



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Italian Media Partner



THANK YOU