

# EBRD Financing Green Economy GEFF



December 2021

- Implemented in the framework of the Regional Energy Efficiency Program for the Western Balkans (REEP Plus)
- Covers Albania, Bosnia and Herzegovina, Northern Macedonia, Kosovo, Montenegro and Serbia
- Target - Housing sector
- Total volume 135 million Euros

- Over 20 participating Banks and Microfinance Institutions
- Over 20,000 products and over 1,000 traders registered in the Technology Selector
- Over 10,000 individuals have so far invested approximately 50 million Euros in the 6 Western Balkan countries resulting in a reduction in CO2 emissions in the Western Balkans, equivalent to the removal of more than 8,500 cars from the road.

## Eligible borrowers

**Individuals** who own or reside in a house or apartment in which they intend to implement an acceptable investment



Loans up to 50,000 €

**Housing associations**

**Service Providers:**

- ✓ Residential Management Companies
- ✓ ESCOs



Loans up to 300,000 €

**Traders / Manufacturers** who supply and / or sell technology according to GEFF criteria.



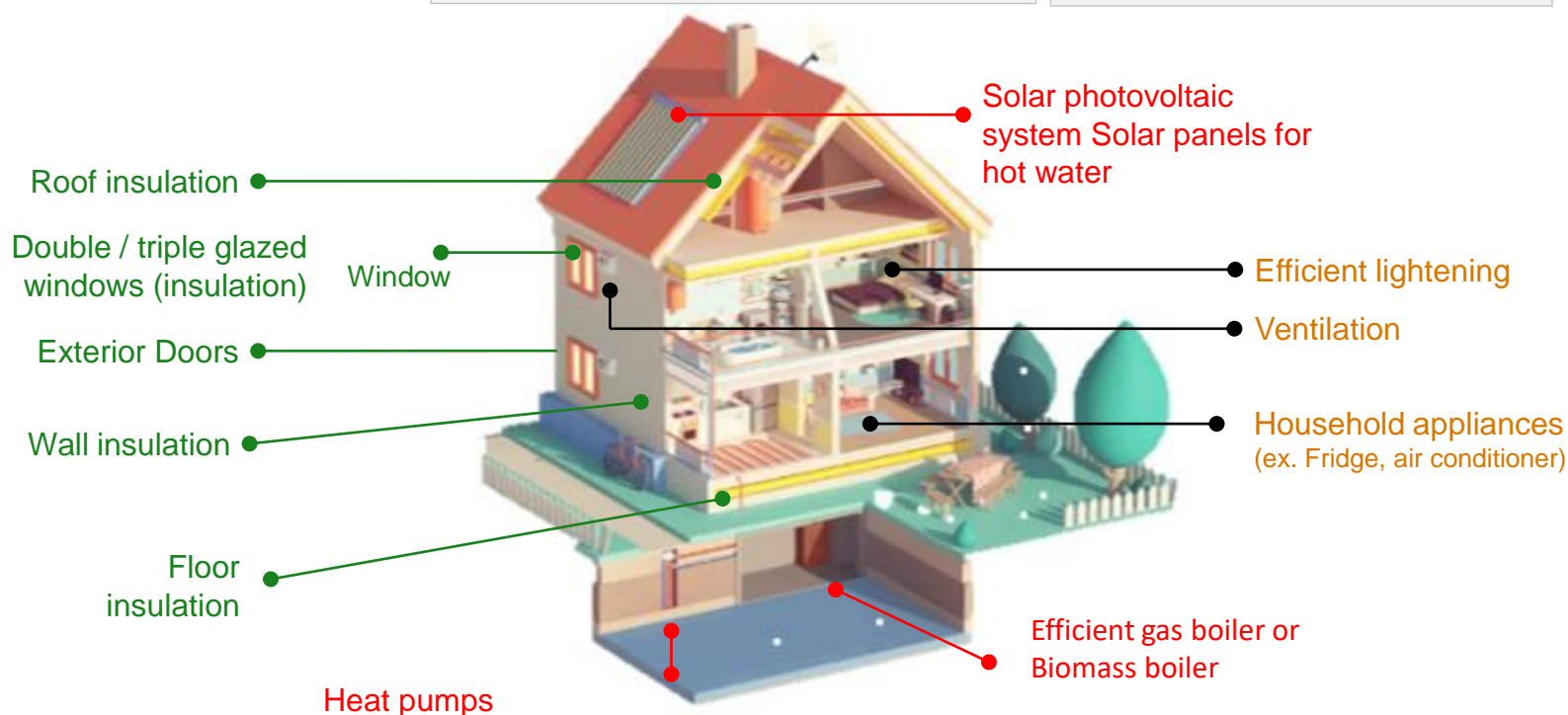
Loans up to 2.5M €

# Eligible Investments

Insulations and windows

Boilers, use of solar energy

Lighting, air conditioners and household appliances



# Acceptable investment costs

	Acceptable measures	Ancillary/Supplementary costs (as a percentage of the main technology cost)
1	Windows, doors, glasses	25%
2	The isolation of external walls	600%
3	The isolation of the roof, top floor	100%
4	The isolation of the floor	100%
5	The isolation of the separating walls	200%
6	The boilers of biomass	100%
7	High efficiency lighting	50%
8	Water solar heating	50%
9	Gas boilers	100%
10	Heat pumps	70%
11	Photovoltaic systems	10%
12	Balanced mechanic ventilation with heat recovery	25%
14	Hot water reservoirs	25%
13	Air conditioners and fridges, freezers and fridges / combined freezers	10%

- ✓ **Grant calculation=main technology cost+Assistive technology costs up to the allowed %**
- ✓ The ancillary costs should be placed separately from the allowed main technology costs in the offers/bills.

❑ Grants for investment 15% u until 35% of the loan value

### Apartment / Private house

- ✓ One technology – **15%**
- ✓ Two or more – **20%**

### Buildings with many floors

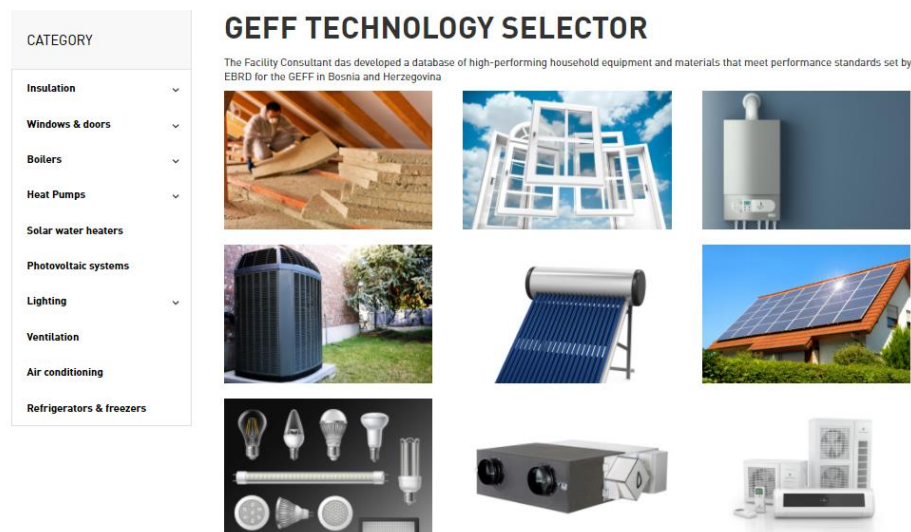
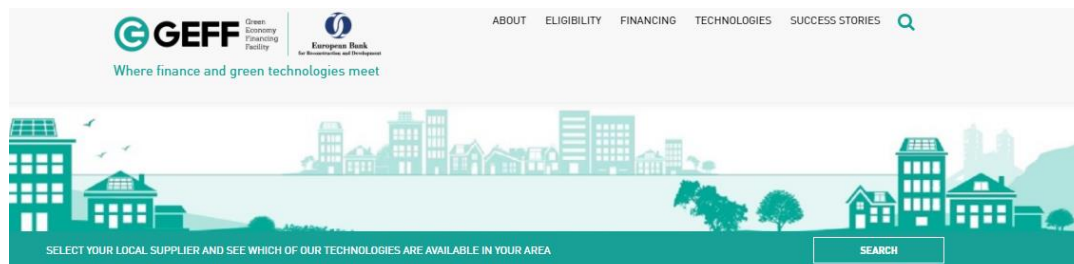
- ✓ One technology – **25%**
- ✓ Two or more – **35%**

**Household appliances** (ex. fridge, freezer and air conditioner) do not receive grant.

**Traders and manufacturers** are not eligible for investment grants.

# Technology Selector

- ✓ Is completed (updated) from the Consultant
- ✓ Includes traders from all over the country
- ✓ Is updated and expanded continuously
- ✓ The registered articles are automatically eligible for financing
- ✓ Can be browsed on-line and be constantly updated
- ✓ Allows fast processing of the loan



<https://ebrdgeff.com/albania>



# The benefits form the Technology Selector

## Clients

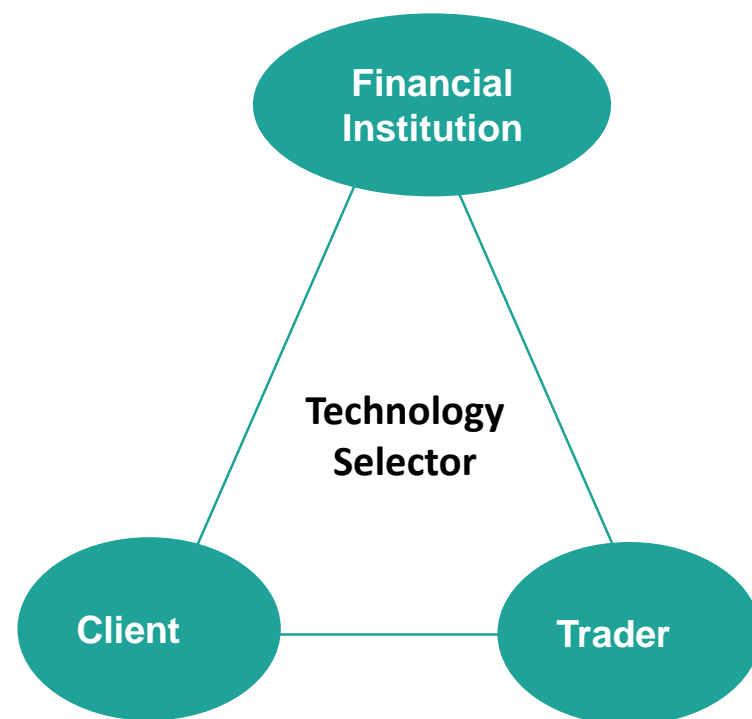
- ✓ Search for products that reduce bills and are eligible for a grant
- ✓ Online search for the available products and opportunities to find traders
- ✓ Printing of the certificate of eligibility for the financial application

## Manufacturers/Traders

- ✓ Registration to promote the products to a great number of potential clients
- ✓ Refer the interested clients at the bank for financing
- ✓ The certified products are eligible for financing/grant
- ✓ Develop a partnership with the bank

## Banks

- ✓ Effective verification of the eligible financing, based on the certificate from the technology selector



## Përzgjidh teknologjitë për të llogaritur kursimin

Kthehu prapa

☐ Dritare dhe dyer

☐ Sistemi i ngrohjes

☐ Ajër i kondicionuar

☐ Ajrim-Ventilim

☐ Izolim

☐ Panel diellor për ujë të ngrohtë

☐ Ndryçim

☐ Frigorifer dhe ngrirës

☒ Sistem fotovoltaik

12%  
Kursim energjie

☐ Konsumi në total  
☒ Kursimi në total

€345  
Kostot e kursimit

☐ Kostot në total  
☒ Kursimi në total

	Perpara investimit	Pas investimit	Kursime
Konsumi i energjisë (kWh/vit)	32.485	28.705	3.780
Kostot e energjisë (euro/vit)	2.963	2.618	345

Reduktim i emetimit të CO <sub>2</sub> (kg/vit)	1.436
Makina të larguara nga rruga	0,9

Nëse ju investoni në teknologjitë e përzgjedhura ju mund të kurseni çdo vit: **€345 \***

\* Parametrat e treguar paraqesin kursimin mesatar të një banese të ngjashme me tuajën. Ju lutemi mbani në konsideratë që kursimi juaj aktual mund të ndryshojë nga ato të paraqitura për shkak të kushteve klimatike, kërkesave individuale për ngrohje /ventilim, sjelljes individuale ose karakteristikave të veçanta të banesës tuaj. Masat e paraqitura të eficientës së energjisë kanë efekt mbi faturat familjare vetëm nëse ka një sistem faturimi mbi konsumin.

BERZH nuk mund të jetë përgjegjëse për saktësinë e rezultateve. Llogaritjet janë bërë vetëm për qëllim informimi.

# Process of Loans



- ✓ Technology selection by technology selector  
<https://ebrdgeff.com/albania>



- ✓ Loan application



- ✓ Loan approval and disbursement



- ✓ Implementation of technology in apartment/building



- ✓ Grant application



- ✓ Grant disbursement

## ✓ Financial Partner Institutions:



Thank you!

