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DIRECTIVE

The European Energy Efficiency Financing Coalition and the National Hubs

Edoardo Pandolfi

ENEA - Italy

Kirsi-Maaria Forssell

Motiva Oy - Finland



European Energy Efficiency Financing Coalition

The **objectives** of the Coalition are to create a **favourable market environment for energy efficiency investments** and to **scale up the private financing** needed in energy efficiency to help achieve the EU's energy and climate targets for 2030 and 2050.

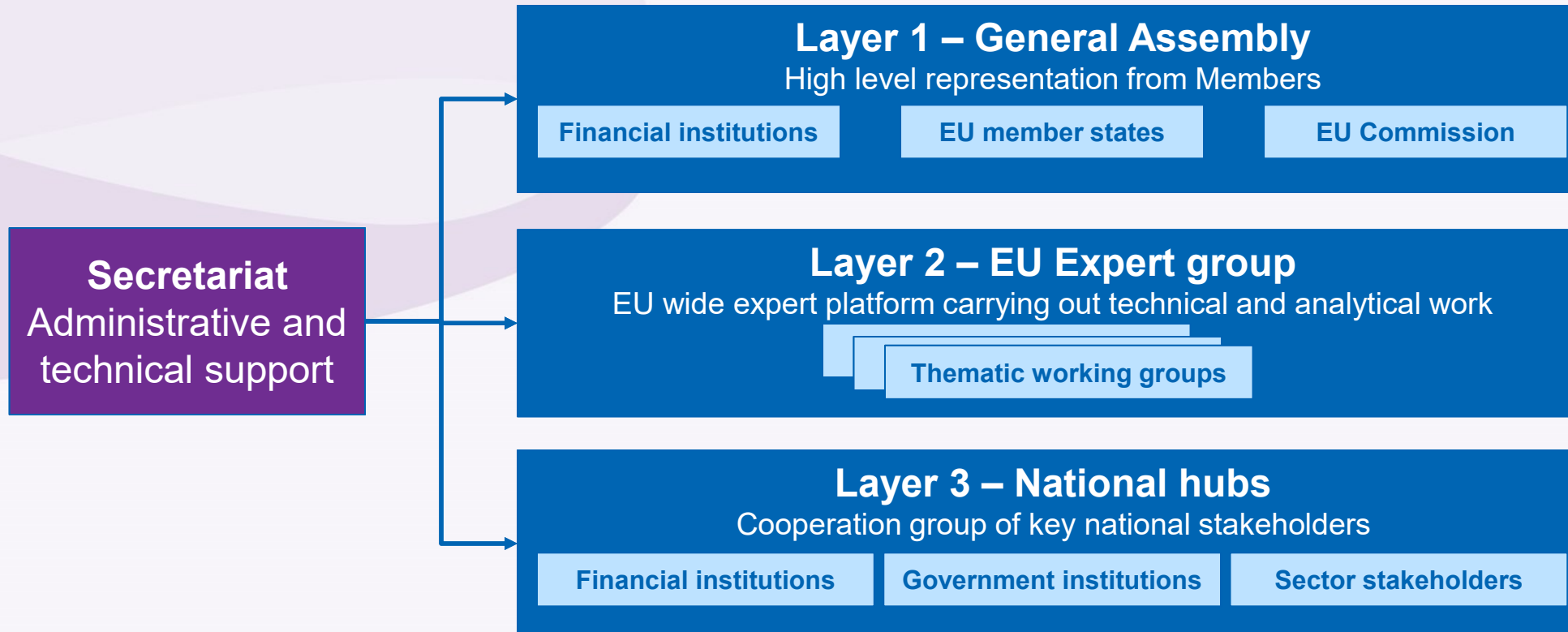
Its work includes:

- **facilitating the implementation** of energy efficiency blended solutions, financial instruments and schemes under EU funding programmes
- **promoting** these programmes to foster and facilitate further private investment in energy efficiency projects
- **discussing and sharing** financial best practises for energy efficiency with the goal to increase the offer of dedicated products available in the market, and making financial support more efficient, simpler and better targeted to the needs of citizens and businesses

Governance structure



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At the **First General Assembly** (20 May 2025, Brussels) the Coalition adopted a **Mandate** and **Work Programme for 2025**

KEY POINTS

- ✓ **Facilitate the mobilization of private finance** and **enhance the effectiveness of public funding** in view of the energy efficiency objectives, including the 2030 energy efficiency target
- ✓ Launch of the **tripartite agreement on energy efficiency**.
- ✓ **Launch** and implementation of the Member States **National Hubs**.
- ✓ **Expand** the membership to **new financial institutions** and integrate the **industry sector** into the Coalition's activities



EXPERT WORKING GROUPS

The Expert WGs will provide technical input to support the Coalition's scope of action. Initially, its work will concentrate on two **focus areas**, namely “**Enterprises**” and “**Real Estate**”.

❖ WG ON ENERGY RENOVATIONS

Provide input to the Commission, in the form of recommendations, on relevant aspects and measures to be covered by the delegated act (EPBD art. 17 par. 10) which will set out a voluntary portfolio framework designed to help financial institutions increase lending for building energy renovations.

✓ **Final report, with recommendations/conclusions → mid-November 2025**

❖ WG ON SMALL AND MEDIUM-SIZED ENTERPRISES

- **Objectives:** creating demand and facilitating the access to finance for energy efficiency solutions for **SMEs** towards improving their competitiveness financing, de-risking and modern innovative business models for companies offering and implementing energy efficiency services and solutions
- **Participants:** financial institutions, EU countries and stakeholders representing enterprises and businesses. The focus will be on SMEs, but the WG will benefit from experiences gained in larger industry.

❖ WG ON BOOSTING THE COMPETITIVENESS OF SMEs AND ESCOs THROUGH ENERGY EFFICIENCY FINANCING

- **Objective:** provide input to the EC, EU countries and Financial Institutions on **relevant aspects and measures to be considered when designing regulatory and market frameworks, programmes, funds and financial products** that strengthen SME finance and ESCO markets.
- **Profile of participants:** Coalition members representing financial institutions an EU countries, experts representing business, industry and ESCOs.

A call for the establishment of the Coalition WG on “Enterprises: Boosting the competitiveness of SMEs and ESCOs through energy efficiency financing” will remain open for applications until 30 OCTOBER 2025.

NATIONAL HUBS

The **National Hubs** are the **action-oriented arm of the Coalition at national level**. The National Hubs serve as a platform for Members of the Coalition and stakeholders to work together, identify work programmes, share best practices, address bottlenecks, and develop tailored solutions, including administrative and regulatory, at national level.

Energy Efficiency Financing National Hubs – EEFINH (LIFE project)

National Hub chair	Country
ENEA (Coordinator)	Italy
MOTIVA	Finland
ADEME	France
NEU	Hungary
SPW	Belgium
MinEnRo	Romania
CRES	Greece
EIC	Estonia
KIiM	Estonia
MIT	Czech Republic
MOPE	Slovenia
IDAE	Spain
DEA	Denmark
BMK	Austria
KAPE	Poland



Each National Hub will identify its national priorities, its mandate and define a structured work programme to better adapt to the specific needs and reality of each market, while keeping its activities in line with the scope of action of the Coalition.



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EEEEFC National hub - Finland

Kirsi-Maaria Forssell

Expert

Motiva Oy

24.10.2025

The Goal

- Provide stakeholders with up-to-date information on available financing for energy efficiency, renovation, climate change and circular economy projects.

The Setup

- In December 2024, the Ministry of Employment and Economy appointed Motiva, a government owned company to act as the National hub in Finland.

Background

- Motiva has, in cooperation with the Energy Authority, the Ministry of the Environment and major business and municipal associations, coordinated the Sustainable Finance Information Hub and roundtable – project in 2021-2024.
- As the National hub, Motiva will continue to provide the financial information services and develop them in cooperation with stakeholders.

National hub in Finland – Main Tasks



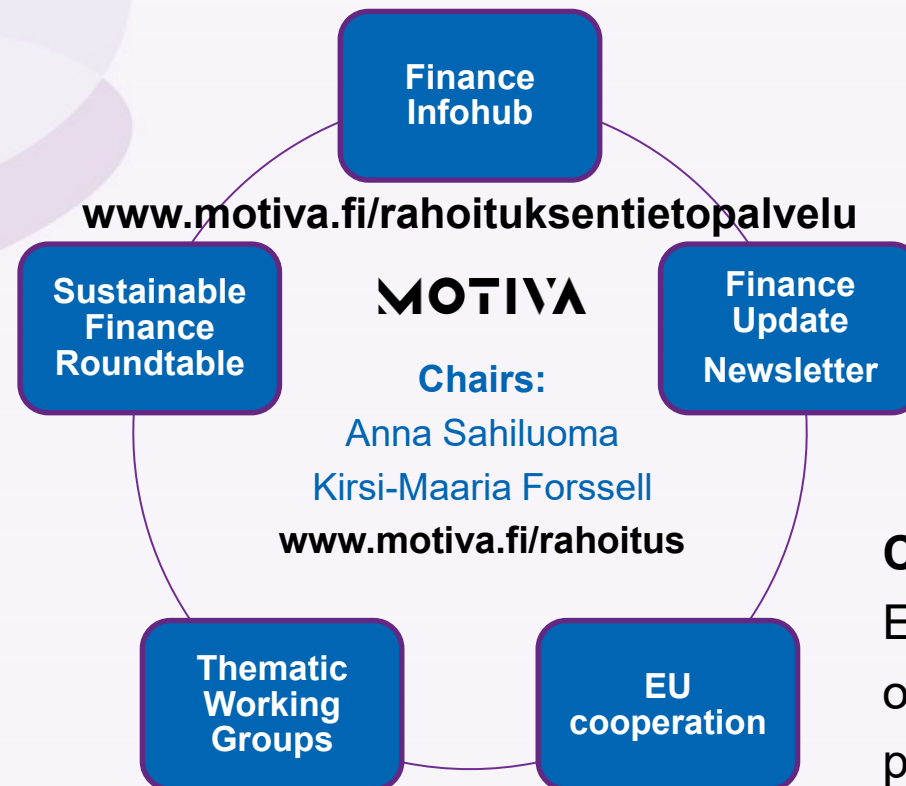
In cooperation with the Energy Authority and Ministry of Environment in Finland

Sustainable Finance

Roundtable to engage with stakeholders, invite discussion and sharing of experiences and best practices.

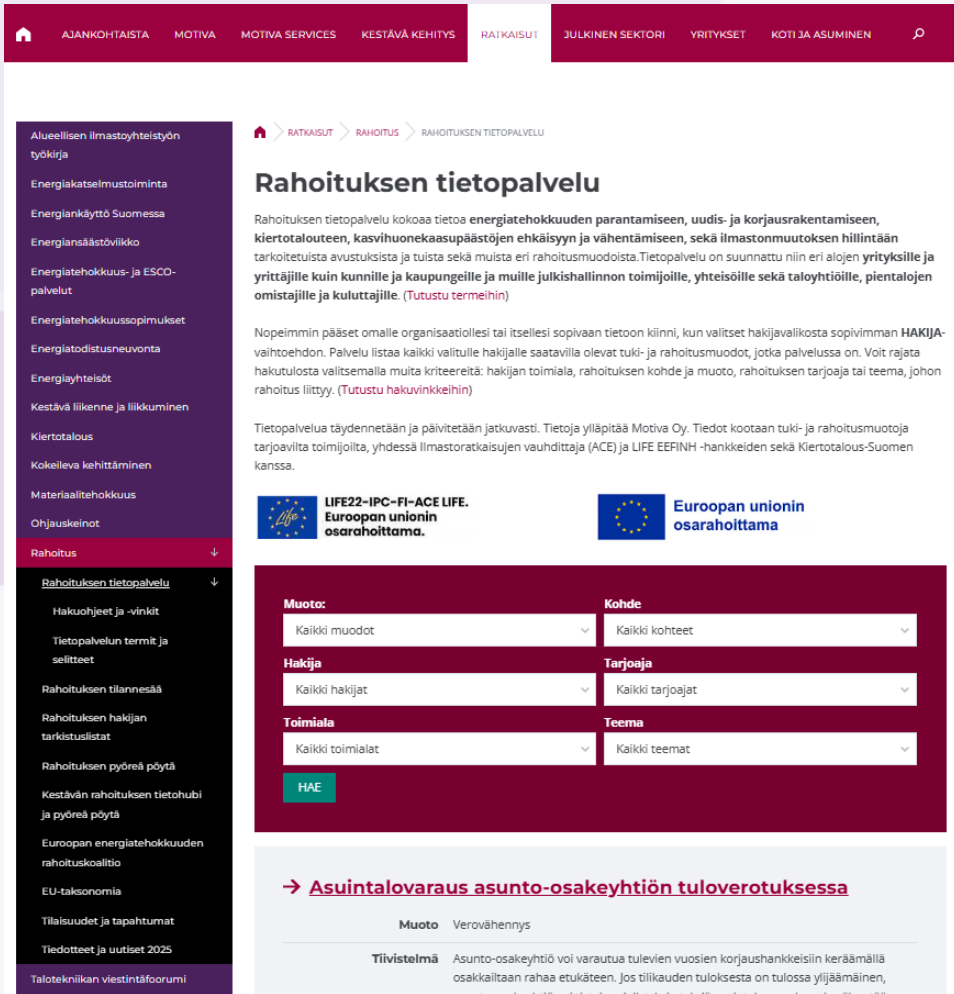
Thematic working groups

seeking practical solutions, engaging stakeholders from all sectors: business, municipalities, authorities, finance, etc.



Finance Infohub and monthly **Finance Update** in cooperation with the LIFE ACE-project in Finland.

Cooperation with the Energy Efficiency Finance Coalition and the other national hubs



Alueellisen ilmastoyhteistyön työkirja

Energiakatselmustoiminta

Energiankäyttö Suomessa

Energiansäästöviikko

Energiatarkkailu- ja ESCO-palvelut

Energiatarkkailuoppimukset

Energiatodistusneuvonta

Energiatarkkailu

Kestävä liikenne ja liikkuminen

Kiertotalous

Kokeileva kehittäminen

Materiaalitarkkailu

Ohjauk



- **Need for up-to-date information on finance came up when stakeholders were surveyed and interviewed for a finance overview in 2022.**
 - Newsletter sent via email directly to subscribers, no need to do lengthy and time-consuming searches when time is needed for other tasks.
- **Newsletter on available funding and financing, published since 2023.**
- **Based on the Finance Infohub, information also on related events and capacity building**

MOTIVA15.9.2025

Rahoituksen tilannesää



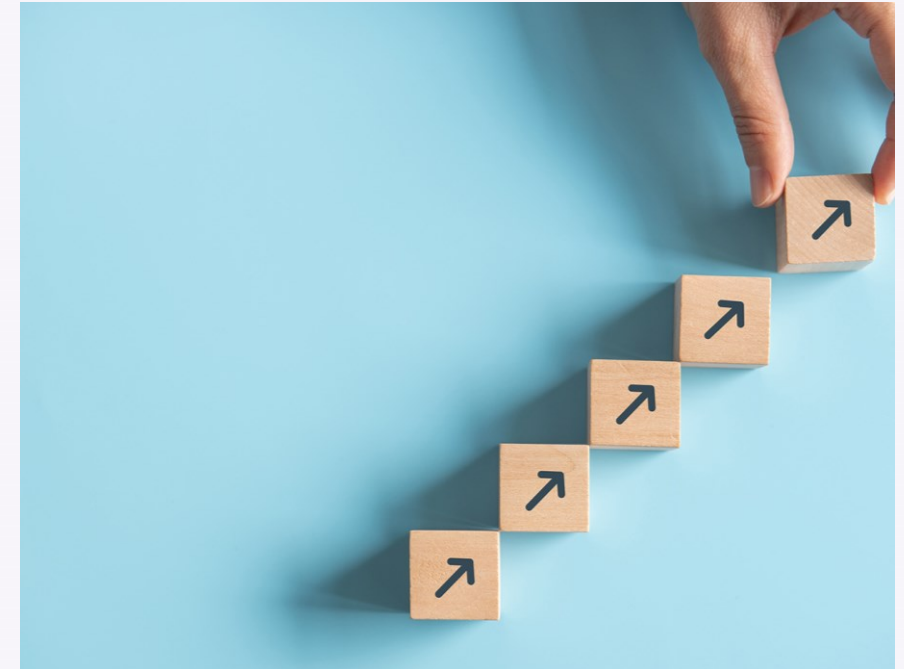
Rahoituksen tilannesää 15.9.2025

Avoimet rahoitushaut:

EU LIFE-ohjelma

Life-ohjelma on EU:n rahoitusväline ympäristö- ja ilmastotoimille, jonka kautta on vuodesta 1992 lähtien rahoitettu yli 5 000 hanketta. Ohjelman budjetti kaudelle 2021–2027 on 5,43 miljardia euroa. Vuodesta 2021 alkaen mukana on myös alaohjelma puhtaaseen energiaan siirtymisestä. Ohjelman tavoitteena on tukea siirtymää ilmastoneutraaliin, kiertotalouteen perustuvaan ja resurssitehokkaaseen talouteen, suojella luonnon monimuotoisuutta ja ekosysteemejä sekä kannustaa vihreiden innovaatioiden kehittämistä eri toimijoiden, kuten yritysten, viranomaisten ja tutkimus

- **The challenges of the initial costs of renovation and energy efficiency investments** and how to respond to them, taking into account vulnerable groups, including distributed incentives, also in the public sector).
 - Working period (estimated): January-April 2026
- **Challenges of group renovation projects:** the development of the operating model and looking for alternatives for financing the activities (private, national and EU funding), taking into account declining regions and special economic zones.
 - Working period (estimated): March – June 2026



Sustainable Finance Roundtable



- **Sustainable Finance Roundtable is following the work started in the Sustainable Energy Finance Forums (EU) held in Finland in 2020 and 2021.**
- **Roundtable is held twice a year, and it gathers the stakeholders with up-to-date information on available funding, examples of projects and best practices, shared experiences, etc.**
- **Plans to arrange events also for wider audiences with the aim to for e.g. present the work of the working groups, etc.**



- **Authorities:** Ministry of Employment and Economy and Energy Authority, Ministry of the Environment and Centre for State-Subsidised Housing Construction, Ministry of Finance
- **Public sector:** The Association of Finnish Cities and Municipalities (AFCM), Senate Properties
- **Building owners:** The Finnish Property Owners Rakli, The Finnish Real Estate Association, The Finnish Homeowners' Association
- **Finance:** Finance Finland, banks and other financial institutions
- **Others:** Federation of Finnish Enterprises, ESCO and energy service companies, consultancy companies, private building owners, businesses, cities and municipalities, etc.
- The Stakeholders are engaged through the working groups and roundtables, and all are encouraged to use and to give feedback on the Finance Infohub and Update –services.

Thank you for your attention



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Edoardo Pandolfi
edoardo.pandolfi@enea.it

Kirsi-Maaria Forssell
kirsi-maaria.forssell@motiva.fi

