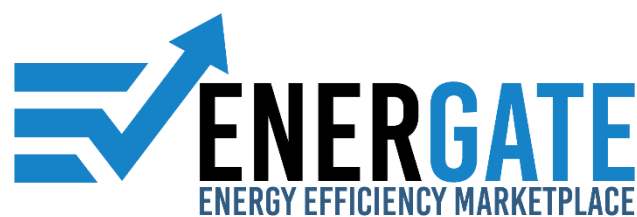




D5.3 Report of the final European Event

December 2025



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Executive Summary

The ENERGATE Final Event, held during the [REHVA Brussels Summit 2025](#), brought together a diverse group of stakeholders from across the renovation ecosystem to discuss one central issue: how to mobilise large-scale financing for building renovation through better data, standardisation, and digital innovation. Session III — “*From Data to Deal: Unlocking Building Renovation Financing*” — showcased both the challenges that the market faces and the solutions that ENERGATE has developed to bridge the gap between renovation potential and actual investment.

Despite strong policy momentum and available technical solutions, Europe still struggles to transform renovation needs into bankable proposals. As noted in the opening remarks by Frank Hovorka (AICVF), investors lack the harmonised, comparable, and reliable data needed to assess risks and trust predicted returns. Without such structured information, renovation financing remains fragmented and slow.

This gap is exactly what the ENERGATE digital marketplace addresses. Presented by NTUA, the platform provides a unified data backbone for preparing renovation projects, enabling municipalities, SMEs, building owners, and financial institutions to generate standardised renovation scenarios, calculate energy and financial KPIs, and integrate non-energy benefits such as comfort and indoor environmental quality. By producing consistent and comparable project files, ENERGATE directly supports investor due diligence and cross-border financing.

The panel discussion confirmed the relevance of this approach. BELIMO highlighted that verified performance data is essential for investor confidence; ESBG emphasised the financial sector’s need for standardised documentation and predictable returns; Energy Efficiency for Europe stressed alignment between policy frameworks and data availability; and COMMUTY underlined the value of behavioural and usage data in strengthening business cases.

Audience exchanges further reinforced one common conclusion: data standardisation is the foundation of scalable renovation finance. By combining technical modelling, economic assessment, and investor-oriented documentation within a single digital ecosystem, ENERGATE offers the tools needed to accelerate Europe’s Renovation Wave. The session demonstrated strong alignment between market needs and the project’s outcomes, confirming ENERGATE’s role as a strategic enabler for public authorities, financial institutions, and renovation market actors.

1. Introduction

The ENERGATE Final Event was held on Tuesday November 18th in Brussels during the annual [REHVA Brussels Summit](#) a high-level Policy Conference on HVAC in Zero Emission Buildings - solutions for IEQ and affordable buildings. The event was hosted at the centre of the EU Quarter at the European Economic and Social Committee, and it lasted from 9.00 to 17.00 in the afternoon.

The 2025 edition of the REHVA Brussels Summit took place at a critical moment for the EU building sector, as the revised Energy Performance of Buildings Directive (EPBD) entered its implementation phase. Following the publication of the European Commission's guidance documents on 30 June 2025, the focus shifted to practical delivery across Member States.

Structured around three thematic sessions, the Policy Conference explored how EPBD implementation could deliver on Europe's climate, health, and social objectives, focusing on the HVAC sector's contribution to indoor environmental quality (IEQ), building affordability, and large-scale renovation. The sessions brought together **112 participants** institutional representatives, technical experts, and market actors to exchange perspectives and identify shared solutions.

The event brought together policymakers, industry leaders, experts, and stakeholders to address the intersection of indoor air quality, sustainable energy solutions, and social equity in access to affordable heating and cooling.

The ENERGATE project was present with a dedicated session: **SESSION III — From Data to Deal: Unlocking Building Renovation Financing**.

This session explored how data, digitalisation, and standardisation can unlock financing by reducing risks, increasing transparency, and connecting project developers with financial institutions.



Figure 1 REHVA Brussels Summit Opening

2. Keynote Speech - Frank Hovorka (AICVF)

Frank Hovorka introduced the session by stressing that financing is the critical missing link in scaling up renovation.

Key messages:

- The building sector already has the technologies needed for deep renovation.
- Regulation is progressing, but investors require reliable, harmonised, comparable data before committing capital.
- Renovation represents *the largest investment opportunity of the next decade*, but the sector still lacks structured, validated information enabling banks to trust expected returns.
- Digital tools and data-driven methodologies, such as those developed in ENERGATE, are essential to bridge the gap between technical design and investment decisions.

His introduction underlined the strategic importance of ENERGATE at the intersection of technical, economic, and financial data ecosystems.



Figure 2 Keynote Speech by Frank Hovorka

3. ENERGATE Marketplace Presentation (NTUA)

3.1. Overview - Katerina Papapostolou (Project Coordinator, NTUA)

Papapostolou presented the ENERGATE digital marketplace as a tool designed to **connect the supply and demand sides of renovation financing**.

Main points:

- ENERGATE enables **data-driven, standardised renovation project preparation**.
- It brings together private and public building owners, ESCOs and technology providers, and financial institutions.
- The platform addresses the pervasive issue of **fragmented, incomplete, and non-comparable data**.
- Key functionalities include:
 - modelling energy savings,
 - estimating costs and benefits,
 - quantifying non-energy benefits (IEQ, comfort, health),
 - structuring renovation proposals,
 - linking users directly with financial actors.

By providing transparent and validated indicators, ENERGATE reduces uncertainty for both project developers and financiers.



Figure 3 ENERGATE overview, Katerina Papapostolou, project coordinator (NTUA)

3.2. Platform Design & User Journey — Ioanna Andreoulaki (NTUA)

Ioanna Andreoulaki (NTUA) explained the platform's user-centric approach through a live demo of the platform:

- Designed for municipalities, SMEs, and building managers with limited technical capacity.
- Users input basic building information and receive **comparable, standardised renovation scenarios**.
- The platform supports **cross-border investment** through interoperable data models.
- A central ENERGATE value proposition is the **standardisation of renovation documentation**, addressing the current fragmentation across regions and financial institutions.

Her presentation emphasised that **standardised data is not a technical detail, but a prerequisite for turning renovation concepts into bankable projects**.



Figure 4 Ioanna Andreoulaki presenting the ENERGATE platform

4. Panel Discussion

Moderator: Frank Hovorka (AICVF)

A diverse panel explored how to make renovation financing **scalable, reliable, and attractive**, representing technology providers, banks, NGOs, and digital service innovators.

4.1. Luca Pauletti (BELIMO)

Luca highlighted the role of **controls, monitoring, and operational optimisation** in unlocking performance-based financing:

- Technology is available, but impact depends on **measured performance**.
- Reliable monitoring builds investor confidence and validates savings.
- “Without measurement, there is no financing”—data is essential to guarantee results.

4.2. Ines Scacchi (ESBG)

Ines provided the banking sector’s perspective, identifying three major obstacles:

1. Lack of **standardised data frameworks**.
2. Fragmented and inconsistent project documentation.
3. Insufficient financial incentives and clarity for households.

Banks increasingly recognise renovation as a strategic lending area, but they require **predictable returns, stable frameworks, and interoperable data**. She noted that digital tools like ENERGATE directly address these needs.

4.3. Eline Blanchard (Energy Efficiency for Europe)

Eline situated renovation financing within the broader policy landscape:

- Energy efficiency remains the “**first fuel**” but is significantly underfinanced.
- Better alignment is needed between EU legislation, national schemes, and the availability of reliable building data.
- She stressed the importance of integrating **non-energy benefits**, comfort, IEQ, health, into valuation models to reflect the full societal value of renovations.

4.4. José Antonio De Pedro Cuadrado (COMMUTY)

From a digital innovation perspective, Jose highlighted:

- The importance of **behavioural data and user patterns** in strengthening business cases.
- Renovation financing is not purely technical, **understanding how people use buildings** matters.

- Digital platforms can optimise operations, mobility, and shared spaces, increasing the economic viability of renovation projects.



Figure 5 ENERGATE Session Panel Discussion

5. Audience Q&A Highlights

The Q&A segment reinforced the central message that **data quality, standardisation, and simplification** are essential prerequisites for scalable renovation financing.

Key exchanges:

- **How can financial institutions trust savings predictions?**

Scacchi: “Through standardisation, clear methodologies, and interoperable platforms.”

- **How can SMEs access financing?**

Blanchard: Simplify procedures and expand technical assistance; SMEs cannot handle complex administrative burdens.

- **What role can technology providers play?**

Pauletti: Provide data-driven services, transparent monitoring, and performance verification.

Participants also discussed integrating technical, financial, and social data dimensions. All speakers agreed that **structured data ecosystems**, like the one developed in ENERGATE, are fundamental to enabling systematic investment.

6. Key Outcomes & Conclusions

SESSION III demonstrated the strong alignment between market needs and ENERGATE's core innovations:

Key Takeaways

- Data is the gateway to renovation financing. Without harmonised, validated data, investors cannot assess risk or trust projected savings.
- Standardisation is essential. ENERGATE's structured methodologies and interoperable models directly address the sector's biggest bottlenecks.
- Digital platforms can accelerate deal-making. By connecting owners, technology providers, and financiers, ENERGATE enhances transparency and reduces transaction costs.
- Non-energy benefits matter. Comfort, IEQ, and behavioural factors must be part of future valuation frameworks.
- Stakeholders demand simplification. SMEs, municipalities, and households need user-friendly tools to prepare bankable projects.

ENERGATE's Strategic Contribution

The session confirmed that ENERGATE provides:

- a **practical and scalable framework** for standardised renovation project preparation,
- a **digital marketplace** facilitating cross-sector collaboration,
- and a **data-driven foundation** for investment decisions in the Renovation Wave.

7. Final Remarks

The final event underscored the momentum behind financing innovation in the building sector. By addressing the root causes of financial hesitation, data fragmentation, inconsistent documentation, lack of comparability, ENERGATE positions itself as a key enabler for Europe's renovation investment ecosystem.



Figure 6 ENERGATE Partners and Frank Hovorka after the end of the session

8. ENERGATE Video Highlights and Dissemination Plan

Video Highlights

As part of the ENERGATE Final Event at the REHVA Brussels Summit 2025, a [dedicated video](#) was recorded to capture the key highlights of the session and to communicate the strategic importance of the ENERGATE platform to a wider audience. The video features project representatives summarising:

- the central messages emerging from the presentations and panel discussion,
- the role of data and standardisation in unlocking renovation financing,
- the added value and unique functionalities of the ENERGATE digital marketplace, and
- the project's contribution to accelerating the Renovation Wave across Europe.

The video aims to provide an accessible, engaging synthesis of the event's outcomes for stakeholders who could not attend in person, including policymakers, financial institutions, building professionals, and the broader public. It has been published on the **REHVA YouTube channel**, ensuring visibility within the building and HVAC community. In parallel, the video will be **re-shared across ENERGATE's communication channels**, including the project website, social media accounts, and relevant partner networks, further amplifying outreach and supporting long-term dissemination of the project's results.

This audiovisual material complements serves as a legacy communication asset highlighting ENERGATE's achievements and future relevance beyond the project's conclusion.

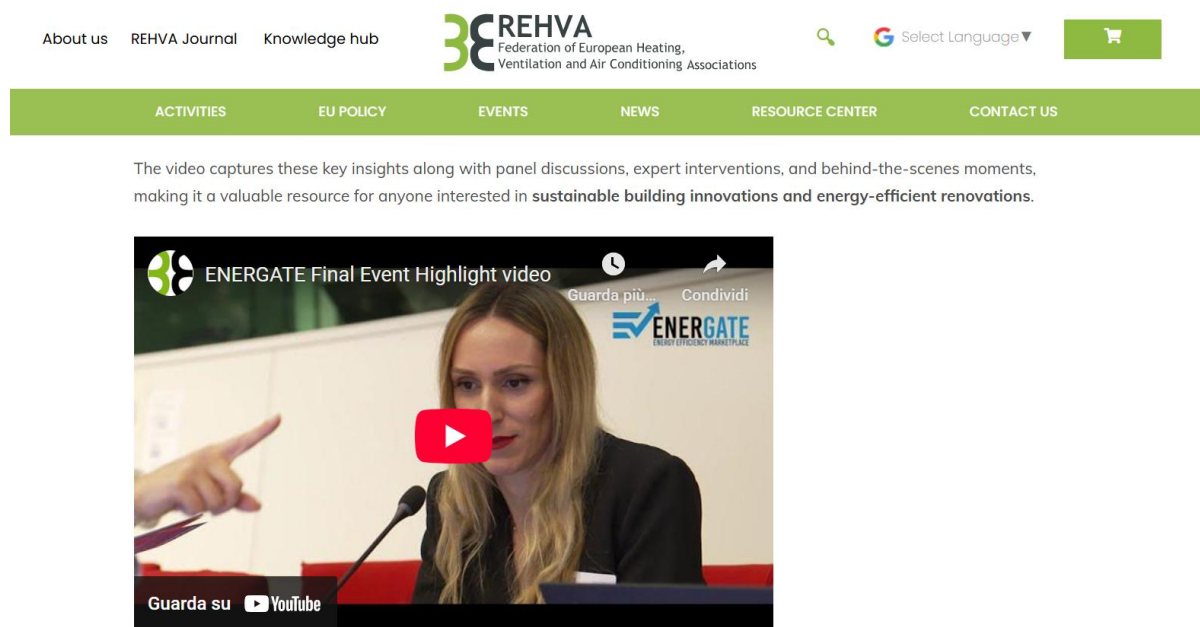


Figure 7 REHVA Website news item



Figure 8 Extract from the Video

Event Dissemination Strategy

The ENERGATE Final Event was supported by a coordinated **dissemination strategy** implemented across both ENERGATE project channels and REHVA communication platforms to ensure maximum visibility and stakeholder engagement. In the weeks leading up to the event, ENERGATE promoted Session III through dedicated announcements on the **project website**, targeted posts on **LinkedIn**, and a series of branded visual materials highlighting the session theme, speakers, and registration details. During and after the event, ENERGATE shared live updates, photos, and key messages from the discussions, reinforcing the project's role in shaping the renovation financing debate.

In parallel, **REHVA amplified the communication impact** by featuring the session prominently on its own channels, including the REHVA website, newsletters, LinkedIn posts, and visual storytelling through event photography. REHVA's dissemination significantly broadened outreach by engaging its established community of building professionals, policymakers, and industry stakeholders. The combined communication efforts of ENERGATE and REHVA ensured wide coverage before, during, and after the event, effectively positioning Session III as a central contribution to the REHVA Brussels Summit 2025 and enhancing the visibility of the ENERGATE platform and its outcomes across the main European stakeholders.

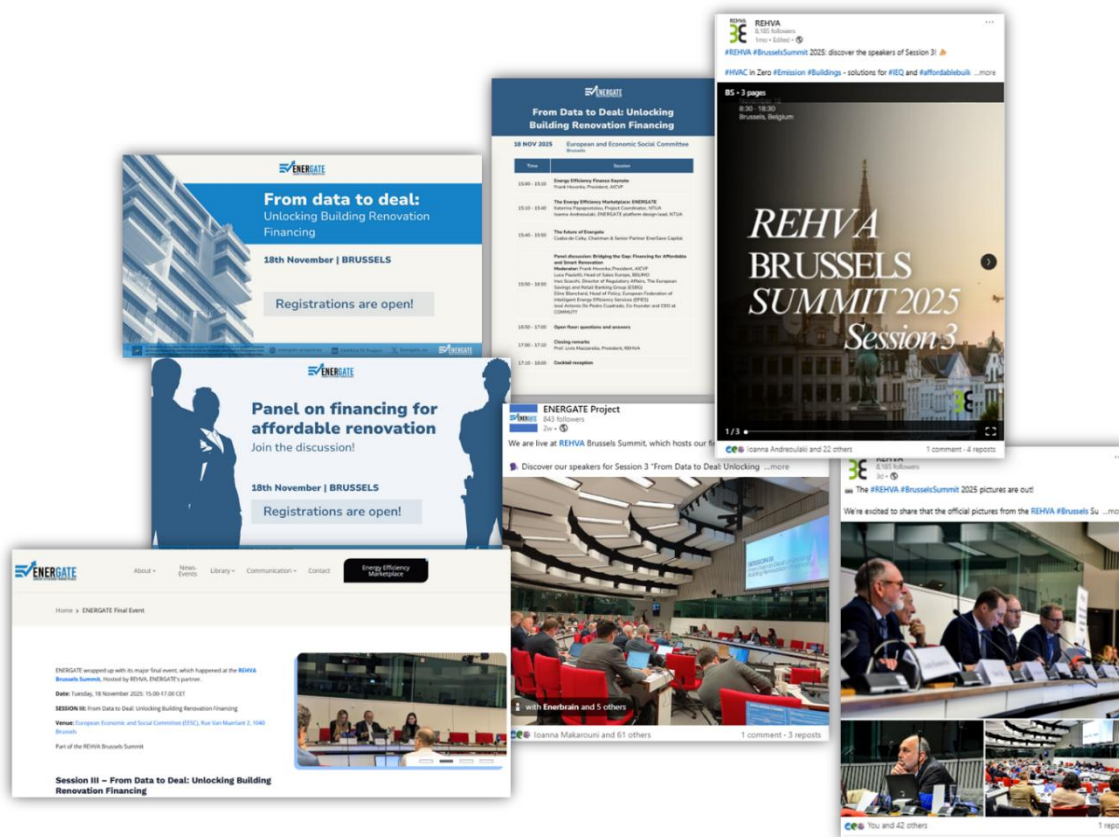


Figure 9 ENERGATE Final event communication package

ANNEX 1: Agenda

 POLICY CONFERENCE 17-18 November 2025	
Tuesday, 18 November 2025 – 08:30-17:00 European Economic and Social Committee, Rue Van Maerlant 2, 1040 Brussels	
HVAC in Zero Emission Buildings - solutions for IEQ and affordable buildings	
AGENDA	
08:30 - 09:00	<i>Registration and welcome coffee</i>
09:00 - 09:20	Welcome and opening Prof. Livio Mazzarella , President, REHVA Thomas Kattnig , Vice President, TEN Section, European Economic and Social Committee
SESSION I <i>IEQ and Decarbonisation: achieving both goals with one legislation</i>	
09:20 - 09:25	Introduction Jarek Kumitski , REHVA Vice President
09:25 - 09:40	Keynote 1 - The European Commission angle: IEQ in the EPBD and its guidance documents Niels Ladefoged , Deputy Head of Unit B.3 Buildings & Products, DG ENER
09:40 - 09:55	Keynote 2 - The European Parliament view: achieving higher IEQ and energy efficiency in the EPBD and beyond <i>video message by</i> Jutta Paulus , Member of the European Parliament, ENVI committee
09:55 - 10:10	Keynote 3 - REHVA proposals for implementing IEQ according to the EPBD guidance principles Jarek Kumitski , REHVA Vice President
10:10 - 10:50	Panel discussion: Moderator: Jarek Kumitski, REHVA Vice President Panellists: Niels Ladefoged, Deputy Head of Unit B.3 Buildings & Products, DG ENER Harm Valk, REHVA Vice President Gusts Kossovics, Managing Director, eu.bac Céline Carre, Head of European Public Affairs, Saint-Gobain
10:50 - 11:00	Questions and answers
11:00 - 11:30	<i>Coffee Break</i>
SESSION II <i>Addressing building affordability in the ongoing EU legislature</i>	
11:30 - 11:35	Introduction Johann Zirngibl , REHVA Vice President
11:35 - 11:50	Keynote: 1 – The European Commission Special Taskforce on Housing: actions to ensure housing & energy affordability Stefan Moser , Coordinator of the Special Taskforce on Housing

11:50 - 12:05	Keynote 2 - REHVA's vision to tackle the current issues related to energy and housing affordability, energy poverty and EU net zero CO2 target Johann Zirngibl , REHVA Vice President & Jana Bendzalova , ENBEE, Expert, EPB Center
12:05 - 13:15	Panel discussion Moderator: Johann Zirngibl, REHVA Vice President Panelists 1. Stefan Moser , Coordinator of the Special Taskforce on Housing 2. Jana Bendzalova , ENBEE, Expert, EPB Center 3. Pedro Vincente Quiles , REHVA Vice President 4. Pierre Cruvellé , Chairman, EVIA
13:15 - 13:30	Questions and answers
13:30 - 14:30	<i>Networking lunch</i>
SESSION III <i>From Data to Deal: Unlocking Building Renovation Financing</i>	
15:00 - 15:10	Financing the Future of Energy Efficiency Frank Hovorka , President, AICVF
15:10 - 15:40	The Energy Efficiency Marketplace: ENERGATE¹ Katerina Papapostolou , Project Coordinator, NTUA Ioanna Andreoulaki , ENERGATE platform design lead, NTUA
15:40 - 16:45	Panel discussion: Bridging the Gap: Financing for Affordable and Smart Renovation Moderator: Frank Hovorka, President, AICVF Panelists 1. Luca Pauletti , Head of Sales Europe, BELIMO 2. Ines Scacchi , Director of Regulatory Affairs, The European Savings and Retail Banking Group (ESBG) 3. Eline Blanchard , Head of Policy, Energy Efficiency for Europe 4. José Antonio De Pedro Cuadrado , Co-founder and CEO at COMMUTY
16:45 - 16:55	Open floor: questions and answers
16:55 - 17:05	Closing remarks: Prof. Livio Mazzarella , President, REHVA
17:05 - 18:00	Cocktail reception



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ANNEX 2: Presentations

Presentations are merged at the end of this document.

OUR TEAM

Project Coordinator



See you online!



SESSION III

From Data to Deal: Unlocking Building Renovation Financing

Financing the Future of Energy Efficiency

rehva.eu

REHVA Brussels Summit

Financing the future of energy and carbon efficiency :

Challenges and Opportunities from the Perspective of a Building Investor

F.HOVORKA, MRICS

AICVF : chairman

RICS : board member - sustainability chair

REHVA : fellow & past President

Data List

EU legislative and market driven indicators

	ESG indicator	Data to be captured and analysed	Unit of measurement / indicative performance measure	Explanatory note
01	Energy Performance Certificate (EPC) Energy ratings	EPC rating of building issued in accordance with Directive 2010/31/EU	Energy label (A-G) KwH/m2	Is the property EPC grade aligned with regulation expectations? Paragraph 12 of Article 2 of Directive 2010/31/EU c. (EU) ‘energy performance certificate’ means a certificate recognised by a Member State or by a legal person designated by it, which indicates the energy performance of a building or building unit, calculated according to a methodology adopted in accordance with Article 3 https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32010L0031 EPC is also referenced in Directive on energy efficiency and amending Regulation (EU) 2023/955 https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CONSIL%3APE_15_2023_INIT&qid=1691999531020

NZEB level of energy performance	Mediterranean Zone 1: Catania (others: Athens, Larnaca, Luga, Seville, Palermo)	Oceanic Zone 4: Paris (Amsterdam, Berlin, Brussels, Copenhagen, London, Prague)	Continental Zone 3: Budapest (Bratislava, Ljubljana, Milan, Vienna)	Nordic Zone 5: Stockholm (Helsinki, Tallinn, Riga, Gdansk, Tovarene)
Offices, kWh/(m²/y)				
net primary energy	20-30	40-55	40-55	55-70
primary energy use	80-90	85-100	85-100	85-100
on-site RES sources	60	45	45	30
New single family houses, kWh/(m²/y)				
net primary energy	0-15	15-30	20-40	40-65
primary energy use	50-65	50-65	50-70	65-90
on-site RES sources	50	35	30	25

Data List

EU legislative and market driven indicators

	ESG indicator	Data to be captured and analysed	Unit of measurement / indicative performance measure	Explanatory note
02	Energy consumption	Primary and final energy consumption Energy intensity	- kWh/m2/year - interawatt-hours (TWh) kWh/m2	Where is the property in relation to others in terms of energy consumption and efficiency Covers both landlord and tenant consumption Annex I to Regulation (EC) No 1893/2006 of the European Parliament and of the Council EPCs are not always based on real consumptions, while some local or EU regulations are based real energy consumptions. While the ratios can be impacted by the intensity of use and other factors, it is important to benchmark the property real performances against other properties in the same market. Market participants will increasingly consider this approach as well to benchmark properties. Scope 1 and 2 "Primary Energy Consumption" https://ec.europa.eu/eurostat/cache/metadata/en/sdg_07_10_esmsip2.htm covers the energy consumption by end users such as industry, transport, households, services and agriculture, plus energy consumption of the energy sector itself for production and transformation of energies, losses occurring during the transformation of energies (e.g. the efficiency of electricity production from combustible fuels) and the transmission and distribution losses of energy). Final energy definition https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Final_energy_consumption): Eurostat definition gives a basis for the justification. Final energy consumption is the total energy consumed by end users, such as households, industry and agriculture. It is the energy which reaches the final consumer's door and excludes that which is used by the energy sector itself.
Energy demand	Building related energy use		Non-building related energy use	
	(1) Regulated	(2) Unregulated	(3) User related	(4) Operational water use
Energy supply	On-site produced energy		Imported energy	Exported energy

Data List

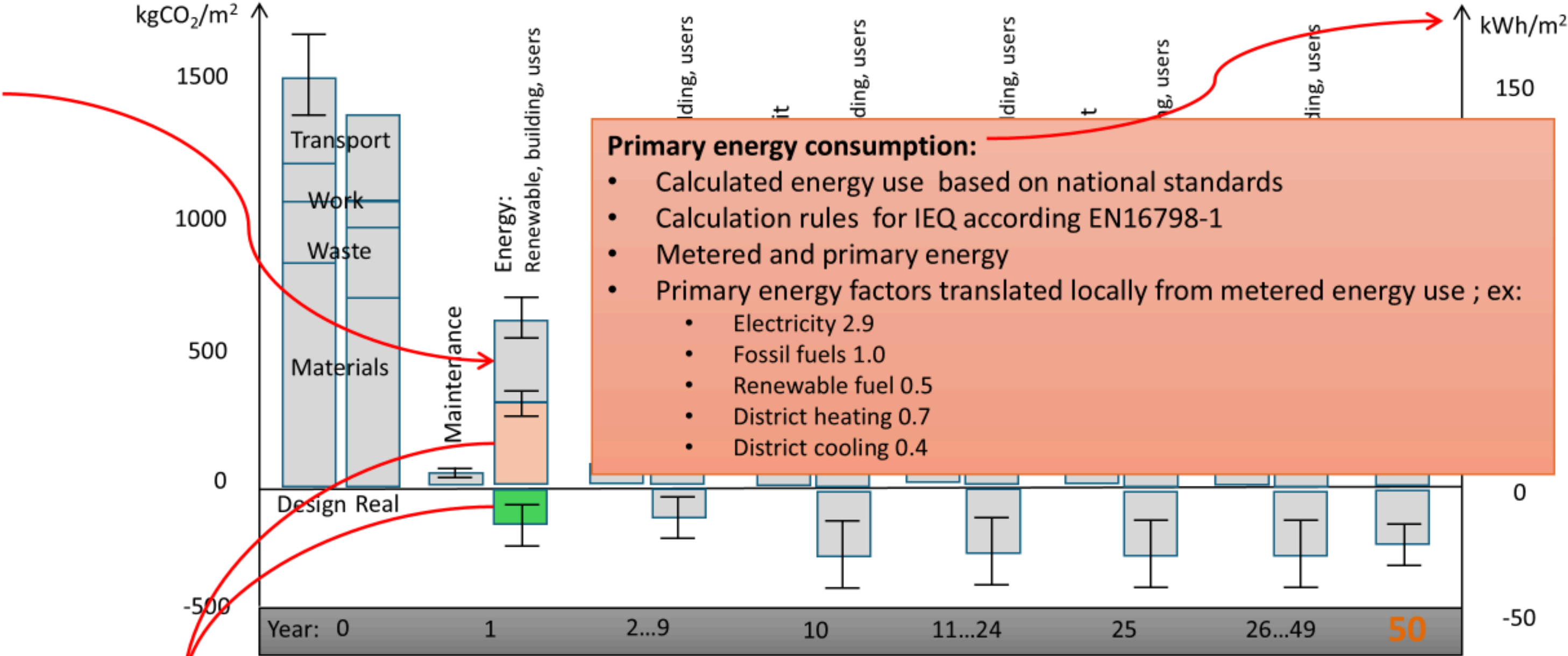
EU legislative and market driven indicators

	ESG indicator	Data to be captured and analysed	Unit of measurement / indicative performance measure	Explanatory note
03	Renewable energy production	- Method of energy generation - Quantity and specification of renewable energy systems (e.g. solar panels, heat pumps, biomass, wind turbine)	- KWh/m2/year Or - Mwh	Definition of renewable energy sources Article 2(1) of Directive (EU) 2018/2001 of the European Parliament and of the Council https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018L2001&from=fr Sustainable Finance Disclosure Regulation (SFDR) Annex 1 Table 1 Universal PAI
04	Greenhouse gas emissions	CO ² eq emissions excluding and including refrigerant gases, based on real energy consumption	- tonne CO2e - tonne CO2e /m2 % of m2 Or kgCO2e/m2/year	Definition of greenhouse gas emission (1) of Article 3 of Regulation (EU) 2018/842 of the European Parliament and of the Council (12) https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32018R0842 SFDR Annex 1 Table 1 Universal PAI SFDR Annex 1 Table 2 Additional Real Estate PAI

Building logbook

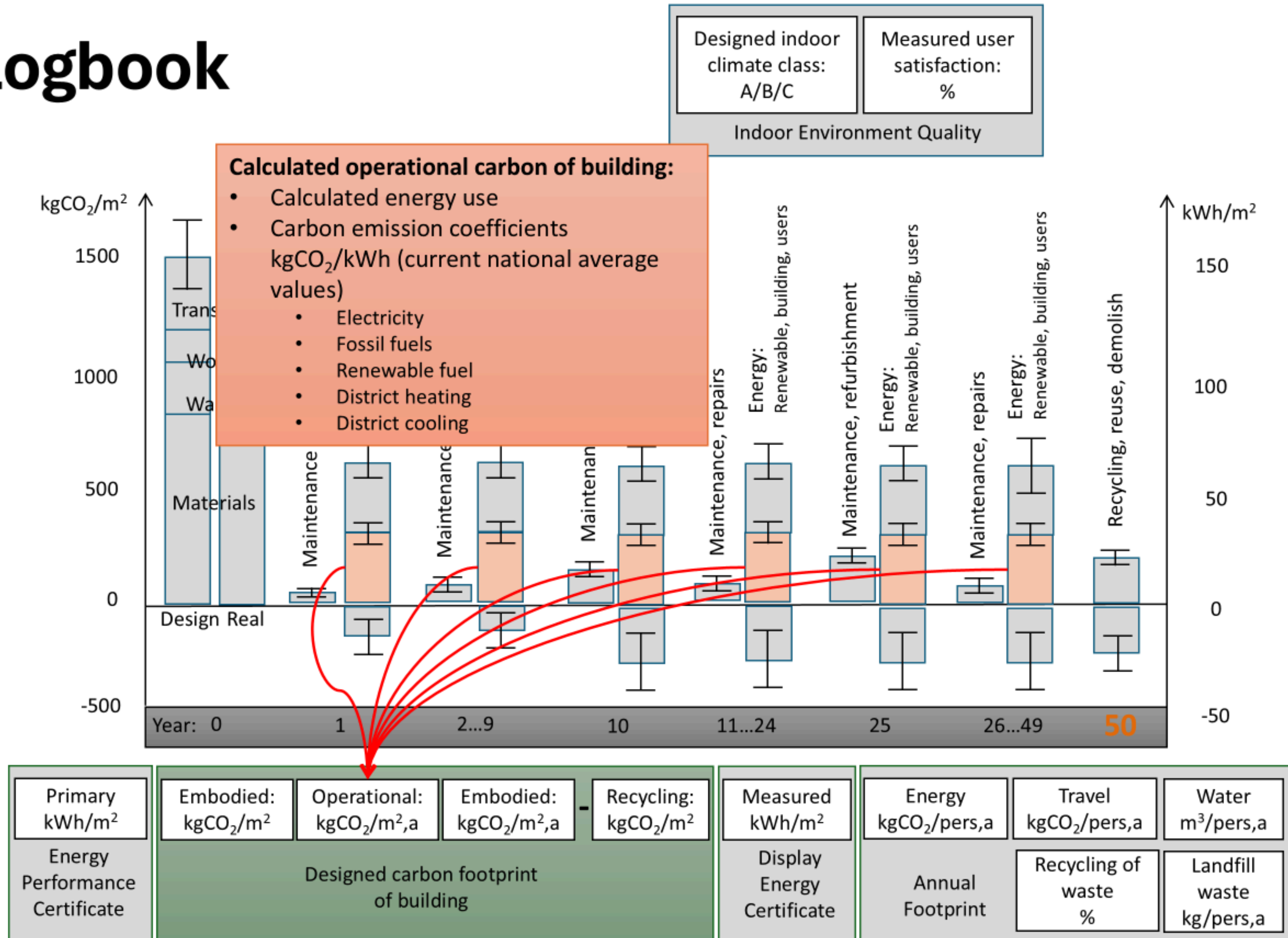
Designed indoor climate class: A/B/C	Measured user satisfaction: %
Indoor Environment Quality	

User electricity and gas needs (cooking, appliances, ...) : non integrated in EPC



Primary kWh/m²	Embodied: kgCO ₂ /m²	Operational: kgCO ₂ /m²,a	Embodied: kgCO ₂ /m²,a	Recycling: kgCO ₂ /m²	Measured kWh/m²	Energy kgCO ₂ /pers,a	Travel kgCO ₂ /pers,a	Water m³/pers,a
Energy Performance Certificate	Designed carbon footprint of building				Display Energy Certificate	Annual Footprint	Recycling of waste %	Landfill waste kg/pers,a

Building logbook

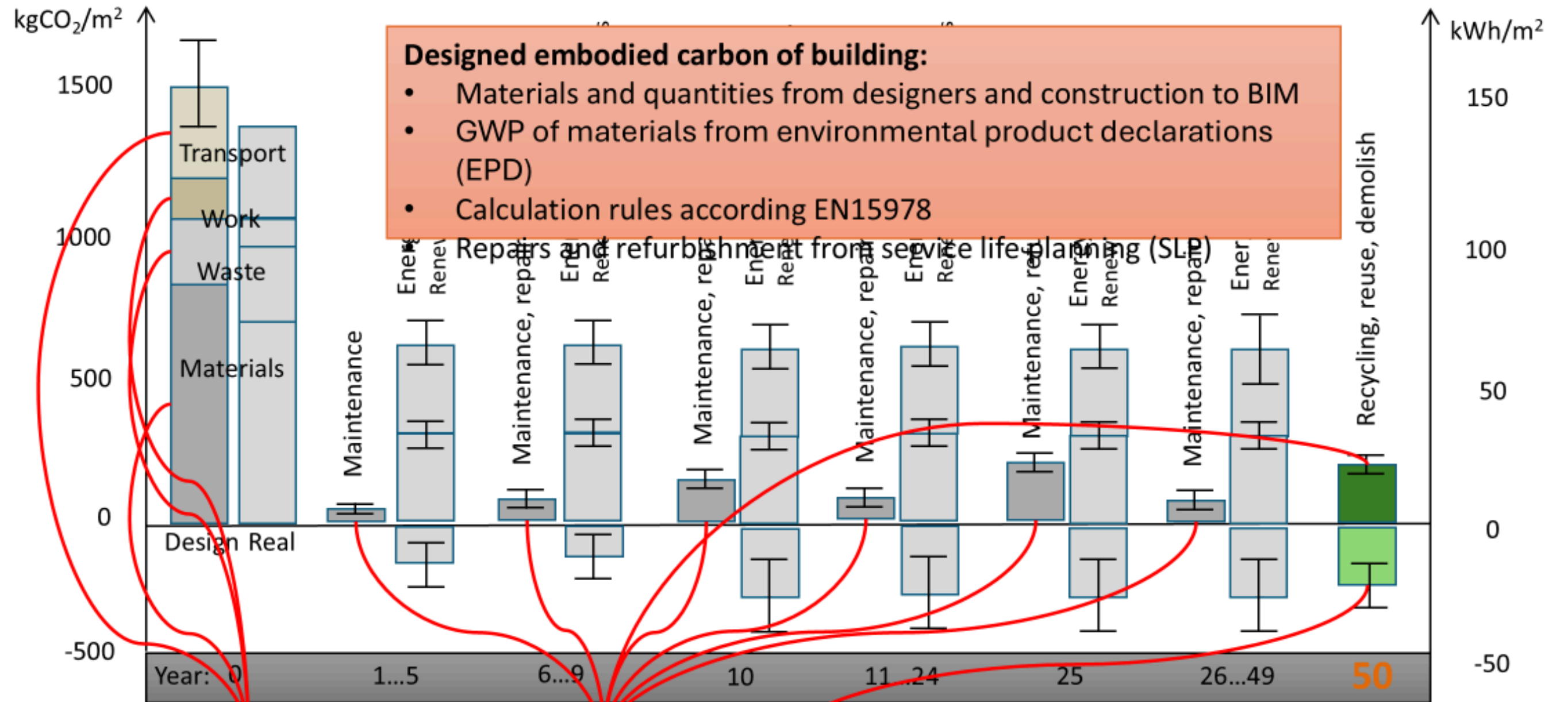


Building logbook

Designed indoor
climate class:
A/B/C

Measured user
satisfaction:
%

Indoor Environment Quality



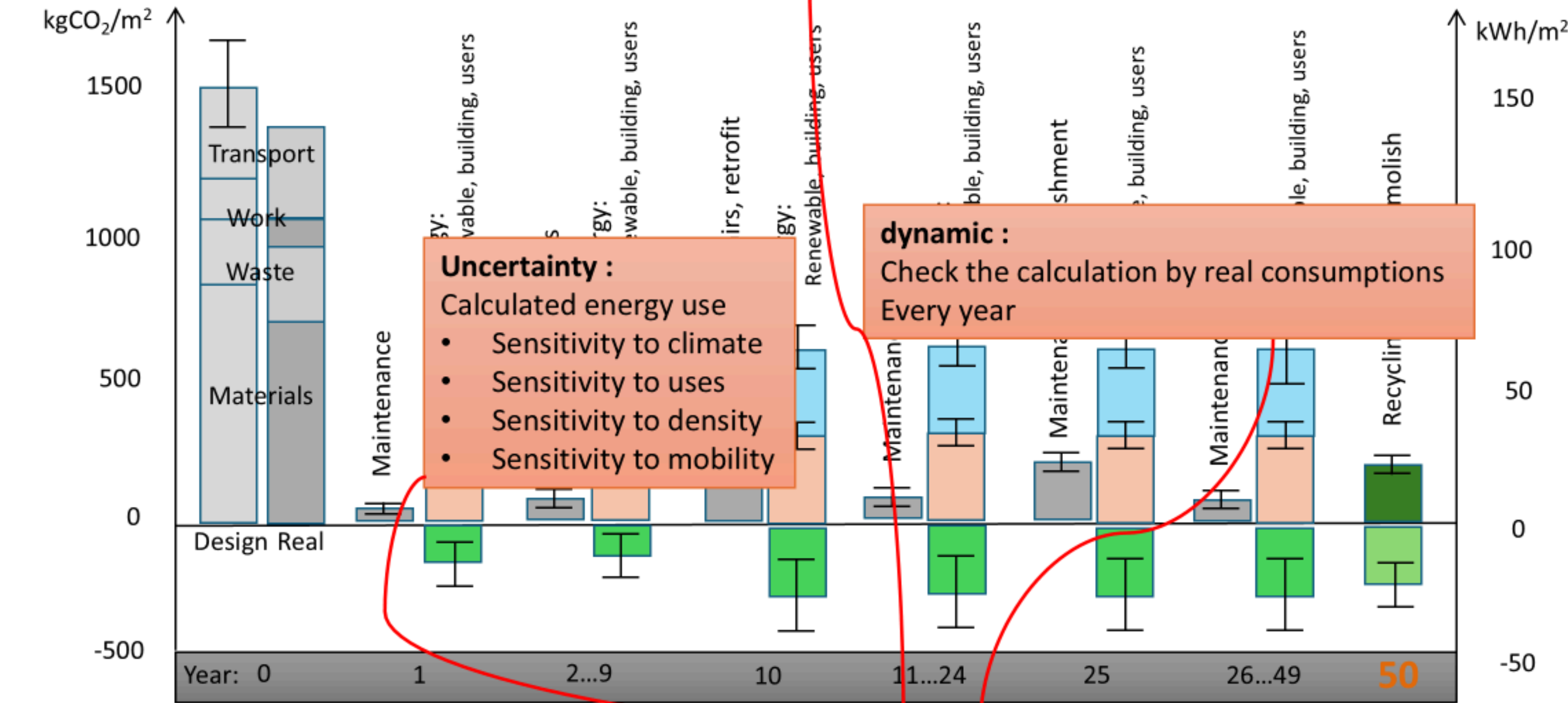
Primary kWh/m^2	A Embodied: kgCO_2/m^2	B Embodied: $\text{kgCO}_2/\text{m}^2, \text{a}$	C & D Recycling: kgCO_2/m^2	Measured kWh/m^2	Energy $\text{kgCO}_2/\text{pers}, \text{a}$	Travel $\text{kgCO}_2/\text{pers}, \text{a}$	Water $\text{m}^3/\text{pers}, \text{a}$
Energy Performance Certificate	Designed carbon footprint of building			Display Energy Certificate	Annual Footprint	Recycling of waste %	Landfill waste $\text{kg}/\text{pers}, \text{a}$

Building logbook

Name:
Address:
Year of completion:
Heated floor area:
Number of occupants.

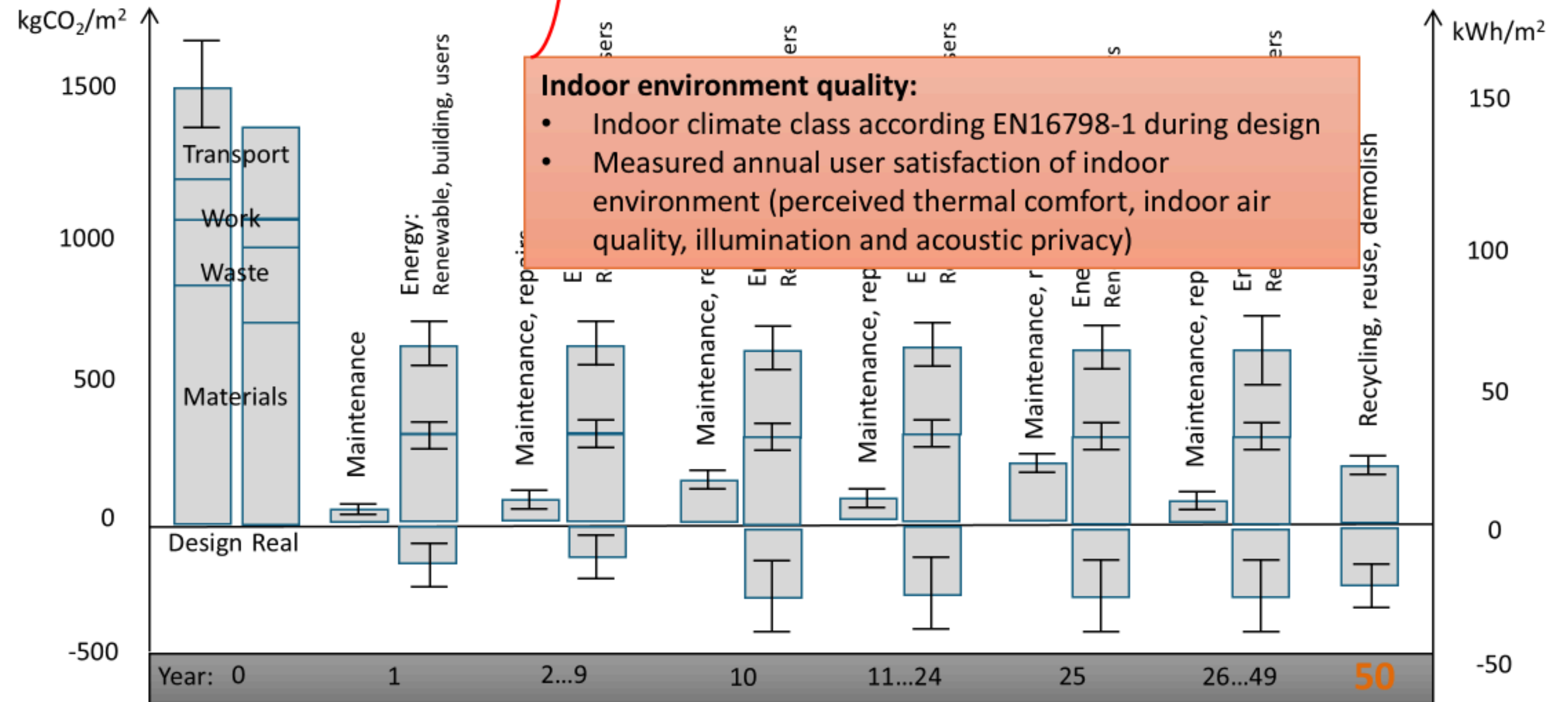
IPMS and IPMVP :
Measurement definition

Designed indoor	Measured user satisfaction:
	%
Indoor Environment Quality	



Primary kWh/m ²	Embodied: kgCO ₂ /m ²	Operational: kgCO ₂ /m ² ,a	Embodied: kgCO ₂ /m ² ,a	Recycling: kgCO ₂ /m ²	Measured kWh/m ²	Energy kgCO ₂ /pers,a	Travel kgCO ₂ /pers,a	Water m ³ /pers,a
Energy Performance Certificate	Designed carbon footprint of building				Display Energy Certificate	Annual Footprint	Recycling of waste %	Landfill waste kg/pers,a

Building logbook



Primary kWh/m ²	Embodied: kgCO ₂ /m ²	Operational: kgCO ₂ /m ² ,a	Embodied: kgCO ₂ /m ² ,a	Recycling: kgCO ₂ /m ²	Measured kWh/m ²	Energy kgCO ₂ /pers,a	Travel kgCO ₂ /pers,a	Water m ³ /pers,a
Energy Performance Certificate	Designed carbon footprint of building				Display Energy Certificate	Annual Footprint	Recycling of waste %	Landfill waste kg/pers,a

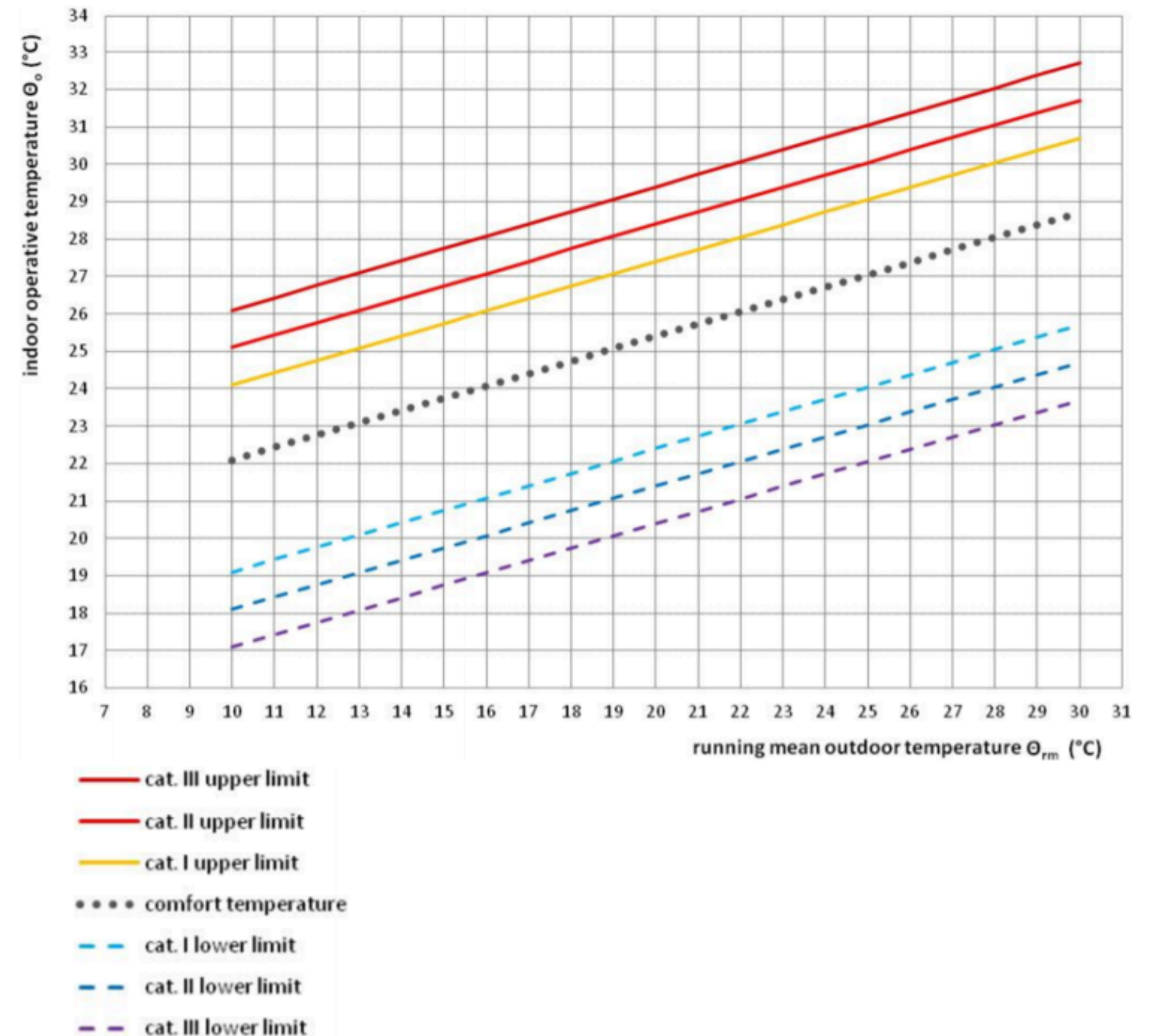
Warning : occupancy scenarii and IAQ

$$\frac{Wh}{m^2h} = \frac{\frac{kWh_1}{m^2}}{h_2} * 1000$$

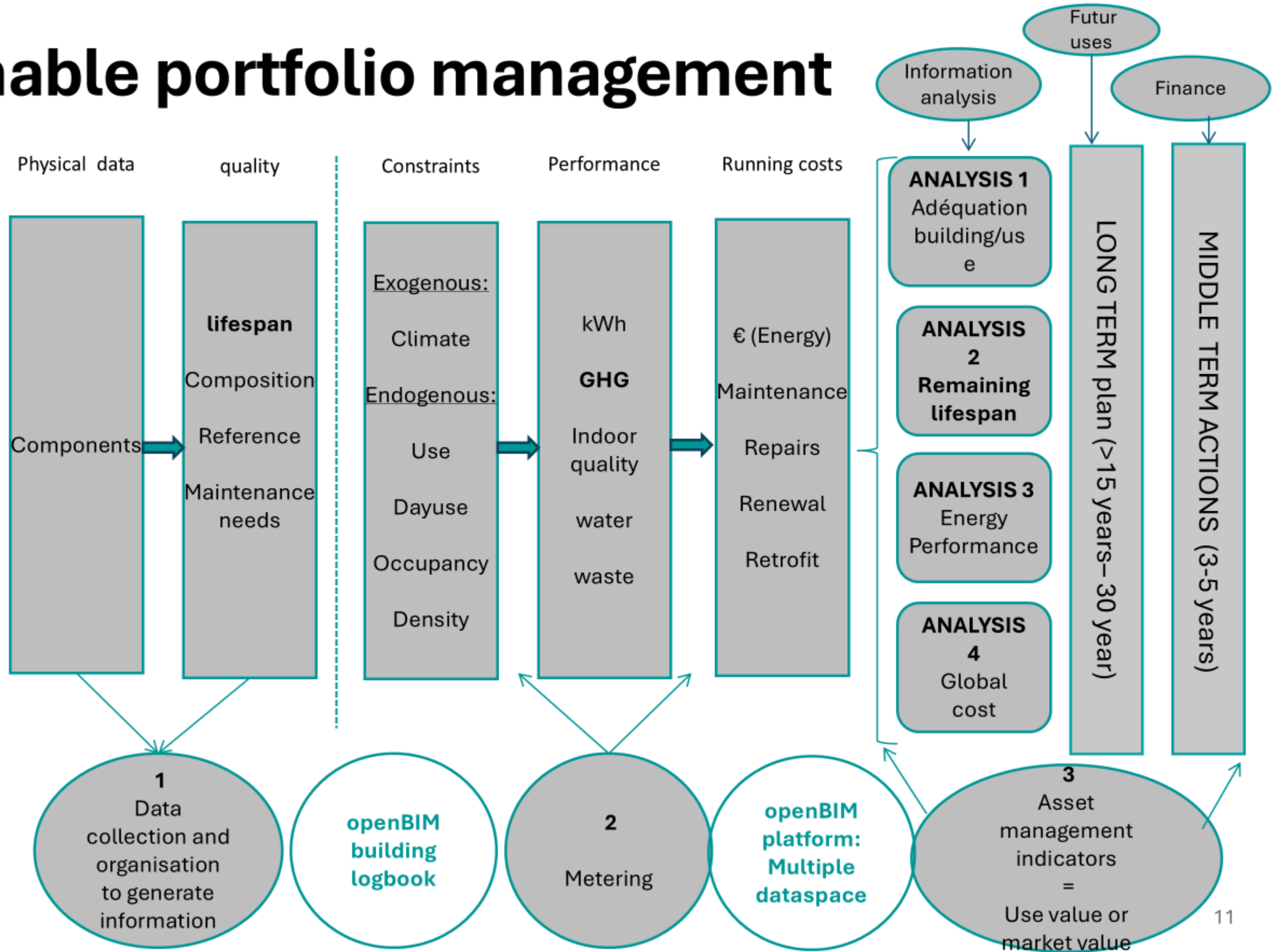
Similar day lengths, different occupation densities

Case	A	B	C
Population density (m ² /person)	8	10	12
Number of occupants	500	400	332
Energy consumption (kWh/m ²)	102	99	98
Energy consumption (kWh/person)	951	1150	1368
Energy consumption (Wh/m ² h)	0.087	0.105	0.126

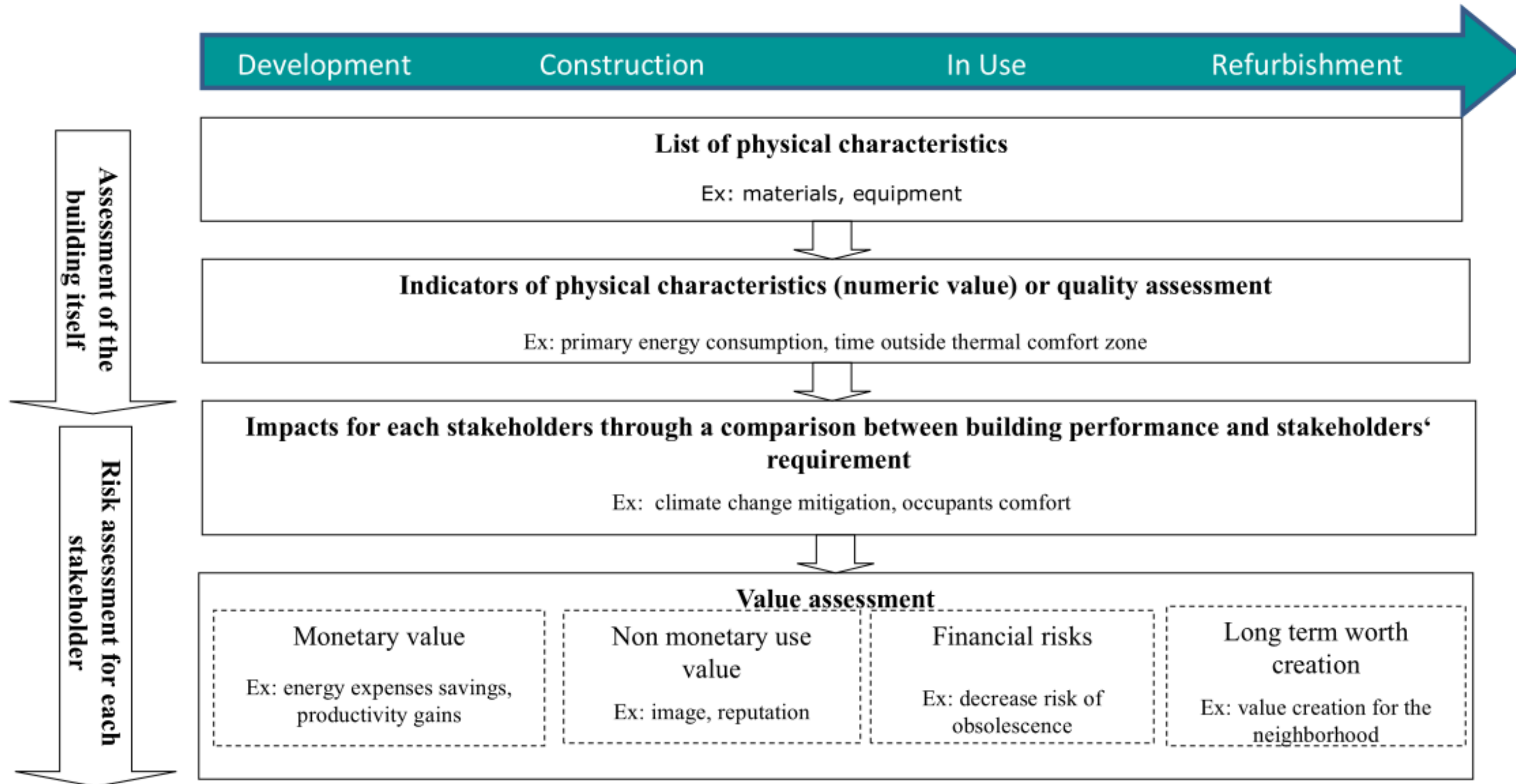
Source : ken Dooley



Sustainable portfolio management

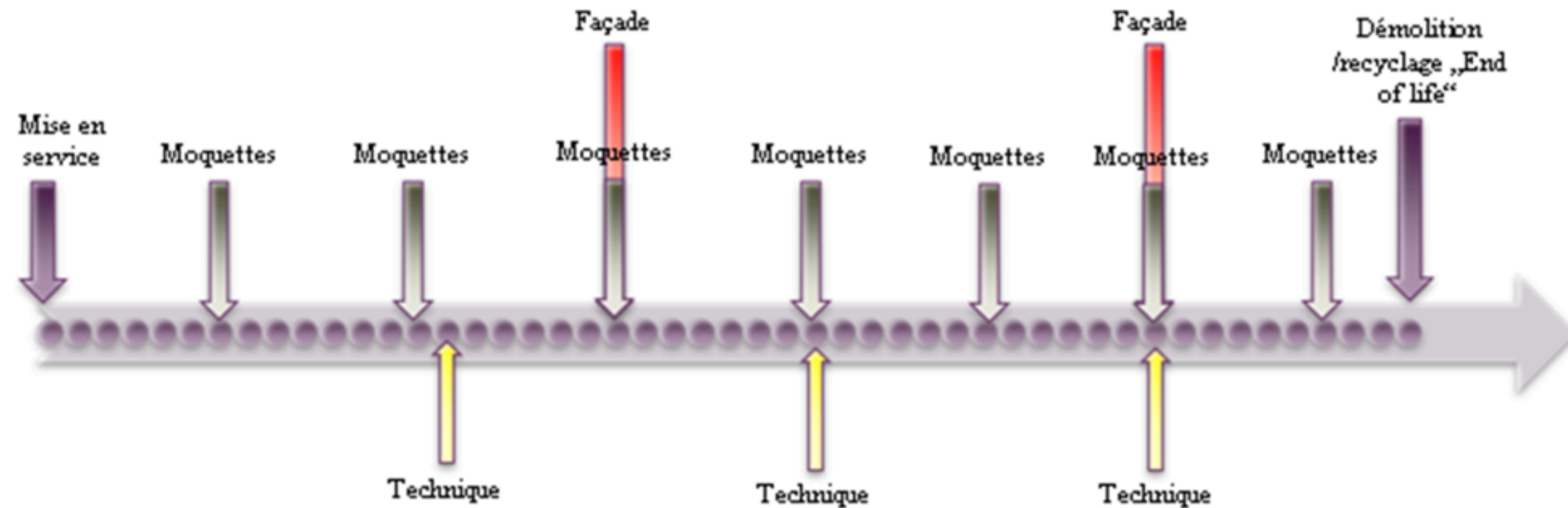


From building characteristics to investors and banks mandatory reporting:

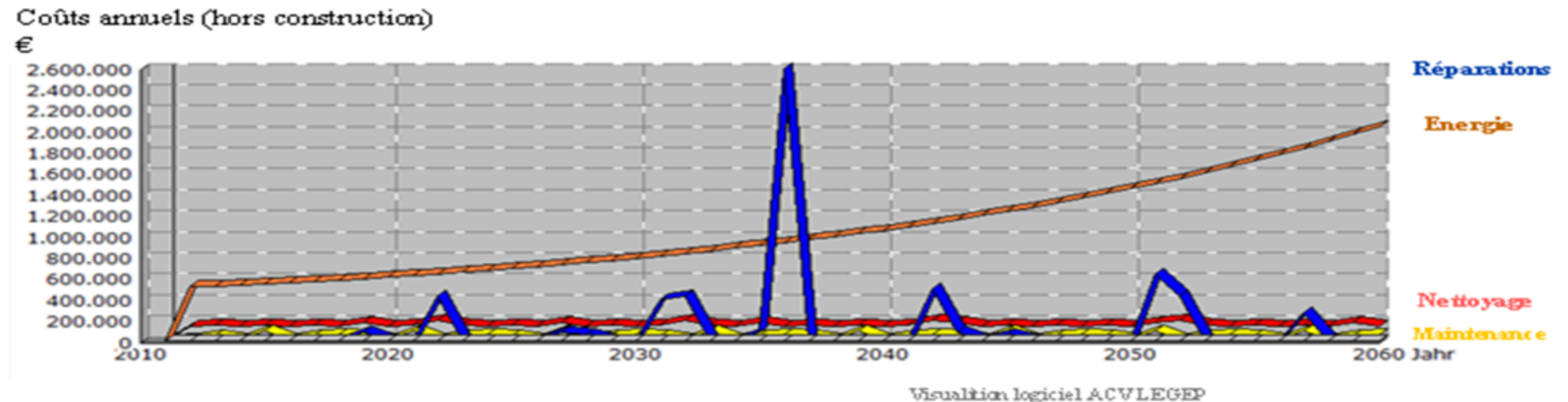


Life Cycle Cost (office building exemple)

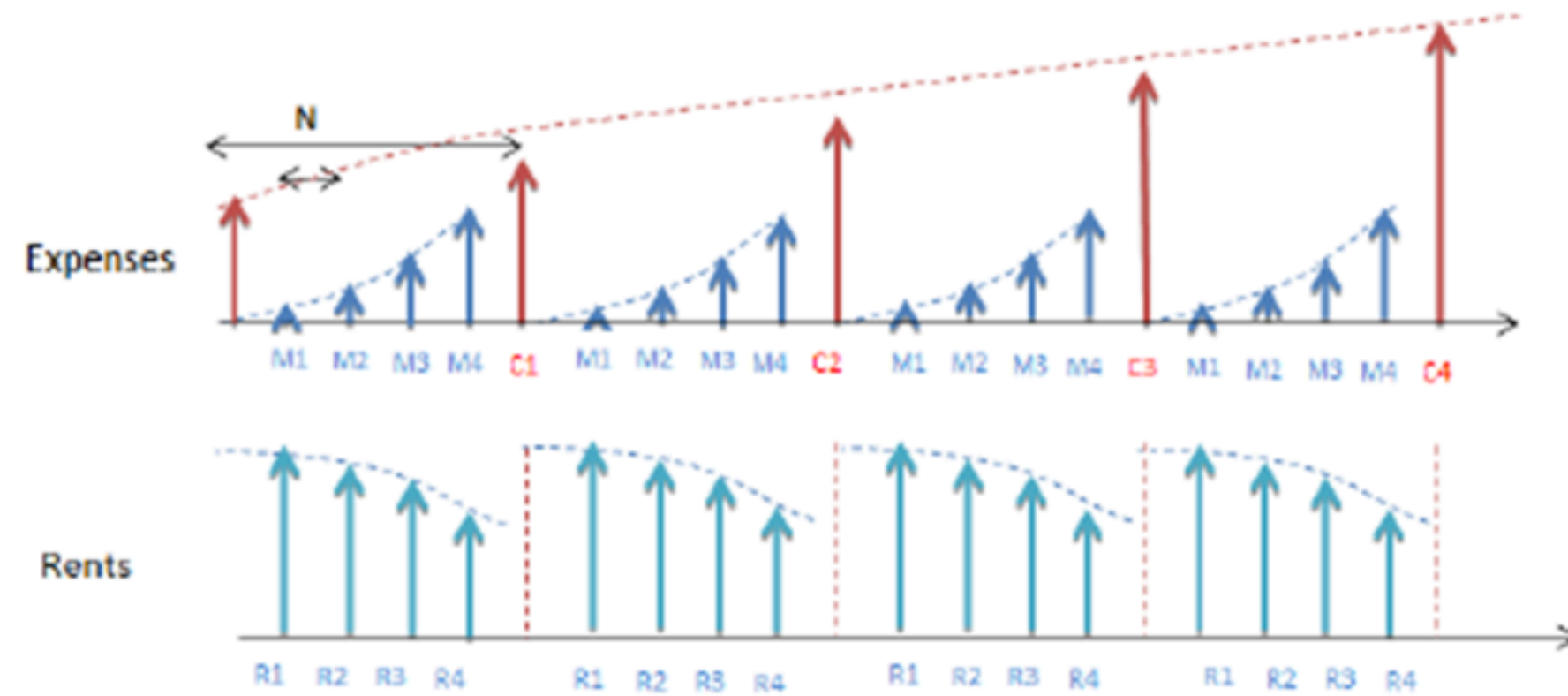
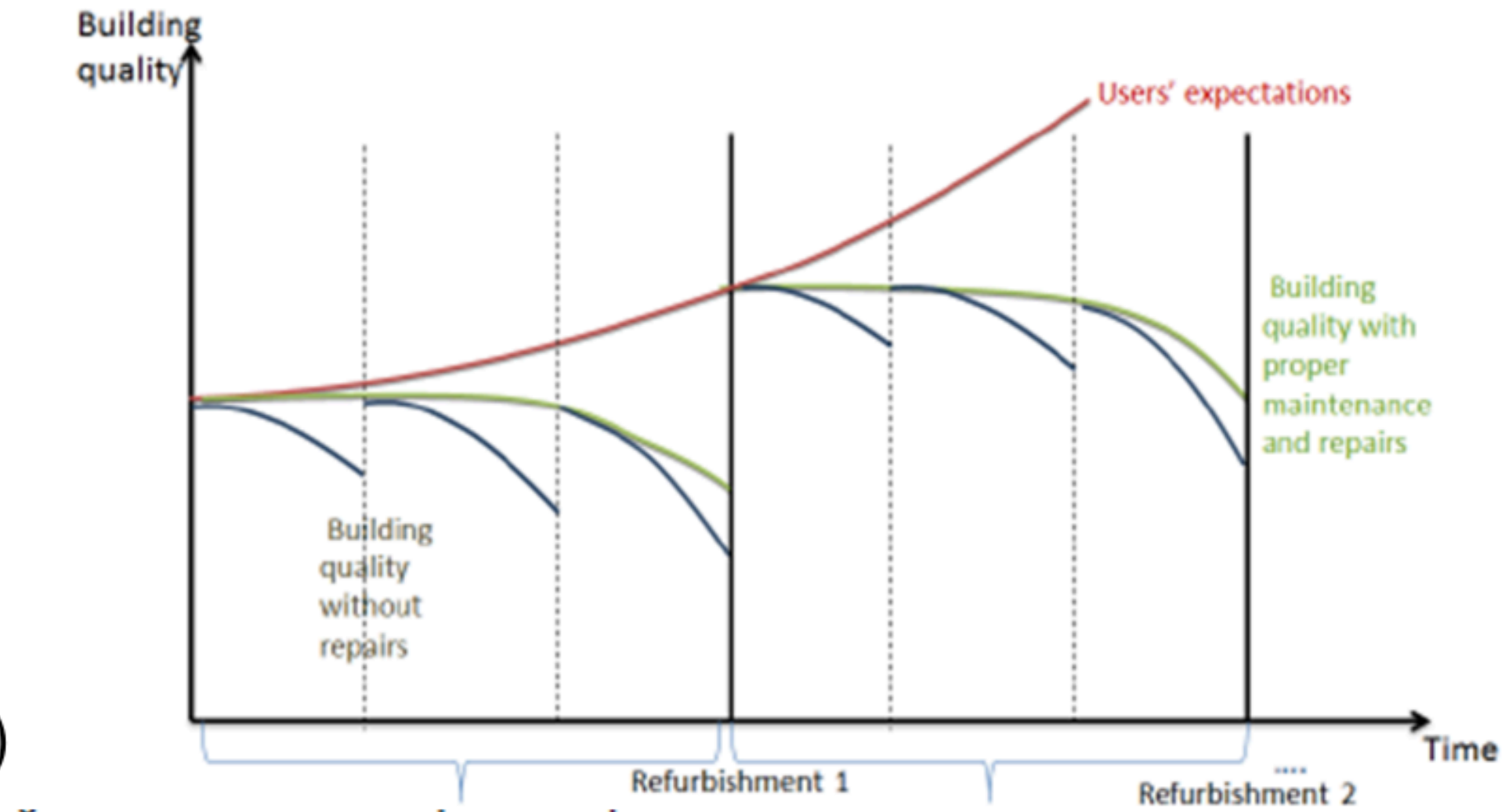
Life cycle
assessment



Dynamic Life
cycle cost :

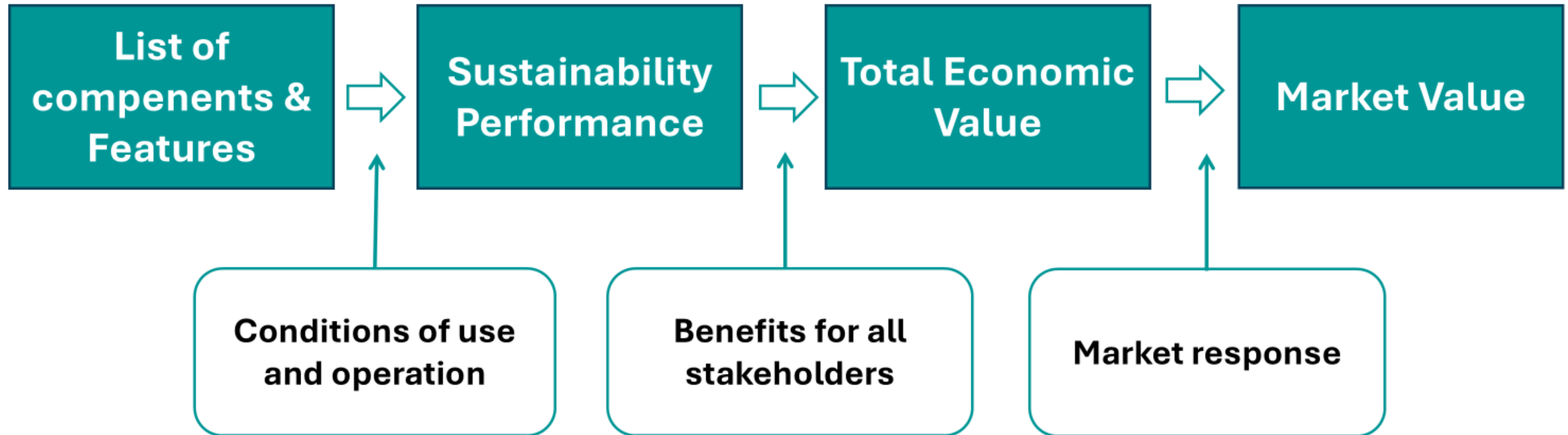


Life Cycle value (office building exemple)



From data transparency to valuable information

openBIM and openGIS as the only one possibility to guarantee data access and collaboration based on open standards during the full life cycle and for a longterm perspective



Market Value - drivers

IFRS – fair value debate

Globalisation – consistent measurement = investor confidence

International Definition: “The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm’s-length transaction after proper marketing wherein the parties had each acted knowledgeably, , prudently and without compulsion.”

Financial Regulation – macro-prudential supervision

Public expectation – demands professionals it can trust

Enhance Value - drivers

IFRS – fair value debate:
uncertainty management
Depreciation/lifespan (from LCA)

Data – transparency & standards =
investor confidence

New Definition: “The estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an **comprehensive impacts** of transaction after **proper data sharing based on transparency** wherein the parties had each acted knowledgeably, prudently and”
with **integration of futureproofness**.

Financial Regulation Basel III
– macro-prudential supervision
Risk management

Public expectation –
demands professionals it can trust
Independent advisor

The Energy Efficiency Marketplace: ENERGATE

rehva.eu

REHVA Brussels Summit



ENERGATE Project Progress

Final Event

18th November 2025

Presenter: Katerina Papapostolou (NTUA)

ENERGATE Project Coordinator



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The ENERGATE Project



Smart energy marketplace for sustainable investments

January 2023 – December 2025

The ENERGATE vision

Enable easy, predictable and
risk-weighted renovation
investments



**Project development of retrofitting
actions**



**Access to sustainable finance
for renovation projects**



**Business matchmaking in a user-
friendly ICT-enabled platform**

Project Coordinator



EnerSaveCapital



What we offer



Project development

A large standardised project development facility for energy efficiency project sponsors and owners or private or public entities



Aggregation

An aggregation, due diligence, and cash flow enhancement process, where projects and measures shall be packaged and enhanced appropriately, to be offered to financiers

Feedback loops

Appropriate feedback loops that will measure the impact of the ENERGATE platform, i. e. by means of suitable M&V processes.



Business matchmaking

Providing added value services to all of its users, by enabling business matchmaking, quality assessments and user profiling and generally facilitate data and information exchange.



ENERGATE is an energy efficiency marketplace, where some parties would use it to increase the probability of their projects being financed and some parties would be able to source ready-made projects and build portfolios.

<https://energate.epu.ntua.gr/>

ENERGATE User Categories



Building owners

Private owners, building administrators, building managers, asset managers, property managers, and real estate developers

Use the platform to:

- Create profiles for your buildings
- Select energy efficiency measures to be applied
- Select preferred type of financing
- Search for renovation experts



Financiers

Funds, investors, banks financing bodies, financial institutions

Use the platform to:

- Declare financial and non-financial criteria to be matched with projects
- See the projects ranked according to the declared criteria and preferences
- Access information about the projects
- Provide financial support
- **Banks: promote their financial products**



Implementors

Project developers, ESCOs, architect & design companies, engineering companies, real estate companies with technical teams in-house

Use the platform to:

- Insert buildings or be matched with buildings that need renovation
- Extract well-structured offers with project details
- Aggregate projects
- Find financial support



Public bodies

Municipalities, cities, regions, communities, public procurement bodies

Use the platform to:

- Announce energy efficiency projects to inform Implementors and Financiers about upcoming renovation needs
- Explore EU/national funding for public sector projects
- Notify users of needed support based on project stage and budget
- **Match with Financiers for KPI-defined projects with assigned Implementors**
- **Directly engage Implementors for small-scale, non-tendered projects**

New!

ENERGATE Services

TACT

Matched Buildings

John Smith ★★★★★

From the ground floor to the fourth floor, the building has six apartments fully renovated in 2020, featuring eight bedrooms, and five bathrooms in total, while it was constructed in 1980. It has aluminum frames for full energy efficiency, a central heating system (oil), tiled floors, security doors, and an ...

SEE MORE

Adam Roberts ★★★★★

Building in Koukaki, Acropolis for sale. It is consisted of 3 floors, 16 apartments, and two maisonettes, and covers a total of indoor and outdoor areas of 1172.95 square meters. All apartments are fully furnished, the kitchens are fully equipped with all electric devices, they have security doors, aluminum energy frames, double glazed, durable ...

Matching buildings with Implementors

Matched Projects

Cluster 1

OP ★★★★★

Oscar Sandares

Building in Koukaki, Acropolis for sale. It is consisted of 5 floors, 16 apartments, and two maisonettes, and covers a total of indoor and outdoor ...

OP ★★★★★

John Smith

Beautiful Building of distinct architecture, recently renovated in a nice area for Airbnb use. It has a ground floor apartment of 80 sq.m., 1st floor ...

Matchmaking between projects and Financiers

Clustered Projects

Building 1

Building 2

Building 3

Building 4

Aggregation of projects

EU-Level Funding Programs

Recovery and Resilience Facility (RRF)

The RRF is a financial mechanism established by the European Union (EU) to support recovery and resilience of the economies and societies of the EU Member States from ...

European Structural and Investment Funds (ESIF)

European Structural and Investment Funds are a group of funds that are available to Member States and are aimed at supporting economic and social cohesion across ...

European Local Energy Assistance (ELENA)

The European Local Energy Assistance-ELENA is a technical assistance instrument provides funding and support to local and regional authorities across Europe to help ...

Supporting Public Bodies in searching for finance

Similar Renovated Buildings

Building 1
Building Description Here ...

Building 2
Building Description Here ...

Building 3
Building Description Here ...

Decision support based on data from previous projects

Monitoring project results

Energy Saving Achieved

39%

Annual Energy Savings: 3MWh

Annual Total

Annual Energy Savings

New!

Achievements

Please complete your first offer in your own buildings

You have completed 1 offers in third-party buildings

Monitoring user performance

New!

Criteria Prioritization

Internal Risks

Credit Risk

Extremely Low

Extremely High

Technical Risk

Extremely Low

Extremely High

Performance Risk

Extremely Low

Extremely High

CBM Risk

Extremely Low

Extremely High

Low Quality Equipment

Extremely Low

Extremely High

External Risks

Regulatory Risk

Extremely Low

Extremely High

Market Risk

Extremely Low

Extremely High

Volatility of Energy Prices

Extremely Low

Extremely High

Currency Risk

Extremely Low

Extremely High

Risk assessment

New!

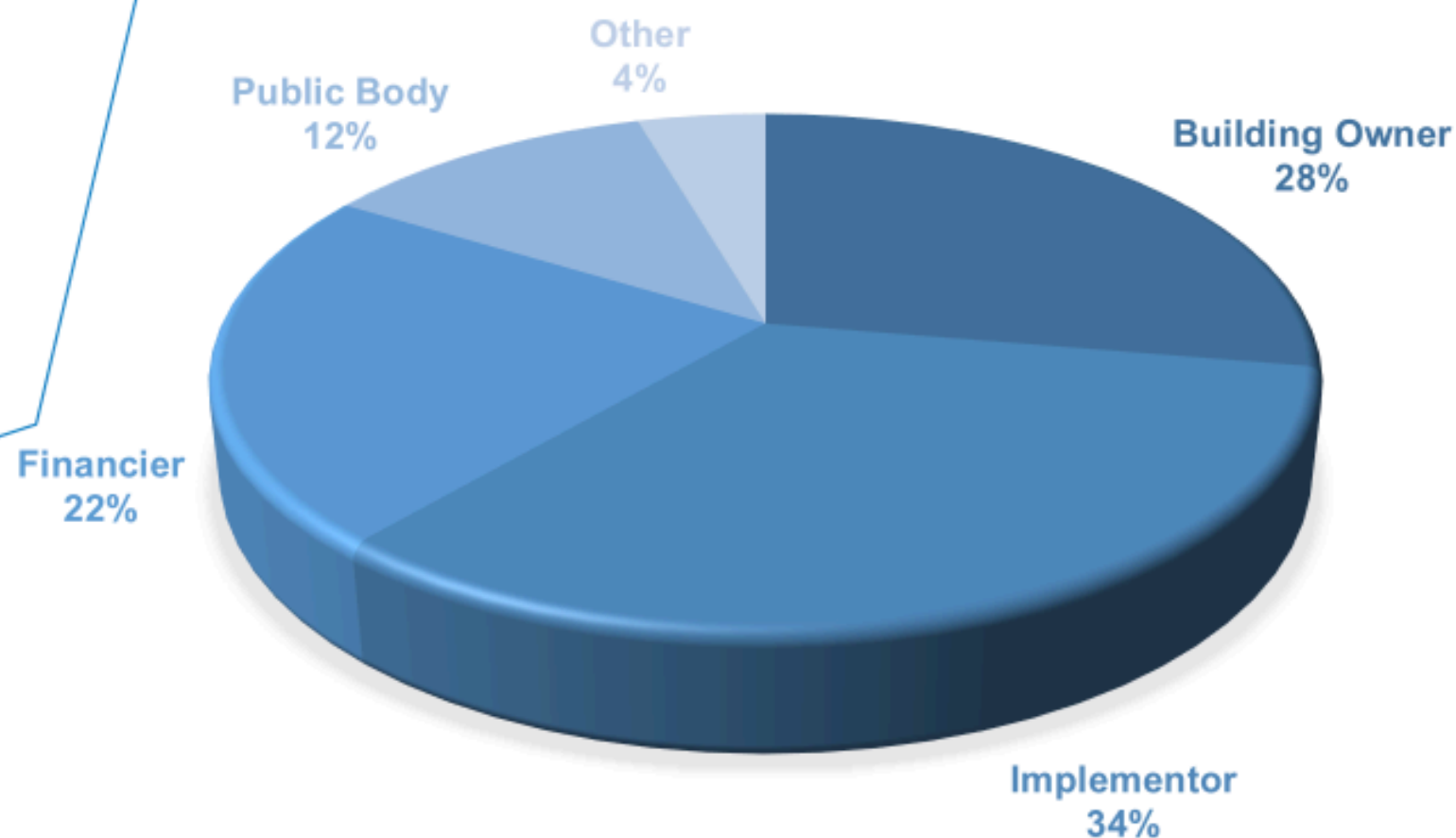
Calculating economic indicators

Explore the economic performance of energy efficiency measures across various building systems. Compare metrics such as cost savings, IRR, payback time, and CO2 reductions, along with total CAPEX and energy savings, to evaluate the impact of these initiatives.

Energy Efficiency Measures	Cost savings (€)	Internal Rate of Return	Payback Time (Years)	Net Present Value	Avoidance Cost
Building Envelope	9000	10.171%	8.8	10796.9900	9.0000
Lighting	0	0.000%	0.0	0.0000	0.0000
Heating Ventilation Air Conditioning Heat Pumps Automation etc.	0	0.000%	0.0	0.0000	0.0000
Photovoltaics	0	0.000%	0.0	0.0000	0.0000

New!

Engaging Stakeholders Across Europe



- ✓ 4 regional training workshops in Madrid, Riga, Turin and Budapest: **139** participants in total
- ✓ 6 National workshop in the pilot countries
- ✓ Participation in ~**60** external events, conferences, workshops (Enlit, WSED, EUSEW, MIPIM, etc.)
- ✓ Surveys to gather more detailed feedback from the stakeholders: **89** respondents
- ✓ Bilateral and multilateral calls to have direct communication with **190** key stakeholders
- ✓ **289** stakeholders actively engaged in total
- ✓ **27** Supporters

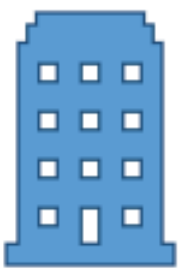


Join our Supporters

Logos of supporters: Riga Metropole, sefa, sAtt, MVM, VIDES INVESTICIU PONDUS, CE Delft, HELLENIC ENERGY INSTITUTE, XRV2, domx, Green Liberty, ELIX, ESCO, (o.o) DREM, RADON THERM, ECU, Ekodoma, MUNICIPALITY OF VALANIKIA, onesto, La Foresta, and others.

Our Results (2/3)

Project Fiches

 Location	 Building typology	 Energy efficiency measures	 Estimated CAPEX	 Estimated Energy Savings
Spain	800 m ² residential building	HVAC solution PV panels LED lighting Presence sensors	607k € Green re-finance	270 MWh/ year
France	5,500 m ² healthcare facility	BMS for the heating system connected to the cloud	40k € CAPEX, 2k € annual OPEX, own funds	155 MWh/ year
Latvia	700 m ² municipal building	Deep renovation	1.6M € National grant	36 MWh/ year (heating)
Greece	Total area 28,500 m ² office buildings (7)	BEMS	285k € ESCO financing	466 MWh/ year
	Total area 60,000 m ² schools (2)	PV installation Storage system	238k € + 207k € for the batteries	770 MWh/ year (production)
	1,000 m ² industrial building	PV installation Storage system	65k € + 45k € for the batteries	180 MWh/ year (production)

community 



Our Results (3/3)

Insights from Policy Analysis

Cross-cutting Theme	Key Recommendation	Intended Impact
Digitalisation & Integration	Promote interoperable digital platforms (e.g. ENERGATE) that centralise funding, project data and renovation opportunities.	Enhance coordination, transparency and accessibility of renovation support.
Data Reliability & Trust	Establish robust, standardised data collection, validation and sharing protocols.	Build investor confidence and enable performance-based financing.
Aggregation & Scalability	Develop tools and frameworks for bundling small-scale renovation projects into investment-ready portfolios.	Unlock private capital and attract large-scale financing.
Finance–Policy Alignment	Align financial instruments (loans, guarantees, green banking) with national and EU renovation goals.	Create a stable and de-risked investment environment.
Empowering Stakeholders	Provide incentives and clear frameworks for ESCOs, local authorities and intermediaries to drive implementation.	Mobilise market actors and accelerate large-scale renovations.
One-Stop-Shop Approach	Combine digital matchmaking tools with physical InfoPoints and regional one-stop-shops.	Simplify user experience and improve project uptake.
Deep Renovation Focus	Prioritise deep renovations through stricter standards and targeted financial incentives.	Maximise energy savings and long-term building performance.
Evidence-Based Policymaking	Implement robust MRV systems for energy savings and project outcomes.	Support data-driven decision-making and continuous policy improvement.

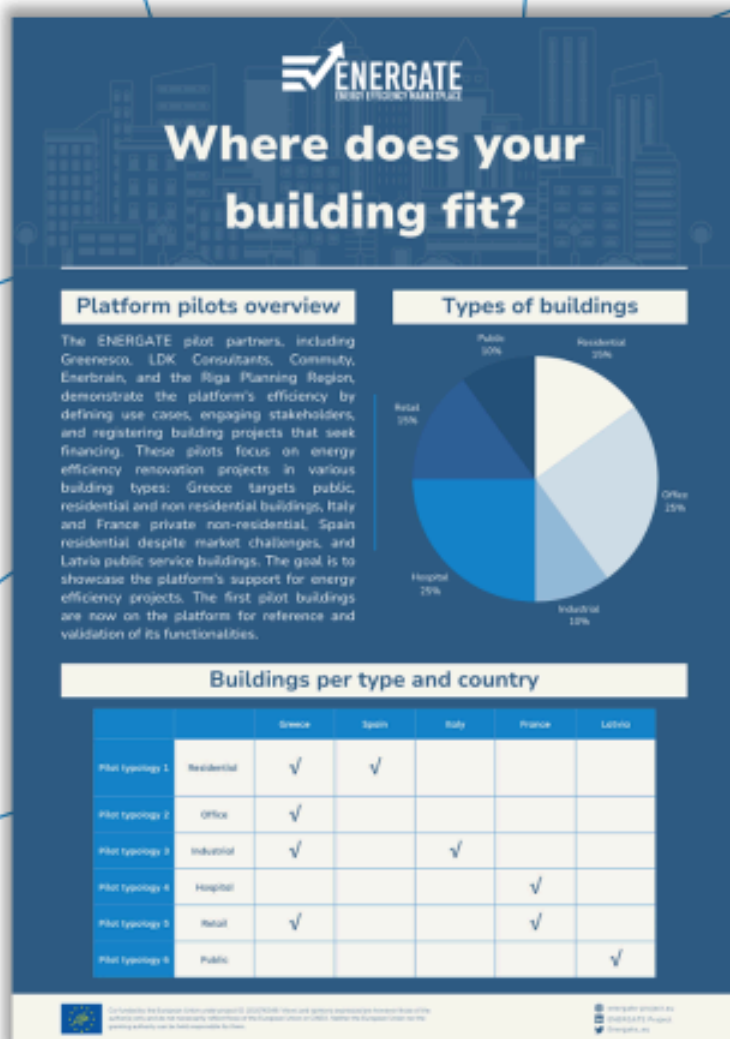
Winners of the Greek Green Award!



**VERDE.TEC: The largest exhibition
in Greece for the Environment and
the Circular Economy**



Explore our Results



Finance Your Building Renovations with ENERGATE Energy Efficiency Marketplace

What is the platform?

The ENERGATE Energy Efficiency Marketplace is a digital platform that connects individuals and businesses working on energy-efficient building projects. It makes it easy to gather project information, connect firms, and combine projects. The platform also promotes energy-efficient building upgrades by providing services to assist with project financing.

How does the platform work?

- Zero Stage:** Users provide basic personal information as well as details about their organisation, which can be private or public.
- Fetch Stage:** Building information is added. Public buildings notify partners about upcoming projects, while private buildings can directly connect with implementors.
- Process Stage:** Private projects are aggregated and matched with partners based on key criteria. Public bodies explore EU funding, and financiers can be informed about public projects.
- Deliver Stage:** This stage is only applicable to private projects where results can be tracked and evaluated using ENERGATE.

Who can use the platform?

- Building Owners:** Create building profiles, seek financing, find renovation partners, and learn from similar projects.
- Implementors:** Access building renovation details, prepare competitive offers, and secure financing for their projects.
- Financiers:** Search for investment opportunities based on tailored criteria and make decisions using reliable data.
- Public Bodies:** Share information on renovation projects, engage with the market early, and explore EU funding options.

Click to access the platform
<https://energate.epu.ntua.gr/>

What is the ENERGATE Platform?

Financing Energy Efficient Buildings with

ENERGATE
ENERGY EFFICIENCY MARKETPLACE

Energy Efficiency Aggregation Marketplace that connects Building Owners, Implementors, Financiers and Public Bodies

Discover ENERGATE - Your Energy Efficiency Aggregation Marketplace

THE ENERGY EFFICIENCY MARKETPLACE

A platform where energy services and sustainable finance meet to accelerate project pipelines and funding through standardisation.

To whom is it useful?

- Building owners:** Looking for project developers, investors, and service providers.
- Asset managers:** Looking for financing institutions and experienced technical teams.
- Building managers:** Looking for investment opportunities and project developers.
- Project developers:** Looking for investors interested in their customers' energy efficiency actions.
- Private equity financiers:** In search to deploy capital in a certain type of energy efficiency project.
- ESCO:** Looking for buildings needing renovation and financial support to execute projects.
- Public financing bodies:** Aiming to learn about projects through KPI-based ranking.

ENERGATE Use Cases

How are we financing building renovation?

The ENERGATE project examined 65 relevant literature and case studies to identify the most common financing instruments for building renovation in Europe.

Grants provided by governmental bodies are the most popular

They are perceived as a risk-free funding option because they are non-refundable. However, over-reliance on such financing schemes should be avoided.

Financing schemes for building renovation projects whose return on investment depends on achieved energy savings are also gaining momentum.

Private investments needed

Reducing the reliance on public, non-repayable funds would help save some problems, such as free loaders and project delays due to lengthy and complicated bureaucracies.

Read the full brief at energate-project.eu

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ENERGATE Factsheet on Financing Typologies for Building Renovation

ENERGATE Infographic on Planning the Main Pilot Typologies

ENERGATE: A Marketplace Connecting ...

Watch Later Share

ENERGATE
ENERGY EFFICIENCY MARKETPLACE

Watch on YouTube

ENERGATE Video

Explore our Results

What do investors need from energy efficiency?

Investors look to the future

Investors prefer to invest today in a low-performing asset that has a plan to improve in the future than to invest in a high-performing asset that is not prepared to survive in the long term.

Lifecycle as a metric

Data models should look at the construction, but also at what will happen to the building materials in the long term.

Everyone wants efficient buildings

The waste of resources decreases their market value.

Knowledge gaps inflate the price bubble

Quantification of risk and building depreciation is of vital importance – when it is missing, the perceived risk is higher.

Disclosing data is uncomfortable

Investors are not comfortable in disclosing data, mostly because it may affect the market value of their assets and the behaviour of the market itself.

Training needed on ESG

Investors need a simple ESG (Environmental, Social, and Governance) guide and education on the topic.

A three-fold approach to costs:

- Preserving asset value
- Anticipating mandatory measures
- Implementing unplanned mandatory measures

The road to Efficient buildings

Key takeaways from the Verde.tec session

Buildings are heavy energy consumers

Limited capacity in the public sector

is a major issue: staff shortages and lack of technical expertise hinder effective energy data management and funding access.

But not only...

Governance of shared properties, where full consensus is not always easy to achieve

Bottlenecks like lack of maturity, coordination and administrative preparedness

Asynchronous rollout of policies, creating competitive imbalances between national markets and uncertainty perceived by investors.

Scattering of data, which is not standardised and thus becomes unusable

Factsheet on ENERGATE Verde.tec International Exhibition Workshop

Financing solutions for municipalities through the ENERGATE platform

Local challenge

The region of Riga faces the challenge of renovating many multi-apartment buildings. In Latvia, financing for energy efficiency projects often involves governmental, EU funding, and grants for public bodies. To support these efforts, ENERGATE provides a structure to find financing solutions for these renovations.

Barriers

Complexity of processes

Lack of financing tools

Lack of awareness/communication gap

Limited scalability of energy efficiency investments

Fragmented market

Lack of standardisation

Lack of incentives

Uncertainty of return on investment

Split incentives

The platform

The ENERGATE platform is a match making platform for the building and the financial sector for the different regions in Europe.

EU and other fundings

Municipalities benefit from having information and existing financial mechanisms offered by the EU or other financial (private or public) organisations.

Interactivity

The ENERGATE platform is intended to be interactive, building on European initiatives, with objectives to expand beyond pilot countries through interactions with stakeholders.

Effectiveness

The platform's effectiveness depends on reducing administrative complexity, accurately maintaining user information, and articulating ownership.

The platform helps to develop a government with appropriate support.

ENERGATE

ENERGY EFFICIENCY MARKETPLACE

Insights from the ENERGATE Workshop in Riga

ENERGY EFFICIENCY FINANCING IN PUBLIC BUILDINGS

Authors:
Izabela Andrejuskaitė
Katerina Papadopoulou
Vasilis Kotrogiannis

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Survey results on the current situation and the needs of the Greek market for energy efficiency projects and investments

The survey gathered responses from various stakeholders, with municipalities making up 50% of participants, alongside energy consultants, installers, and representatives from other European projects.

The most common financing options in Greece according to the respondents



Energy efficiency projects in Greece are primarily financed through European and national grants and subsidies, with 75% of respondents confirming this as the most common funding method. Other financing options include clients' own funds, regular loans, and green loans, while mortgages, EPCs, and leasing are less common. On-bill financing remains rare due to its recent introduction. The limited use of EPCs highlights untapped potential for the EPC/ESCO model in Greece.

What are the most important barriers in the Greek market? How can the ENERGATE platform help to overcome them?

Key barriers to energy efficiency financing in Greece include complex procedures, a lack of financing tools, and limited awareness among stakeholders. The ENERGATE platform has the potential to address these challenges by streamlining processes, standardising actions, awareness of financing options, and improving communication among market actors.

Barriers of energy efficiency financing in Greece



Factsheet on ENERGATE National Workshop in Greece

Key Outcomes from ENERGATE Workshop in Turin

ESCo as solution providers for incentive schemes

- Providing financial and technical support tailored to the needs of customers through Energy Performance Contracts (EPCs).
- Providing flexible solutions that advance sustainability goals and encourage data-driven decision-making for energy efficiency and environmental impact.
- Italy's Superbonus revision limits ESCo incentives, but ESCos remain key players in energy savings & sustainability.

Sustainability & energy efficiency in the face of global population growth

- Population growth and urban demand cause increasing pressure on resources, housing, and infrastructure.
- Over 2 billion people currently live in inadequate living conditions, underscoring the need for sustainable solutions.
- Innovative approach to address the above issues: Focus on integrating sustainability across four pillars: Energy & Ecosystem Resources, Built Environment, Technology, Social Innovation.
- ESCo compliance remains a challenge, especially in Italy—long-term investments in future technologies are essential.
- CO₂-focused incentives & standardised criteria are crucial for sustainable energy progress.

Need for ESCo consolidation & investment in energy efficiency

Fragmented market: The ESCo sector is fragmented and struggles to attract large-scale investors. Consolidation could help appeal to them.

Market challenges:

SMEs & ESCos face financing barriers, as banks hesitate to fund non-standardised energy projects.

Scaling for finance and collaboration: By joining forces with other companies, the sector could increase market presence and raise more capital.

Aligning regulations: Better EU-national regulation alignment needed to empower ESCos & reduce inefficiencies.

ENERGATE driving sustainable investments

- Optimised project selection – Standardised criteria, simplifying selection based on returns, technology, and timing.
- Strong ESCo & asset owners partnerships for tailored energy efficiency solutions across regions.
- Scalability & multi-country alignment – Supports expansion across Europe with attractive investment pipelines.

How the ENERGATE Platform ensures flexibility to accommodate the unique needs of its users

- Benchmarking functionality unlocks strategic insights & informed decisions.
- Flexible, modular services with potential for enhanced scalability through vertical and geographic features.
- Regional filters for better matchmaking, especially in countries with diverse regulations and market conditions.
- Keyword-based search can improve project selection and connectivity.
- Connecting stakeholders, bridging market fragmentation, creating opportunities for scaling and driving impactful change.

Key takeaways from the ENERGATE workshop in Budapest



Demand-supply mismatch

- High market interest but low implementation capacity and limited demand for financing, especially in the residential sector.
- Low energy prices reduce the motivation to save energy.
- Homeowners often underestimate value and benefits of renovations.

Barriers to energy efficiency investments

- Fragmented institutional responsibilities complicate coordinated action.
- GDPR limits access to data and targeted interventions.
- Small-scale projects are unbankable individually.



Solutions via ENERGATE Platform

- Aggregation of small-scale projects into bankable packages to unlock private capital.
- AI-based decision support tools to streamline project evaluation.
- Adjusts to each country's needs by working directly with local users.

One Stop Shops: a simple solution

- Setting up local "one stop shops" could:
 - Help homeowners to find all services in one place
 - Help reduce paperwork and upfront costs
 - Attract more EU support and funding
- Hungary still needs stronger coordination between ministries and a national housing agency to make this happen.



Viability and scaling of AI-driven matchmaking platforms

- Investor perspective: large, bundles projects (i.e. €25M+)
- Crowdfunding: to unlock household savings
- Standard documents: reduces legal/admin costs, boosts investor confidence

Factsheet on ENERGATE Regional Training Workshop in Madrid

Factsheet on ENERGATE 2nd Regional Training Workshop in Riga

ENERGATE Brief on 2nd Regional Training Workshop in Riga

Factsheet on ENERGATE 3rd Regional Training Workshop in Turin

Factsheet on ENERGATE 4th Regional Training Workshop in Budapest

THANK YOU

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ENERGATE Project



energate-project.eu



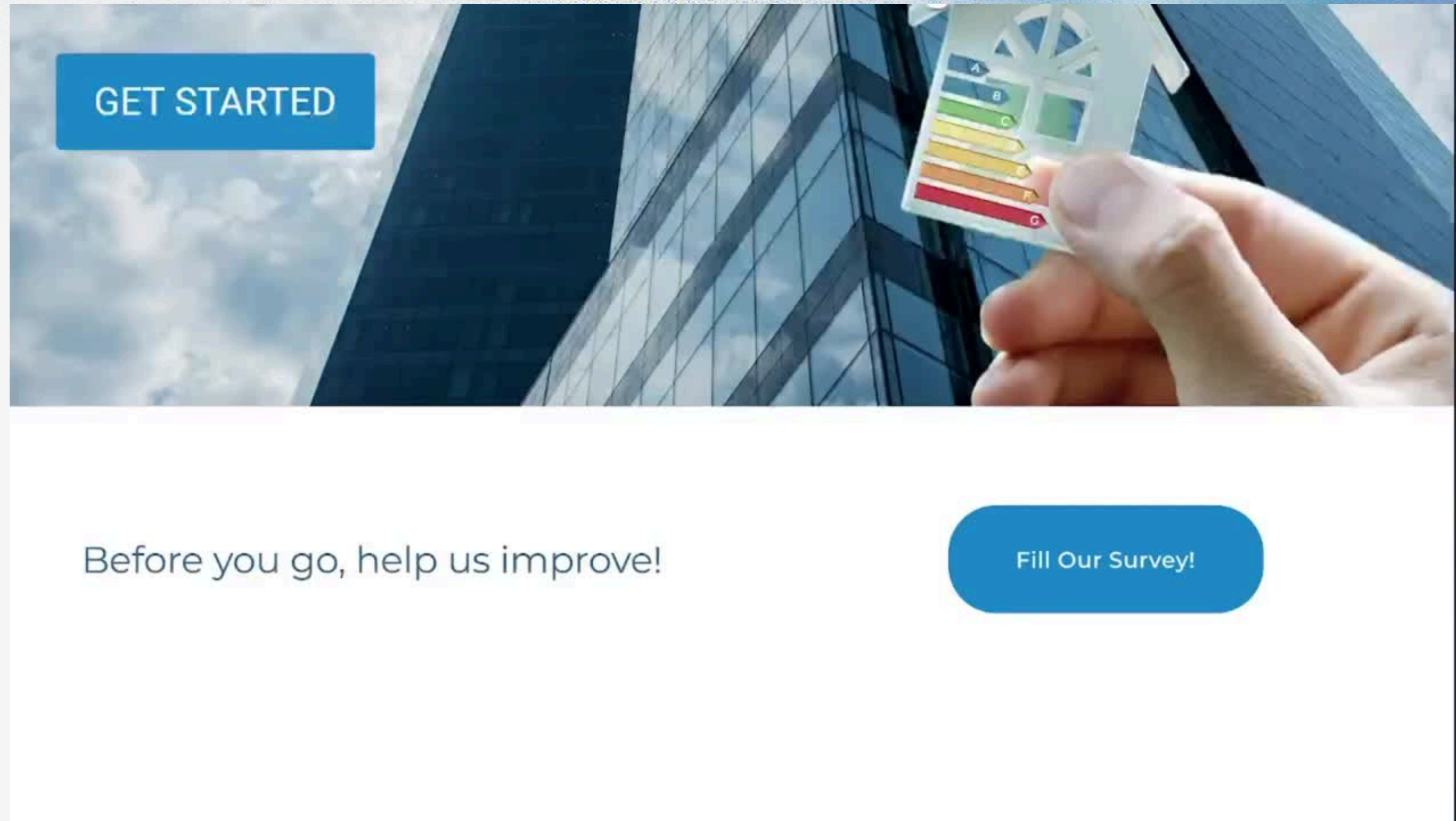
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ENERGATE Project



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Panel discussion

Bridging the Gap: Financing for Affordable and Smart Renovation

Moderator: Frank Hovorka, President, AICVF

Ines Scacchi
Director of Regulatory Affairs, The
European Savings and Retail Banking Group
(ESBG)

Luca Pauletti
Head of Sales Europe, BELIMO



Eline Blanchard
Head of Policy, Energy Efficiency
for Europe



José Antonio De Pedro Cuadrado
Co-founder and CEO at COMMUTY