

green building finance in action

Steven Borncamp

SMARTER Finance for Families







Energy Efficiency
Financial Institutions Group

EEFIG.eu

EEFIG UNDERWRITING TOOLKIT

Value and risk appraisal for
energy efficiency financing

June 2017



Energy Efficiency
Financial Institutions Group

EEFIG.eu

Network for Greening the Financial System
First comprehensive report

A call for action
Climate change
as a source of financial risk

April 2019



Origin of the NGFS



8 central banks and supervisors established a Network of Central Banks and Supervisors for Greening the Financial System.



Since then, the NGFS has grown to

34 Members **5** Observers

representing 5 continents.





31%
of the global population

Source: United Nations, 2017.



Supervision of **2/3**
of the global systemically
important banks and insurers

Source: Financial Stability Board, 2018.



45%
of global greenhouse
gas emissions

Source: Global Carbon Budget, 2017.



44%
of the global GDP

Source: World Bank, 2017.

green building finance in action

“Climate risks are a source of financial risk and it therefore falls squarely within the mandates of central banks and supervisors to ensure the financial system is resilient to these risks”

“Take the necessary measures to green the financial system”

A call to action: Climate risk as a source of Financial Risk
Network for Greening the Financial System
April 2019

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“Scaling up green finance”

“ the risks will likely be correlated with and potentially aggravated by tipping points, in a non-linear fashion. This means the impacts could be much larger, and more widespread and diverse than those of other structural changes”

A call to action: Climate risk as a source of Financial Risk
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a taxonomy to *“facilitate financial institutions’ identification, assessment and management of climate and environment-related risks”*

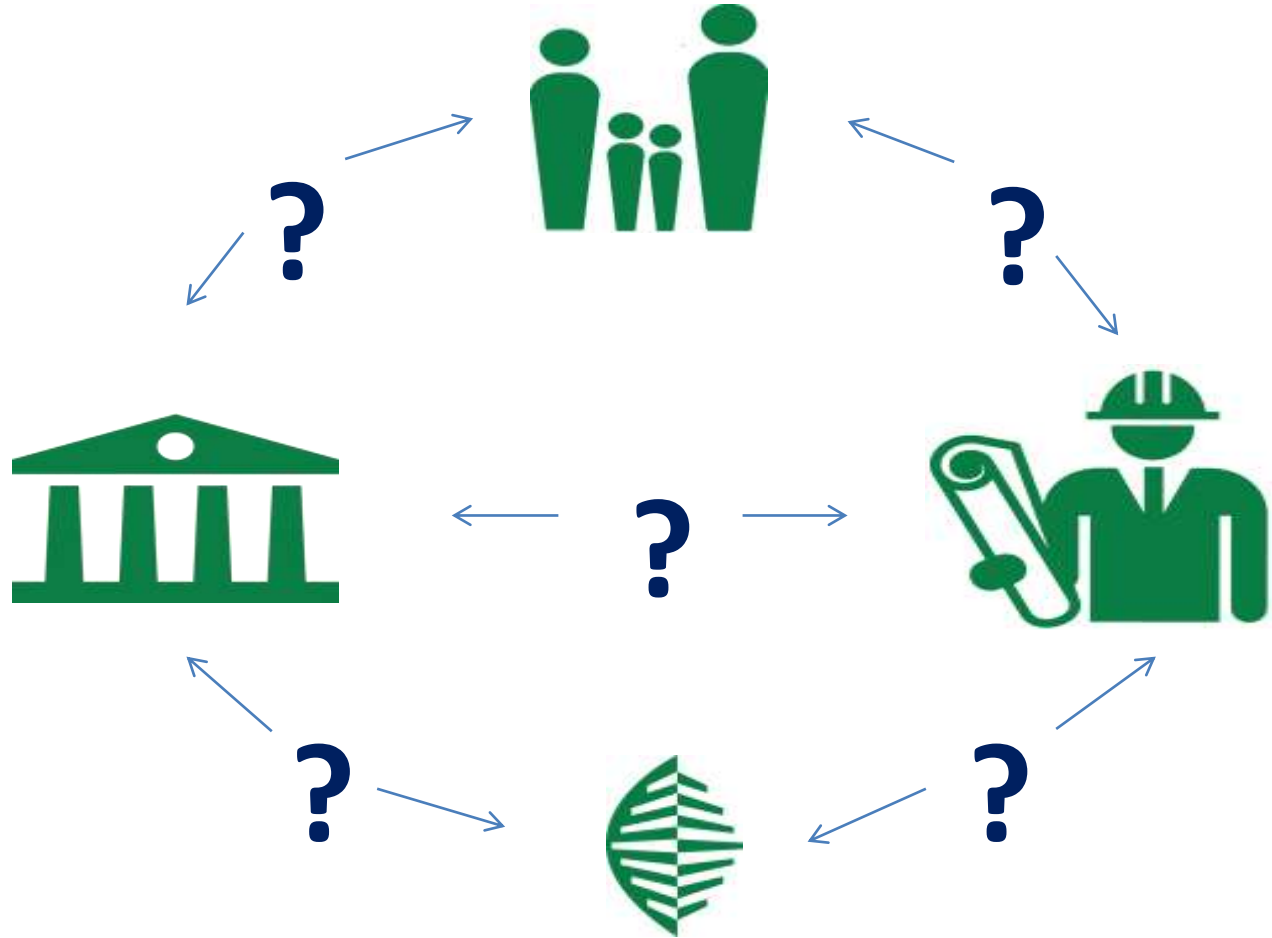
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energy efficiency + green

the building blocks of what makes a green bond

every bank is green



Amber Gardens
a bio-climatic,
Net Zero Energy
project
by Alesonor



Improving Citizens' Health, Comfort
and Financial Well-Being by
Supporting Banks, Residential
Investors and Solution Providers with
Green Homes and Green Mortgage
programmes

This project has received funding from the European
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Energy Efficiency & Green Energy

Location - Community

Sustainable & Healthy Materials



GREEN HOMES

CERTIFIED BY



ROMANIA
GREEN
BUILDING
COUNCIL

Indoor Air Quality / Wellness




Bio-Climatic Design

Construction Waste Mitigation / introduction of Circular Economy principles

Construction Site & Property Management

ALPHA Housing

Bucură-te de toate avantajele unei **case verzi** cu Alpha Green:

-  Credit pentru achiziție, renovare și construcție Casă Verde
-  Dobânzi și comisioane reduse
-  Oportunitate de finanțare 100%



În cadrul Valorii totale plătitibile de client și calculul DAE au fost incluse: dobânda plătitibilă de către Client pe întreaga perioadă de creditare, comisionul de analiză dosar 450 lei, cheltuielile legate de evaluarea garanțiilor 416,5 lei, taxa de înregistrare Arhivă Electronică de 64 lei,



SMARTER
FINANCE
FOR
FAMILIES

**IMPLEMENTING
COUNTRIES**



SMARTER
FINANCE
FOR
FAMILIES

**EXPERTISE
PROVIDERS**



“If there must be trouble, let it be in my day, that my child may have peace.”

Thomas Paine circa 1776





Thank you!

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