

SLOVENIA | JUNE 12TH, 2025

2nd NATIONAL ROUNDTABLE

FINANCING SUSTAINABLE AND ENERGY-EFFICIENT PROJECTS IN SLOVENIA

Organised by: Slovenian National Building and Civil Engineering Institute (ZAG), Chamber of Commerce and Industry of Slovenia, Chamber of Construction and Building Materials Industry (CCIS/CCBMI), and Jožef Stefan Institute, Energy Efficiency Centre (JSI EEC), jointly with the RENOVEST project.

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**15
SPEAKERS
AND
MODERATORS**

**67
DELEGATES**

5 SESSIONS

**Welcome and Opening Plenary | Common Thematic Session
| 2 Parallel Roundtables | Closing Plenary**

01

THEMATIC SESSION

**Funding
Programmes
And Instruments**

02

PARALLEL ROUNDTABLE 1

**Circular
Construction And
Sustainable
Construction
Products**

03

PARALLEL ROUNDTABLE 2

**Development of
Financial
Instruments and
Investment
Processes and
Additional
Financing Needs**



THEMATIC SESSION

FUNDING PROGRAMMES AND INSTRUMENTS

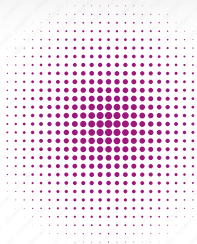
- ☐ Participants called for a transparent, multiannual financing framework coordinating grants, loans, guarantees and technical assistance. Advance information on programme calendars, eligibility and evidence requirements was considered necessary to allow beneficiaries to prepare projects before funding deadlines.
- ☐ The discussion distinguished the roles of grants and repayable finance. Targeted grants were proposed for affordability gaps, vulnerable households, public benefits and project preparation, while loans, guarantees and private capital would support the economically viable share of investment.
- ☐ SID Bank presented a planned energy-efficiency instrument of approximately €22 million through 2029 under the Holding Fund. The proposed approach combined loan resources with the possibility of a grant element or partial principal write-off linked to verified results and applicable State-aid limits.
- ☐ Low uptake in existing financing programmes highlighted the importance of programme design and project readiness. Participants called for broader eligibility where justified and early support for energy audits, designs, permits, ownership decisions and procurement documentation.
- ☐ Guarantees were proposed for multi-apartment renovation, district heating, ESCOs and portfolios of smaller projects. Participants also supported testing reserve-fund, on-bill and other asset-linked repayment models, with appropriate consumer protection and clear arrangements between the organisations involved.
- ☐ Standardised documentation, performance indicators and monitoring were identified as ways to reduce transaction costs. Participants called for continuous monitoring of programme uptake and early adjustment where low demand indicated unsuitable conditions or insufficient preparation capacity.



PARALLEL ROUNDTABLE 1

CIRCULAR CONSTRUCTION AND SUSTAINABLE CONSTRUCTION PRODUCTS

- ☐ Participants called for clearer and more streamlined procedures governing end-of-waste status and by-product classification. Uncertainty over material classification was identified as a barrier preventing technically usable construction materials from returning to the market.
- ☐ Proportionate testing, assessment and certification pathways were proposed for innovative, bio-based, reused and recycled products. The discussion highlighted the need for laboratory capacity, accredited methods and support for environmental product declarations and digital product passports.
- ☐ Participants supported technology-neutral environmental and functional criteria rather than preferential treatment for a single material category. Public procurement was discussed as a means of creating demand for verified circular products through performance, lifecycle cost and innovation requirements.
- ☐ SMEs identified proposal preparation as a significant capacity constraint. The discussion called for continuing support with selecting suitable funding opportunities, identifying partners and preparing consortia and applications, rather than relying only on general information about available calls.
- ☐ An interoperable material-information platform was proposed to improve traceability and connect sources of secondary materials with potential users. Common classifications and documentation were discussed as ways to reduce uncertainty and support higher-value reuse.
- ☐ Participants supported considering renovation before demolition and new construction, alongside selective deconstruction and material reuse. The discussion connected circular construction with building-stock information, cultural heritage, professional skills and lifecycle assessment.



PARALLEL ROUNDTABLE 2

DEVELOPMENT OF FINANCIAL INSTRUMENTS AND INVESTMENT PROCESSES AND ADDITIONAL FINANCING NEEDS

- ☐ The Eco Fund presented its pilot combining renovation grants with energy performance contracting or reserve-fund loans. Under the 2024 call, seven reserve-fund loan applications were received, with five approved and contracted and two under review at the time of the roundtable. No energy performance contracting application was received under that call.
- ☐ The reserve-fund model offered 0% loans alongside grants of up to 60% of eligible costs, with full support for the eligible share attributable to socially vulnerable owners. Unanimous owner consent remained a major constraint, prompting discussion of complementary individual-owner loans and alternative decision-making arrangements where legally possible.
- ☐ Participants called for dedicated one-stop-shop support for multi-apartment buildings, covering owner coordination, technical design, financial planning and implementation. Advance financing of project documentation was proposed to establish a pipeline of mature comprehensive-renovation projects.
- ☐ District heating investment was discussed as requiring an integrated, long-term framework covering generation, networks and storage. Participants emphasised the need to align decarbonisation with security of supply, affordable heat and the technical circumstances of individual systems.
- ☐ Anchor investment and guarantees were proposed to address early-stage and demand risks and mobilise additional capital. Participants also called for funding conditions and standard cost assumptions that reflect the realities of district heating and collective renovation projects.
- ☐ The discussion called for systematic learning from pilots, including why applications are not submitted or are withdrawn. Monitoring decision times, remaining risks and application conversion was proposed to support timely improvements to financial instruments.

