

SMAFIN Expanded Roundtables: Spring 2025 Cycle Completed Across Five Countries

In spring 2025, the second cycle of SMAFIN Expanded Roundtables (RTs) took place in Bulgaria, Croatia, Greece, and Romania. Slovenia hosted its roundtable in early June; in collaboration with the sister project RENOINVEST. Explore the key highlights, insights, and conclusions from all five events—now available in the newly published SMAFIN Expanded Roundtables factsheets:

- ▶ **Bulgaria**, “Opportunities for the construction sector: Financing for energy efficiency, digitalization, and skills”, **Thursday, 27 March 2025**, Inter Expo Center, Sofia, organized by EnEffect



<https://www.smafin.eu/2nd-smafin-expanded-national-roundtable-in-bulgaria/>

- ▶ **Romania**, "Sustainable financing for energy efficiency. Striving for sustainability, quality and predictability in implementing energy and climate policies", **Wednesday, 9 April 2025**, Marshal Garden Hotel Calea Dorobanților 50B, Bucharest, organized in partnership with the Romanian Government - Department for Sustainable Development, Ministry of European Investments and Projects, Ministry of Development, Public Works and Administration, Ministry of Energy and Ministry of Finance.



<https://www.smafin.eu/2nd-smafin-expanded-national-roundtable-in-romania/>

- ▶ **Croatia**, “Sustainable finance and implementation of energy efficiency projects”, **Tuesday, 15 April 2025**, Esplanade Hotel, Zagreb, organized by REGEA and Croatia Green Building Council



<https://www.smafin.eu/2nd-smafin-expanded-national-roundtable-in-croatia/>

- ▶ **Greece**, “Supporting the implementation of smart financing for energy efficiency in Greece.2025”, **Friday, 9 May 2025**, Amalia Hotel, Athens, organized by CRES and INZEB



<https://www.smafin.eu/2nd-smafin-expanded-national-roundtable-in-greece/>

► **Slovenia**, "Financing Sustainable and Energy-Efficient Projects in Slovenia", **Wednesday, 12 June 2025**, Chamber of Commerce and Industry of Slovenia (GZS) Ljubljana. It was organized in the framework of both RENOINVEST and SMAFIN EXPANDED projects with the support of the Ministry of Environment, Climate and Energy (LIFE C4C project), the Slovenian National Building and Civil Engineering Institute, the Chamber of Commerce and Industry of Slovenia, and the Jožef Stefan Institute's Centre for Energy Efficiency.



<https://www.smafin.eu/2nd-smafin-expanded-national-roundtable-in-slovenia/>

Nine SMAFIN Expanded Thematic Working Groups Drive Regional Progress

Across five participating countries, a total of nine thematic working groups (TWGs) were convened, each tailored to national priorities and designed to tackle pressing sectoral challenges. Despite the diversity of topics, all TWGs shared a common objective: delivering practical outcomes by mobilising private capital, streamlining procedures, and strengthening institutional capacity.

These dynamic discussions laid a solid foundation for actionable policy proposals, which will be further refined during upcoming national roundtables.

The topics explored reflect the most urgent needs and strategic goals of each country, as outlined below:

- Sustainability of One-Stop Shops
- Supporting tools for the renovation of residential buildings
- Energy communities for RES and building renovation

Croatia

- Renovation of public buildings
- Financing local government projects

Greece

- Financing of energy efficiency interventions under the obligation scheme

Romania

- Development of financing mechanisms for energy renovation and decarbonisation

Slovenia

- EU Taxonomy and green financing
- Demonstration programme to accelerate deep renovation of multi-apartment buildings

Factsheets for each topic will be published soon on the project website in all five national languages.

SMAFIN Expanded Panel Highlights Smart Financing for Energy Efficiency at C4E Forum 2025

As part of the C4E Forum 2025 held in Cavtat, Croatia, the SMAFIN Expanded project hosted the panel discussion "Smart Financing Solutions for Energy Efficiency." Moderated by Alice Corovessi (INZEB), the session brought together an exceptional panel of experts, including Adrien Bullier, CINEA – European Climate, Infrastructure and Environment Executive Agency, Anikó Dobi-Rozsa and Adrian Balaci, GESB, Horia Petran, Asociatia Cluster Pro-nZEB and Dragomir Tzanev, EnEffect – Center for Energy Efficiency. The discussion sparked a dynamic



The project is co-funded by the European Union's Programme for Environment and Climate Action (LIFE) under Grant Agreement No. 101120412

exchange on how to unlock the full potential of financing mechanisms to support deep renovation efforts across Central and Eastern Europe.

Key takeaways from the panel included:

- ▶ The need for strategic use of public funds (grants, guarantees, interest subsidies) to de-risk private investments.
- ▶ The power of one-stop shops in making financing, technical guidance, and support simple and accessible.
- ▶ Blended financing models (like EERSF in Bulgaria and INSPIRenov) that lower bank risk aversion and support underfinanced groups.
- ▶ The importance of equity, through income-based grants and 100% financing for vulnerable households.
- ▶ Success of national roundtables (like those under SMAFIN and SMAFIN Expanded) in shaping impactful financial and regulatory reforms.
- ▶ The call for simplified procedures, standardised documentation, and better alignment with EU tools to make energy efficiency financing bank- and user-friendly.
- ▶ Backing financial decisions with solid technical analysis and transparent communication to boost trust and uptake.

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Co-funded by
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under Grant Agreement No. 101120412