

SMAFIN Expanded Thematic Working Groups Drive Regional Progress

To date, more than 15 Thematic Working Groups (TWGs) have convened, each tailored to the national priorities of participating countries and designed to address their most pressing sectoral challenges. Despite the diversity of focus areas, all TWGs aligned around a shared objective: delivering practical, results-oriented solutions by mobilising private capital, streamlining procedures, and strengthening institutional capacity.

These dynamic exchanges have laid a strong foundation for concrete policy proposals, which will be further refined during the upcoming national roundtables.

The topics explored highlight the most urgent needs and strategic priorities identified by each country, as outlined below:

Bulgaria:

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

Greece:

- ▶ Financing of energy efficiency interventions under the obligation scheme
- ▶ **One Stop Shops (new)**

Slovenia:

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

Croatia:

- ▶ Renovation of public buildings
- ▶ Financing local government projects
- ▶ **Renovation of residential and energy poverty (new)**
- ▶ **Upgrading mechanisms for renovation of MAB (new)**

Romania:

- ▶ Development of financing mechanisms for energy renovation and decarbonisation

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

SMAFIN Expanded Cross Country Lab, 29 October 2025, online

On 29 October 2025, the SMAFIN Expanded project held its second online Cross Country Lab, bringing together more than 70 participants from across Europe to explore smart financing solutions for energy efficiency in buildings, SMEs, and the tertiary sector. The high-level event gathered financial institutions, policymakers, national authorities, and regional stakeholders to exchange best practices and shape forward-looking policy recommendations.



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The agenda highlighted innovative financing models, one-stop-shop support mechanisms, equitable access for vulnerable groups, and the role of national roundtables in aligning local needs with EU climate and energy objectives.

During the concluding roundtable, participants stressed the importance of scaling and replicating effective models across Europe to accelerate the energy transition. They underscored the need for coordinated financing frameworks, data-driven policy design, and the institutionalisation of SMAFIN Expanded’s participatory methodology through national hubs and alliances. Calls for strengthened collaboration among local authorities, financial institutions, and EU stakeholders focused on simplifying access to finance, ensuring social inclusion, and mobilising investment for sustainable renovation at scale.



As SMAFIN Expanded enters its final year, the Cross Country Lab reaffirmed its role as a catalyst for policy innovation and a driver of energy resilience across the region.

SMAFIN Expanded team met in Ljubljana

SMAFIN Expanded partners met on 8 and 9 of October 2025, in Ljubljana, Slovenia. The meeting included focused sessions on policy analysis, national and thematic working groups, cross-country labs, roundtable planning, and the development of actionable policy recommendations. Discussions also centered on communication strategies, replication planning, and sustainability pathways to scale the project’s impact beyond its current scope.



Stay tuned—there is much more to come!

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