

The leader at designing & managing eco-sustainable home renovation programs in Europe.



Our Solutions

GNE Solutions helps cities and regions by making eco-sustainable home renovation easier, simpler and more affordable for all citizens.

We offer holistic solutions enabling cities to offer technical assistance and affordable financing to their citizens by providing:

- 1 Program co-design**
- 2 Program set-up**
- 3 Program management**

We provide a market-tested formula that brings together the following ingredients of an effective program:

Market analysis and program co-design: GNE Solutions works closely with public authorities and conducts market & gap analyses. This allows us to co-design programs that address local needs.

Set up of effective program structure: We work on the necessary legal framework to put in place the program managing entity, as well as the financing vehicle.

Affordable smart financing: Unlocking private capital and combining it with public funds, incentives, subsidies and rebates ensures affordable loan repayments for citizens.

Impact tracking: GNE Solutions provides a state-of-the-art social, economic and environmental impact dashboard.

Sales and marketing: Trained and trusted sales experts to focus on proactively generating projects and creating connections with citizens that lead to home renovations.

Digital tools: We set up secure and user-friendly digital tools to facilitate the customer journey from application to project completion.

Benefits for cities and regions

- ✓ **Creating new, local jobs**
- ✓ **Support SMEs** in the construction sector and boost the economy
- ✓ **Improve citizens' health and comfort**
- ✓ **Decarbonize building stock to achieve climate goals**
- ✓ **Mobilize private capital** and close the investment gap
- ✓ **Fight energy poverty & reduce inequality**

GNE SOLUTIONS

HIGH IMPACT RENOVATION PROGRAMS

Delivering a frictionless and stress-free experience to all Europeans.



Our Financing







At GNE Solutions we are experts in affordable financing solutions and smart funding. We work with cities and regions to design tailored financial tools that provide affordable financing to all citizens, including vulnerable groups.

One of the major barriers that needs to be overcome to stimulate citizens to take on eco-sustainable home renovations is a lack of affordable and accessible financing. We have the know-how to foster effective partnerships with public authorities looking to increase the pace and scale of eco-sustainable home renovations.

The right expertise & financial innovation

GNE Solutions supports regions and cities by setting up tailored lending tools designed to optimize the use of public funds and leverage private investment. This unlocks the necessary capital whilst ensuring returns for the public administration.

Creating substantial benefits for residents

-  **Fast and easy** application procedure
-  **Flexible amount: €5.000 to €100.000** per household
-  **Long-term loans** ranging from 5 to 15 years
-  **Secure payment procedure**, homeowners not exposed to contractor performance risk
-  Longer terms translate into **lower monthly payments**
-  **No refinancing or cancellation costs**

Eligible properties:

Apartments, stand-alone and semi-detached houses and multifamily buildings.

Eligible measures: Energy efficiency, renewable energy, accessibility, smart homes and more.

Leaving no one behind

We make sure that affordable loans are within *everyone's* reach, as part of our mission to achieve the goal of eradicating energy poverty in Europe.

Developing partnerships to ensure a healthy future for all European citizens.



Our Impact



In line with several UN Sustainable Development Goals, our programs foster the creation of energy efficient and healthy homes, generating high social, economic and environmental impact.

Current programs

GNE Solutions currently has several pilot programmes up and running in Catalonia and the Basque Country. Additionally, we are working on a number of projects for the European Commission and the World Bank spanning across Belgium, Chile, France, The Netherlands, Norway, Portugal, Switzerland and Spain.



HolaDomus: The 1st home renovation program launched in 2019 in Olot, Catalonia.



Opengela: Home renovation program in the Basque Country, focused on supporting vulnerable groups living in multi-family buildings.

Our impact is threefold

Economic: Programs boost the economy and create employment. Per €1M invested, 18 new, local jobs are created.¹

Social: Citizens spend 90% of our time indoors and 2/3rd at home. Asthma, SAD and other ailments have been shown to result from poor living conditions.² We make homes healthier. GNE Solutions strives to eradicate energy poverty affecting 50M Europeans.³

Environmental: Sustainable home renovation helps curb energy usage and reduce the CO₂ emissions, bringing us closer to Paris Agreement and European Green Deal targets.

GNE Solutions is a business unit of GNE Finance, a high impact investment company headquartered in Barcelona, Spain.

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² <https://euroace.org/wp-content/uploads/2016/10/2012-How-Many-Jobs.pdf>

³ <https://www.velux.com/health/healthy-homes-barometer-2017>

⁴ https://ec.europa.eu/energy/eu-buildings-factsheets-topics-tree/energy-poverty_en?redir=1