



## Fast-track Investment Loans with EU grants for SMEs

*EU EBRD Romania SME Sustainable Energy Finance Facility (RoSEFF)*

### Credits and EU grants for complex investments of any size – fast

- RoSEFF investment credit of up to 1 million EUR from the Participating Financial Institutions
- EU grant of up to 150 000 EUR
- EU-financed technical consultancy from Tractebel Engineering to help define your investment
- Timing – depends on complexity, but typically a few weeks from idea to investment

### Credits and EU grants for small and simple investments – even faster

- Select items you would like to buy from a List of Eligible Measures and Equipment (LEME)
- Apply online for financing from one of the banks
- Timing – generate a Certificate of Technical Eligibility (AVIZ LEME) online – in 10 minutes!

### Participating Financial Institutions

- Banca Comercială Română, BRD Group Société Générale, Banca Transilvania și UniCredit Țiriac Bank



### Typical RoSEFF investments

#### Energy efficiency

Replacing motors, controls, lighting, machines, industrial production lines and their components, building insulation, termopan windows, heat pumps, boilers, burners, furnaces, ovens, kilns, cogeneration systems... and much more.

#### Renewable energy

Biomass, biogas and biofuel-fired boilers and cogeneration systems; solar hot water systems; small hydroelectric.

### Main eligibility rules

#### Complex investments

- Energy efficiency investments must bring defined minimum energy savings of 20%
- Thermal rehabilitation of buildings must bring defined minimum energy savings of 30%
- Renewable energy investments must generate at least 3kWh/year per EUR invested
- The IRR must be higher than 10% per year
- EU grant is 15% for better-performing investments; 10% for other investments

#### Small and simple investments

- Equipment on the List of Eligible Measures and Equipment (LEME) are automatically eligible
- One measure attracts a 10% EU grant; two or more measures attract a 15% EU grant

#### Eligible borrowers

- Designed for investments by private sector SMEs (<250 staff; <50 MEUR turnover)
- Housing associations may also use RoSEFF
- Business expansion loans for SMEs in the sustainable energy industry (no EU grant)

## Step-by-step application procedures

### Find out if your complex investment proposal is eligible

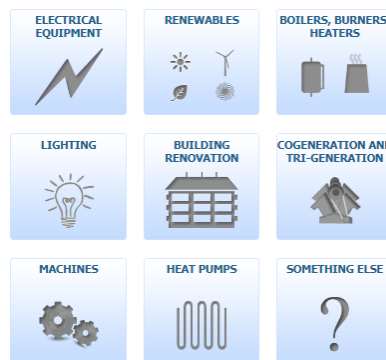
- Call **RoSEFF Help Desk - 031 224 8104** or send an e-mail to [seff@seff.ro](mailto:seff@seff.ro)
- Discuss your technical needs with a specialist engineer
- If your idea appears to be eligible, you will receive tailored 'next steps'

### Find out if your small and simple investment proposal is eligible

- See if the equipment you would like to buy is listed on the LEME.

### List of Eligible Measures and Equipment (LEME)

LIST OF ELIGIBLE MEASURES AND EQUIPMENT (LEME)



[www.seff.ro](http://www.seff.ro)

- Choose from a wide range of equipment: electric motors, variable speed drives, electric appliances, lighting systems, compressors, tractors, solar hot water systems, biomass boilers, biogas systems, polystyrene insulation, sandwich panels, energy-efficient glazing, heat pumps, boilers, burners, infra-red heaters, cogeneration systems... and more.
- Generate a Certificate of Technical Eligibility (AVIZ LEME) online - which describes:
  - The equipment that you selected;
  - Eligible costs – which include labour/installation costs for some types of equipment;
  - Next steps to apply for your RoSEFF credit and EU grant.
- Submit your application to any of the banks online – or take your AVIZ LEME to your local branch.

### Questions?

- Please contact the **RoSEFF Help Desk** at Tractebel Engineering
- **031 224 8104** - [seff@seff.ro](mailto:seff@seff.ro) - [www.seff.ro](http://www.seff.ro).

### About RoSEFF

- RoSEFF is developed by the European Bank for Reconstruction and Development with the support of the European Union. Technical consultancy and promotion of RoSEFF is provided by a consortium led by Tractebel Engineering on the behalf of EBRD.