

Country	Type of Provider	Name	Description	Contact Details	Other Info	Web
All EU countries	Information	<b>Access to EU finance</b>	This site will help you to apply for finance supported by the European Union. Selecting in the link your country, you will find some financial intermediaries			<a href="http://europa.eu/youreurope/business/funding-grants/access-to-finance/index_en.htm#gain_en_access-to-finance">http://europa.eu/youreurope/business/funding-grants/access-to-finance/index_en.htm#gain_en_access-to-finance</a>
All EU countries	Information	<b>EIF financial intermediaries</b>	The EIF supports micro, small and medium sized enterprises (SMEs) by working with a wide range of banks, guarantee, microfinance institutions, private equity and venture capital funds across Europe.			<a href="http://www.elf.org/what_we_do/where/index.htm">http://www.elf.org/what_we_do/where/index.htm</a>
All EU countries	Information	<b>Fi-Compass</b>	Fi-compass is a unique platform for <b>advisory services</b> on financial instruments under the European Structural and Investment Funds (ESIF) and microfinance under the Programme for Employment and Social Innovation (EaSI).	www.fi-compass.eu contact@fi-compass.eu		<a href="http://www.fi-compass.eu/">http://www.fi-compass.eu/</a>
All EU countries	Information	<b>COSME</b>	COSME will promote and improve access to finance for SMEs through two different financial instruments, available from 2014. COSME is the EU programme for the Competitiveness of Enterprises and Small and Medium-sized Enterprises (SMEs) running from 2014 to 2020 with a planned budget of €7.3bn. COSME will support SMEs		Better access to finance for Small and Medium-sized Enterprises (SMEs)	<a href="http://ec.europa.eu/enterprise/initiatives/cosme/access-to-finance-smes/index_en.htm">http://ec.europa.eu/enterprise/initiatives/cosme/access-to-finance-smes/index_en.htm</a>
All EU countries	Export Agency	<b>ONDD</b>	insurance and guarantee products for those who are willing to buy a Belgian Technology	Contact us: T +32 (0)2 788 88 00 F +32 (0)2 788 88 10 02 548 28 52, lundi au vendredi de 9h à 17h 02 222 12 02		<a href="http://www.delcredereducroire.be/en/products-and-services/">http://www.delcredereducroire.be/en/products-and-services/</a>
Belgium	Bank	<b>Triodos Bank</b>	Triodos Bank helps fund businesses or projects which bring positive social, cultural or environmental change			<a href="http://www.triodos.be/fr/social-profit/">http://www.triodos.be/fr/social-profit/</a>
Belgium	Bank	<b>Belfius</b>	solutions de financement de trésorerie			<a href="https://www.belfius.be/business/FR/Emprunter/BesoinsDeTrésorerie/CreditDeCaisse/index.aspx">https://www.belfius.be/business/FR/Emprunter/BesoinsDeTrésorerie/CreditDeCaisse/index.aspx</a>
Belgium	Bank	<b>ING Direct Belgium</b>	Business Loans for Short and long Terms also ING Lease	<a href="https://promoting.be/ContactStrategyBusiness/index.aspx?lang=EN&amp;WT.ac=bus_footer_contactform2&amp;utm_source=ing.be&amp;utm_medium=footer_contactform2">https://promoting.be/ContactStrategyBusiness/index.aspx?lang=EN&amp;WT.ac=bus_footer_contactform2&amp;utm_source=ing.be&amp;utm_medium=footer_contactform2</a>		<a href="https://www.ing.be/en/business/lending/Pages/index.aspx?WT.amenuserge=MENU_1ending">https://www.ing.be/en/business/lending/Pages/index.aspx?WT.amenuserge=MENU_1ending</a>
Belgium	Bank	<b>KBC</b>	Offering <b>Leasing</b> - minimum investment amount of 10 000 euros, excl. VAT Term between 2 and 7 years Payment of VAT in instalments Credit residual value of 40% (Company equipment 10%)	Tel: 016 43 25 18 Monday to Friday from 8 a.m. to 5 p.m. o4b@kbc.be + 32 (0) 2 433 43 32	Credit Renting and leasing	<a href="https://www.kbc.be/PRL/CC028/-/E/-/KBC/-/BZL4Y1/BZL1X8/BZL1Z1?ngseOrigin=BZLNSX">https://www.kbc.be/PRL/CC028/-/E/-/KBC/-/BZL4Y1/BZL1X8/BZL1Z1?ngseOrigin=BZLNSX</a>
Belgium	Bank	<b>BNP ParibasFortis</b>	Leasing Inform: <a href="http://cpb.bnpparibasfortis.be/Mid-sized-Companies/EN/Product-and-Services/Long-term-Financing/Leasing/page.aspx/12336">http://cpb.bnpparibasfortis.be/Mid-sized-Companies/EN/Product-and-Services/Long-term-Financing/Leasing/page.aspx/12336</a>	<a href="http://cpb.bnpparibasfortis.be/Mid-sized-Companies/EN/Home/Contact-us.aspx/8204">http://cpb.bnpparibasfortis.be/Mid-sized-Companies/EN/Home/Contact-us.aspx/8204</a> Avenue Joseph Wybran 40 1070 Bruxelles - Belgique info@lookandfin.com	Credit Simulation: <a href="https://www.bnpparibasfortis.be/portal/start.asp">https://www.bnpparibasfortis.be/portal/start.asp</a>	<a href="http://cpb.bnpparibasfortis.be/Mid-sized-Companies/EN/Product-and-Services/page.aspx/161">http://cpb.bnpparibasfortis.be/Mid-sized-Companies/EN/Product-and-Services/page.aspx/161</a>
Belgium	Crowdfunding	<b>Look&amp;Find</b>	Max "credit" of 300,000 EUR to give back in a maximum of 60 months (5 years)			<a href="http://www.lookandfin.com/fr/accueil-12/">http://www.lookandfin.com/fr/accueil-12/</a>
BULGARIA	Government	<b>OP "Development of the Competitiveness of the Bulgarian Economy"</b>	Operational program "Competitiveness" - aimed to improve the competitiveness of Bulgarian companies; application dates: March 2015 - 1-2 months application period);	8, Slavyanska Str., Sofia 1052, Bulgaria tel.: +359 2 9407001 e-docs@mee.government.bg		<a href="http://www.gva.eu/http://www.beeciff.org/cm/">www.gva.eu/http://www.beeciff.org/cm/</a>
BULGARIA	Bank	<b>Unicredit</b>	INVESTMENT LOAN FOR ENERGY EFFICIENCY Financing of investment costs in relation to acquisition/building of fixed tangible assets for the purpose of improvement of the energy efficiency; Requirements: 1. The financed investment projects must ensure saving of at least 2% of energy consumption; 2. Investment Loans for SMEs, partner bank for OP Competitiveness	7 Sveta Nedelya Sq. 1000 Sofia Bulgaria Tel: 0700 1 84 84		<a href="http://www.unicreditbulbank.bg">www.unicreditbulbank.bg</a>
BULGARIA	Bank	<b>DSK AD</b>	Investment Loans for SMEs, partner bank for OP Competitiveness	19, Moskovska Str./5, G. Benkovski Str., 1036 Sofia, Bulgaria		<a href="http://www.dskbank.bg">www.dskbank.bg</a>
BULGARIA	Bank	<b>Allianz Bank Bulgaria AD</b>	Investment Loans for SMEs, partner bank for OP Competitiveness	1202 Sofia, Bulgaria 79, Maria Louisa Blvd.		<a href="http://bank.allianz.bg">bank.allianz.bg</a>
BULGARIA	Bank	<b>Raiffeisen Bank</b>	SMEFF-EE program for crediting and funding (up to 15% of the project) energy efficiency projects. partner bank for OP Competitiveness	Sofia 1504, st. Gogol 18-20 tel. 0 700 10 000		<a href="http://www.rbb.bg">www.rbb.bg</a>
BULGARIA	Bank	<b>CIBANK JSC</b>	Investment Loans for SMEs, partner bank for OP Competitiveness	1612 Sofia 1, Tzar Boris III Blvd. Tel: 0800 14 014		<a href="http://www.cibank.bg">www.cibank.bg</a>
BULGARIA	Bank	<b>First Investment Bank</b>	Investment Loans for SMEs	37, Dragan Tsankov Blvd. 1797 Sofia tel.: (+ 359 2) 817 11 00		<a href="http://www.fibank.bg">www.fibank.bg</a>
BULGARIA	Government	<b>ENERGY EFFICIENCY AND RENEWABLE SOURCES FUND</b>	ENERGY EFFICIENCY AND RENEWABLE SOURCES FUND ; Government fund, created in 2004 for preferential crediting of energy efficiency projects. The credit interest is depending on the project and the reliability of the partner.	4, Kuzman Shapkarev Sofia 1000 tel: (+359)028100080		<a href="http://www.beeciff.com/">http://www.beeciff.com/</a>
BULGARIA	European Investment Fund	<b>Energy Efficiency and Green Economy Programme</b>	funds are given through "OP Competitiveness": Grant funding and loan financing programmes	Contact us Ministry of Economy, energy and Tourism: www.mee.government.bg	The objectives of the programme are to: * Improve the efficiency and productivity of environmentally friendly technologies utilised by SMEs. * Reduce the energy intensity and adverse environmental impacts by innovation.	<a href="http://www.beeciff.org/">http://www.beeciff.org/</a>
ITALY	Bank	<b>Banca Marche</b>	Password	Operational programme for Contatta una delle nostre Filiali oppure chiedi maggiori informazioni inviando una e-mail all'indirizzo <a href="mailto:mutui@bancamarche.it">mutui@bancamarche.it</a> Mr. Luca Boltri - Via Brisa, 3 20123 Milano Tel: 02-880771.1 Fax: 02-860032 Posta-e: <a href="mailto:info@lncconfidi.it">info@lncconfidi.it</a> Via Po, 2 - Località Pian dei Mori 53018 Sovicille (SI) Tel +39 0577 045413 Fax +39 0577 394285		<a href="http://www.bancamarche.it/viewdoc.aspx?CO_ID=1018&amp;tree=1705">http://www.bancamarche.it/viewdoc.aspx?CO_ID=1018&amp;tree=1705</a>
ITALY	guarantee cooperative for leather sector	<b>LP Confidi S.c.p.a.</b>	guarantee cooperative dedicated to companies of the leather sector, with the aim to support and develop the sector by facilitating access to credit for its operators.	Mr. Luca Boltri - Via Brisa, 3 20123 Milano Tel: 02-880771.1 Fax: 02-860032 Posta-e: <a href="mailto:info@lncconfidi.it">info@lncconfidi.it</a> Via Po, 2 - Località Pian dei Mori 53018 Sovicille (SI) Tel +39 0577 045413 Fax +39 0577 394285		<a href="http://www.lpcnconfidi.it/browse.asp?tooto=15&amp;livello=1">http://www.lpcnconfidi.it/browse.asp?tooto=15&amp;livello=1</a>
ITALY	No profit Association	<b>FEDERESCO</b>	spreads between the public and private operators knowledge of the Energy Service Company (ESCO) as operators of reference in the field of energy efficiency and energy saving through the mechanism of third-party financing (TPF), according to the Directive 2006/32 / CE and Project Financing (PF)	Via Po, 2 - Località Pian dei Mori 53018 Sovicille (SI) Tel +39 0577 045413 Fax +39 0577 394285	provides best practices most appropriate to achieving the objectives of the Kyoto Protocol and the European Energy Policy.	<a href="http://www.federesco.org/ita/index.php">http://www.federesco.org/ita/index.php</a>
ITALY	No profit Association	<b>ASSOESCO</b>	Brings together the ESCo Italian and encourage the dissemination, research, experimentation and training in the fields of competence of the ESCo	Viale Buozi Bruno, 19/A 00197 Roma Loc. Riboccozz, snc 15057 Tortona (AL) <a href="mailto:info@assoesco.org">info@assoesco.org</a>	The ESCo are companies operating in the energy sector that offer their customers the opportunity to rationalize the consumption of electricity and thermal energy, lower the cost of electricity bills and gas, financial evaluation of the action of energy efficiency financing energy efficiency investments , to produce energy from renewable sources, implement cogeneration projects, design and manage power plants	<a href="http://www.assoesco.org">www.assoesco.org</a>
ITALY	Financial Company	<b>VENETO SVILUPPO</b>	guarantees at SMEs for the accessibility of financial instruments available to strengthen the business of the middlemen in Veneto working for the growth of the productive system and implement projects supporting regional development in strategic sectors	Parco Scientifico Tecnologico VEGA Edificio Lybra Via delle Industrie 19/D 30175 Venezia - Marghera ph: +39 041-3967211- fax: +39 041-5383605	produces actions on risk capital of the companies, acting in the role of a holding company and financial investment	<a href="http://www.venetosviluppo.it/portal/portals/Attivita/Agevolata/Prodotti/Indirizzo?action=2&amp;categoria=Finanziamenti&amp;prodotti=2&amp;Finanziamenti2FPOR_Fes0713_A213">http://www.venetosviluppo.it/portal/portals/Attivita/Agevolata/Prodotti/Indirizzo?action=2&amp;categoria=Finanziamenti&amp;prodotti=2&amp;Finanziamenti2FPOR_Fes0713_A213</a>

ITALY	European Investment Fund	<b>EIF</b>	The EIF is the European Investment Fund and support entrepreneurship and innovation in Europe	96, boulevard Konrad Adenauer L-2968 Luxembourg Tel.: +352 2485 1 Fax: +352 2485 81 301 56028 San Miniato (PI) Via TV Novembre, 45 Tel 0571-40.41 Fax 0571-40.4310 Collina Liguorini - Avellino Tel. 0825651 info@bancacampania.it Dott. S. MARCUCCI 02/36716335 Dott. E. CHIESI 010/5794568 Rag. L. CERVETTO 010/5794138 Dott. G. BAGOZZI 0461/313201	It's a specialist provider of risk finance to benefit SMEs across Europe. By developing and offering targeted financial products to our partners and improves SMEs access to finance.	<a href="http://www.eif.org/index.htm">http://www.eif.org/index.htm</a>
ITALY	Local Bank in leather district of Santa Croce sull'Arno (PI)	<b>Cassa di Risparmio di San Miniato</b>	project financing designed to accompany the SMEs on the management of their business, goodwill expansion and improvement of the structure			<a href="http://www.carismiti.it/opencms/homepage/index.jsp">http://www.carismiti.it/opencms/homepage/index.jsp</a>
ITALY	Local Bank	<b>Banca della Campania</b>				<a href="http://www.bancacampania.it/">http://www.bancacampania.it/</a>
ITALY	Local Bank	<b>ALBA LEASING</b>				<a href="http://www.albaleasing.eu">www.albaleasing.eu</a>
ITALY	Local Bank	<b>BANCACARIGE</b>				<a href="http://www.gruppocarige.it/grp/gruppo/html/ta/prodotti/impresa/finanziamenti/finanziamenti_bei.htm">http://www.gruppocarige.it/grp/gruppo/html/ta/prodotti/impresa/finanziamenti/finanziamenti_bei.htm</a>
ITALY	Local Bank	<b>CASSACENTRALE BANCACredito Cooperativo del Nord Est</b>				<a href="http://www.cassacentrale.it">www.cassacentrale.it</a>
ITALY	Local Bank	<b>GRUPPO BANCAPOLARE DI VICENZA</b>			Dott. V. NERI 0444/339229	<a href="http://www.popolarevicenza.it">www.popolarevicenza.it</a>
ITALY	Local Bank	<b>GRUPPO VENETO BANCA</b>			Dott. A. ZANATTA 0423/283653 Dott. MARCONI 0423/283952	<a href="http://www.venetobanca.it">www.venetobanca.it</a>
ITALY	Local Bank in leather district of Santa Croce sull'Arno (PI)	<b>BCC di Fornacette Scarl</b>			Via Tosco Romagnola, 101/a San Romano (PI) Tel. 0587 281111 - Fax 0587 281242	<a href="http://www.bccfornacette.it/">http://www.bccfornacette.it/</a>
ITALY	Local Bank	<b>BCC di Signa</b>			Piazza Michelecci 7 - Signa (FI) Tel. 055-879101	<a href="http://www.bccsigna.it/">http://www.bccsigna.it/</a>
ITALY	Local Bank	<b>Cassa di Risparmio di Volterra SpA SC SM</b>			Filiale di Santa Croce sull'Arno: Via Del Bosco, 20 tel0571/386048 Fax: 0571/386033	<a href="http://www.crvolterra.it/">http://www.crvolterra.it/</a>
ITALY	Local Bank	<b>Credito Valdinievole BCC di Montecatini Terme e Bientina Società Cooperativa</b>			Via Ugo Foscolo 16/2, 51016 Montecatini Terme (PT) info@creditovaldinievole.it	<a href="http://www.creditovaldinievole.it/">http://www.creditovaldinievole.it/</a>
ITALY	Local Bank in leather district of Arzignano (VI)	<b>Cassa Rurale ed Artigiana di Brendola</b>			Piazza del mercato,15 - Brendola (VI) Tel.: 0444/705511	<a href="http://www.crbrendola.it/home/home.asp">http://www.crbrendola.it/home/home.asp</a>
ITALY	Local Bank in footwear district of Sant Elpidio a mare (MC)	<b>BCC di Civitanova Marche e Montecosaro</b>			viale Matteotti, 8 - 62012 Civitanova Marche (MC) Tel. 0733 8211 Fax 0733 821250	<a href="http://www.civitanova.bcc.it/content">http://www.civitanova.bcc.it/content</a>
ITALY	Local Bank in footwear district of Brenta	<b>Cassa di Risparmio di Venezia SpA</b>			Piazza Angelo Pastrello, 16 Venezia 041 501 0333	<a href="http://www.carive.it">www.carive.it</a>
ITALY	Crowdfunding	<b>WeAreStarting</b>			Cell. 335-568.17.16	<a href="http://www.wearestarting.it/about/">http://www.wearestarting.it/about/</a>
ITALY	Bank	<b>UNICREDIT</b>	UNICREDIT bank has proposed the project "financing fotovoltaic". The funding allows businesses to access government grants to cover the cost of installation of a photovoltaic system.	Piazza Gae Aulenti, 3 - Tower A - 20154 Milano. 848.88.00.88 (bank's clients) - 800.88.11.77 - +39 02.33408967	Amount from 10,000 euro. Only for SMEs. Minimum period 2 years, up to a maximum of 15, depending on the location of the plant	<a href="https://www.unicredit.it/it/piccolemedieprese/finanziamenti/finanziamenti-a-medio-lungo/finanziamentofotovoltaico.html">https://www.unicredit.it/it/piccolemedieprese/finanziamenti/finanziamenti-a-medio-lungo/finanziamentofotovoltaico.html</a>
ITALY	Private institution	<b>OFFICINAE VERDI SPA</b>	Energy-Efficiency Company created by UniCredit and WWF WWF Italy that offers specialized technical skills in the field of energy and the possibility of financing solutions offered by Unicredit, for the development of sustainable innovation as: renewable energy, cogeneration, energy efficiency and carbon management.	Piazza Buenos Aires 5, 00198 Roma, Italia Tel: (+39) 06.42020497 - energydesk@officinaeverdi.it - Num. 800330055		<a href="https://www.unicredit.it/it/chisiamo/pe-le-energia/desk-energia.html?ntcid=INT-18269">https://www.unicredit.it/it/chisiamo/pe-le-energia/desk-energia.html?ntcid=INT-18269</a>
ITALY	Bank	<b>INTESA SAN PAOLO - CASSA DI RISPARMIO DEL VENETO</b>	Specific solutions "Energy financing": Sustainability financing (short and medium-long term), Energy financing (medium-long term)	Via Sommacampagna - Verona		<a href="http://www.intesasanpaolo.com/finanziamenti-energia/finanziamenti-energia.jsp">http://www.intesasanpaolo.com/finanziamenti-energia/finanziamenti-energia.jsp</a>
ITALY	Bank	<b>INTESA SAN PAOLO</b>	Sustainability financing (short and medium term) included all investments to improve the energy efficiency	Via Pirelli 16 - Milano	Amount from 250,000 euro for medium investments. Up to 100%	<a href="http://www.intesasanpaolo.com/finanziamenti-energia/finanziamenti-energia.jsp">http://www.intesasanpaolo.com/finanziamenti-energia/finanziamenti-energia.jsp</a>
ITALY	Bank	<b>INTESA SAN PAOLO</b>	Energy financing (medium term) of efficiency plants	Via Pirelli 16 - Milano	Amount from 75,000 euro. lasting up to 15 years old, up to 80% financing of the investment project	<a href="http://www.intesasanpaolo.com/finanziamenti-energia/finanziamenti-energia.jsp">http://www.intesasanpaolo.com/finanziamenti-energia/finanziamenti-energia.jsp</a>
ITALY	Leasing company	<b>LEASINT</b>	Leasenergy - Financing of modern technologies to produce energy from renewable sources. In addition to funding, the bank offers an energy desk offers a range of services and tools dedicated to the industry.	Tel. 800.530.701 - 02.87940511		<a href="http://www.finanziamenti.mediocreditoalbanco.com/scriptWeb20/vertrina/mediocredito/home.jsp">http://www.finanziamenti.mediocreditoalbanco.com/scriptWeb20/vertrina/mediocredito/home.jsp</a>
ITALY	Bank	<b>MONTE DEI PASCHI DI SIENA</b>	MPS provides three financing products to promote the energy efficiency in SMEs: Welcome energy (financing of photovoltaic plants), MPS clean energy (financing of the plants to produce clean energy not from PV), Energy saving funding (	Banca Monte dei Paschi di Siena S.p.A. - Siena - Tel. 800 414141		<a href="http://www.mps.it/Per%20la%20azienda/Finanziamenti/Energia/">http://www.mps.it/Per%20la%20azienda/Finanziamenti/Energia/</a>
ITALY	Bank	<b>DEUTSCHE BANK S.P.A</b>	SME Energy - In view of the multiple needs of a loan, there is the need for adequate solutions, able to combine the advantages of energy saving for its production with the sale of excess energy.	Business banker: 02 6995	Long term loan	<a href="http://www.deutsche-bank.it/bbc/dbforbusiness-PMI-Energia.html?dbquery=mu%3Afinanziamenti-energia">http://www.deutsche-bank.it/bbc/dbforbusiness-PMI-Energia.html?dbquery=mu%3Afinanziamenti-energia</a>
ITALY	Bank	<b>Banca Marche</b>	Loan "Clean Energy"	Dott. G. BARCHIESI 071/50213200 Dott. R. PORCARELLI 0731/539291 Via Niccolò Tommaseo, 7 - Padova - Tel 049/8771111	Up to 20 years	<a href="http://www.bancamarche.it/viewdoc.aspx?CQ_ID=1018&amp;tree=1205">http://www.bancamarche.it/viewdoc.aspx?CQ_ID=1018&amp;tree=1205</a>
ITALY	Bank	<b>Banca popolare etica</b>	"Project energy" Loans	Via Niccolò Tommaseo, 7 - Padova - Tel 049/8771111	up to 100% for investments up to 75,000 euro up to 80% for investments over 75,000 euro	<a href="http://www.ubibanca.com/energia-sostenibile">http://www.ubibanca.com/energia-sostenibile</a>
ITALY	Bank	<b>UBI BANCA</b>	SUSTAINABLE ENERGY : Renewable energy sources and energy saving - line of credit established to support business development programs and investments for the production of energy from renewable or low environmental impact (ie wind, solar, hydro, biomass), the rationalization of consumption and energy savings (including so-called green building measures) and to improve energy efficiency.	UBI BANCA tel. 800500200 servizio.clienti@ubibanca.it		<a href="http://www.ubibanca.com/energia-sostenibile">http://www.ubibanca.com/energia-sostenibile</a>
ITALY	Public loan	<b>POR FESR 2007-2013</b>	revolving fund and capital grants for investments aimed at reducing energy consumption dedicated to SME	Regione Veneto - tel: 041/3967251-211 - 041/2795861 fax: 041/2795808 agevolazioni@venetosvilupp o.p.	Deadline: 30/06/2015	<a href="http://www.regione-veneto.it/web/bandi-avvisi-concorsi/departmento-bando?spn_detailid=764884">http://www.regione-veneto.it/web/bandi-avvisi-concorsi/departmento-bando?spn_detailid=764884</a>
ITALY	ESCO	<b>EXALTO ENERGY &amp; INNOVATION S.R.L.</b>	Exalto is engaged in promoting environmental sustainability by offering the most innovative technologies and the best financial solutions.	EXALTO - Via Flaminia 56 Roma - tel. 0245504019 - Dott. Mario Gamberale		<a href="http://exaltoenergia.it/">http://exaltoenergia.it/</a>
ITALY	Government Credit and Banks	<b>ABI-MISE</b>	Innovative investments in South Italy . Financial agreement between Italian Ministry of economic development (MISE) and the Italian association of banks (ABI) to provide soft loans to Companies of Italian convergens region	The loans are provided by each participating bank		<a href="https://www.abi.it/Pagine/Mercati/Credito/Credito-alle-impres/Investimenti-innovativi-MezzoGiorno/Banche%20aderenti/Lista-Banche-Risparmio-Energetico.pdf">https://www.abi.it/Pagine/Mercati/Credito/Credito-alle-impres/Investimenti-innovativi-MezzoGiorno/Banche%20aderenti/Lista-Banche-Risparmio-Energetico.pdf</a>
ITALY - EU	European Investment Fund	<b>BANCA ETICA - Fondi Jeremy</b>	Unsecured loan made up of 64% by JEREMIE funds at zero interest and 36% of funds from Banca Popolare Etica, Institute manager selected by the FEI	BANCA ETICA - FILIALE DI NAPOLI: Telefono: 0815635994 Email: ufficio.napoli@bancaetica.com		<a href="http://www.bancaetica.it/pec-organizzazioni-e-impres/finanziamenti/jeremie-campania">http://www.bancaetica.it/pec-organizzazioni-e-impres/finanziamenti/jeremie-campania</a> , <a href="http://ec.europa.eu/regional_policy/the_funds/instruments/jeremie_it.cfm">http://ec.europa.eu/regional_policy/the_funds/instruments/jeremie_it.cfm</a>
Nederlands	Bank	<b>Triodos Bank</b>	Triodos Bank helps fund businesses or projects which bring positive social, cultural or environmental change	030 694 27 00		<a href="http://www.triodos.nl/zakelijk/lenen/">http://www.triodos.nl/zakelijk/lenen/</a>

PORTUGAL	Institutes and Banks	<b>2014 and on: Incentivos ao investimento e emprego (CPAI).</b>	Investments in productive and other systems with higher energy efficiency are possible. Lower credit costs compared to usual credits.	Agência Portuguesa para o Investimento e Comércio Externo de Portugal Lisboa	Several entities are associated. Coordinated by AICEP	<a href="http://www.iapmei.pt/iapmei-art-03.php?id=2978">http://www.iapmei.pt/iapmei-art-03.php?id=2978</a>
PORTUGAL	ESCO	<b>APESE</b>	ESCO portuguese association: APESE - Companies that provide energy services and/or energy efficiency services (e.g. commercialize photovoltaic panels) and share the investment and operational risks being remunerated by the return on the investment. In Portugal are named ESE (Empresas de Serviços de Energia) however to date the financing is done mainly by banks	<a href="mailto:apeenergia@ape.pt">APESENERGIA Contactos (351) 220 114 366 Internet www.ape.pt Associação Portuguesa das Empresas de Serviços de Energia (351) 220 114 366 geral@ape.pt Rua da Constituição, 2105 2º Andar, Fração BU (351) 220 114 366 4200-194- Porto</a>		<a href="http://www.ape.pt/">http://www.ape.pt/</a>
PORTUGAL	Bank	<b>Banco Bilbao Vizcaya Argentaria (Portugal)</b>	Banco Bilbao Vizcaya Argentaria (Portugal) <a href="https://www.bbva.pt/empresas/">https://www.bbva.pt/empresas/</a>	<a href="https://www.bbva.pt/empresas/">https://www.bbva.pt/empresas/</a>	Financing agreements are done directly with clients	<a href="https://www.bbva.pt">https://www.bbva.pt</a>
PORTUGAL	Bank	<b>Banco BPI</b>	Banco Português de Investimento offers line attractive for SMEs <a href="http://www.bancobpi.pt/empresas">http://www.bancobpi.pt/empresas</a>	Av. da Boavista, 1117 - 2º, P-4100-129 Porto; T/B Santa Maria da Feira	Financing agreements are done directly with clients.	<a href="http://www.bpi.pt">www.bpi.pt</a>
PORTUGAL	Bank	<b>Banco Popular Portugal</b>	Banco Popular Portugal has innovative solutions for companies <a href="http://www.bancopopular.pt/portugal/empresas/">http://www.bancopopular.pt/portugal/empresas/</a>	Apartado 5027 E. Sete Rios R. Namalho Ortigão, 51 P-1081-972 Lisboa; T/B São João da Madeira	Financing agreements are done directly with clients.	<a href="http://www.bancopopular.pt">www.bancopopular.pt</a>
PORTUGAL	Bank	<b>Banco Português de Negócios (BPN)</b>	Banco Português de Negócios (BPN) - actually Banco BIC has measures dedicated to support companies investments <a href="http://www.bancobic.pt/eportal/v10/PT/asp/afertaBpn/empresas/in dex.aspx">http://www.bancobic.pt/eportal/v10/PT/asp/afertaBpn/empresas/in dex.aspx</a>	Av. António Augusto de Aguiar	Financing agreements are done directly with clients	<a href="http://www.bancobic.pt/eportal/v10/PT/asp/index.asp">http://www.bancobic.pt/eportal/v10/PT/asp/index.asp</a>
PORTUGAL	Bank	<b>Banco Santander Totta (Totta)</b>	Banco Santander Totta (Totta)	<a href="https://www.santander.totta.pt/pt_PT/empresas.html">https://www.santander.totta.pt/pt_PT/empresas.html</a>	Financing agreements are done directly with clients.	<a href="https://www.santander.totta.pt/">https://www.santander.totta.pt/</a>
PORTUGAL	Bank	<b>BANIF - Banco Internacional do Funchal</b>	BANIF - Banco Internacional do Funchal has specific credit lines for SMEs <a href="http://www.banif.pt/xsite/empresas/financiamento/linhadecredito.js?CH=6354&amp;PCH=3900">http://www.banif.pt/xsite/empresas/financiamento/linhadecredito.js?CH=6354&amp;PCH=3900</a>	<a href="http://www.banif.pt/xsite/empresas/financiamento/credito/investimento/business.js?CH=4950">http://www.banif.pt/xsite/empresas/financiamento/credito/investimento/business.js?CH=4950</a>	Financing agreements are done directly with clients	<a href="http://www.banif.pt/home.htm">http://www.banif.pt/home.htm</a>
PORTUGAL	Bank	<b>CGD</b>	Caixa Geral de Depósitos has several credit lines to support companies investments and has also credit lines to support the investments associated to national programmes and others <a href="https://www.cgd.pt/Site/Calca-Empreender/Financiamento/Paese/Financiamento.aspx">https://www.cgd.pt/Site/Calca-Empreender/Financiamento/Paese/Financiamento.aspx</a>	Av. João XXI, 63 P-1000-300 Lisboa; T/B São João da Madeira Caixa - Banco de Investimento	Financing agreements are done directly with clients	<a href="http://www.cgd.pt">www.cgd.pt</a>
PORTUGAL	Bank	<b>Deutsche Bank (Portugal)</b>	Deutsche Bank (Portugal) has specific credit lines to support equipments acquisition and implementation of framework programmes e.g. <a href="http://www.deutsche-bank.pt/db_pt/content/7651.htm">http://www.deutsche-bank.pt/db_pt/content/7651.htm</a> <a href="http://www.deutsche-bank.pt/db_pt/content/7910.htm">http://www.deutsche-bank.pt/db_pt/content/7910.htm</a>	Rua Castilho 20, em Lisboa <a href="http://www.deutsche-bank.pt/db_pt/content/7651.htm">http://www.deutsche-bank.pt/db_pt/content/7651.htm</a>	Financing agreements are done directly with clients	<a href="http://www.deutsche-bank.pt/">http://www.deutsche-bank.pt/</a>
PORTUGAL	ESCO	<b>FUTUR SOLUTIONS</b>	Futursolutions - Sistemas Eléctricos e Doméstica, Lda. The ESCO partnerships are regulated by a Contrato de Desempenho Energético (Energy Performance Contract). For the cliente the advantages are implementation of solution of energy efficiency, with guaranty of efficiency at low or null investment cost.	<a href="http://www.futursolutions.pt/">Avenida Professor Vieira Natividade, Lote 5, 74-B 2460 - 071 Alcobaca</a>	Signed supplier agreement model for INDECO however financing agreements are done directly with clients.	<a href="http://www.futursolutions.pt/">http://www.futursolutions.pt/</a>
PORTUGAL	Government aid	<b>Incentivos fiscais ao investimento nacional. AICEP, E.P.E. and IAPMEI</b>	Incentivos fiscais ao investimento nacional - Reduction of taxes if investments are strategic according defined criteria namely R&D related with energy efficiency. Lower taxes payed by the companies	AICEP, E.P.E., e o IAPMEI Lisboa	Several entities are associated: AICEP, E.P.E., e o IAPMEI and communicate the data to the AT (tributary authority)	<a href="http://www.iapmei.pt/iapmei-art-03.php?id=325">http://www.iapmei.pt/iapmei-art-03.php?id=325</a>
PORTUGAL	ESCO	<b>List of qualified ESCOS</b>	List of qualified ESCOS in Portugal updated January 2015 (47 total, 22 level 1).	<a href="http://www.dgep.pt/?cn=83098476AAAAA">http://www.dgep.pt/?cn=83098476AAAAA</a>	Information available at the Direção Geral de Energia e Geologia - National institute for energy and geology	<a href="http://www.dgep.pt">http://www.dgep.pt</a>
PORTUGAL	Bank	<b>Millenium BCP</b>	Banco Comercial Português has appeltive credit lines for enterprises <a href="http://corp.millenniumbcp.pt/pt/public/solucoesfinanceiras/Pages/HomePage.aspx">http://corp.millenniumbcp.pt/pt/public/solucoesfinanceiras/Pages/HomePage.aspx</a>	Av. Prof. Dr. Cavaco Silva (Tasus Park) Edif 3, Piso 0, Ala C T/B - 2744-002 Porto Salvo; T/B Santa Maria da Feira	Financing agreements are done directly with clients	<a href="http://www.millenniumbcp.pt">www.millenniumbcp.pt</a>
PORTUGAL	Bank	<b>NOVO BANCO</b>	Novo Banco has specific credit lines <a href="http://www.novobanco.pt/site/cms.aspx?label=hcmempresas">http://www.novobanco.pt/site/cms.aspx?label=hcmempresas</a>	Av. da Liberdade, 195, P-1250-142 Lisboa P-1250-142 Lisboa; T/B São João da Madeira	Financing agreements are done directly with clients	<a href="http://www.novobanco.pt/">http://www.novobanco.pt/</a>
PORTUGAL	National Institutes and Banks	<b>PME crescimento 2014</b>	Credit line accessible to PMEs. Investments in productive and other systems with higher energy efficiency are possible. Lines of credit according to type of company. Lower credit costs compared to usual credits.	Instituto de Apoio às PMEs e à Inovação IAPMEI Estrada do Paço do Lumiar, Campus do Lumiar - Edifício A 1649-038 Lisboa T. + 351 213 836 000	Several entities are associated with Linha de crédito PME crescimento 2014	<a href="http://www.iapmei.pt/resources/download/PMECrescimento2014_v1.pdf">http://www.iapmei.pt/resources/download/PMECrescimento2014_v1.pdf</a>
PORTUGAL	National programme and Banks	<b>PNAEE 2016 + PNAER 2020 + WCO.AP2020</b>	Programmes to increase efficiency till 2016 namely foreseen in the case of industry the need and support to revise electric motor, heat and cold production, illumination and other measure to reduce industrial consumption + increase renewables 2020 + increase energy efficiency 2020	<a href="https://dre.pt/application/di/p/dp1sdip/2013/04/07000/0202202091.pdf">https://dre.pt/application/di/p/dp1sdip/2013/04/07000/0202202091.pdf</a>		<a href="http://www.dgep.pt">http://www.dgep.pt</a>
PORTUGAL	National programme	<b>PORTUGAL 2020</b>	National program for the period 2014-2020 aiming the enhancement of competitiveness of Portuguese enterprises. Portugal 2020 includes 4 main thematic programmes: Competitiveness and Internationalization, Employment, Human capital and Sustainability and efficiency in resources use. Additional there are regional funds namely for Norte were over 95 % of the footwear companies are located	<a href="https://www.portugal2020.pt/Portal2020/Candidaturas/abertas">https://www.portugal2020.pt/Portal2020/Candidaturas/abertas</a> <a href="https://www.portugal2020.pt/Balcao2020/info/RequestLoginAndPassword.aspx">https://www.portugal2020.pt/Balcao2020/info/RequestLoginAndPassword.aspx</a>	The program regulations are being prepared. Available information indicates that investments to be supported shall be related namely with energy efficiency, innovation, exports and qualification.	<a href="https://www.portugal2020.pt/Portal2020/que-e-o-portugal2020">https://www.portugal2020.pt/Portal2020/que-e-o-portugal2020</a>
PORTUGAL	Government aid and Banks	<b>Portugal Eficiência 2015</b>	Programme to increase efficiency in the period 2008 - 2015 namely aiming in the case of industry to reduce energy consumption in 8 %. Several support and credit lines were established.	<a href="http://www.ploran.com/artigos/portugal_eficiencia_2015.pdf">http://www.ploran.com/artigos/portugal_eficiencia_2015.pdf</a>		<a href="http://www.dgep.pt">http://www.dgep.pt</a>
PORTUGAL	Government aid and Banks	<b>PPEC 2013-2014.</b>	The programme presented several support lines namely for air compressed systems.	<a href="http://www.adene.pt/ppec">http://www.adene.pt/ppec</a>		<a href="http://www.adene.pt">http://www.adene.pt</a>
PORTUGAL	Electricity provider EDP (EDP Comercial) and Banks	<b>Program Save to Compete.</b>	Managed by EDP Comercial the program foresees 3 credit lines. 14 million euros were invested till June 2014 <a href="http://www.jornaldenegocios.pt/empresas/detalhe/programa_de_eficiencia_energetica_da_edp_ja_gerou_investimentos_de_14_milhoes.html">http://www.jornaldenegocios.pt/empresas/detalhe/programa_de_eficiencia_energetica_da_edp_ja_gerou_investimentos_de_14_milhoes.html</a>	808 505 505 - das 8h às 20h todos os dias úteis E-mail: <a href="mailto:eficienciaenergetica@edp.pt">eficienciaenergetica@edp.pt</a> <a href="mailto:nner@edp.pt">nner@edp.pt</a> Telef: + 351 211 548 770 - Horário: 10h às 12h e das 15h às 17h E-mail: <a href="mailto:info@compete-pofc.org">info@compete-pofc.org</a>	The Program involves the main Portuguese electricity supplier (EDP), The Association of Companies of Portugal (CIP) and the bank BPI.	<a href="http://www.edp.pt/pt/empresas/precolivre/Pages/EDPComercial.aspx">http://www.edp.pt/pt/empresas/precolivre/Pages/EDPComercial.aspx</a>
PORTUGAL	National programme	<b>QREN</b>	COMPETE - Programa Operacional Factores de Competitividade, Qualificação e Internacionalização PME. National program aiming the improvement of competences and internationalization of the Portuguese PMEs. The programme lunched most of the last calls in 2013. On going projects must close till June 2015.	E-mail: <a href="mailto:info@compete-pofc.org">info@compete-pofc.org</a>	Finance and Venture Capital - The program requires that 70 % of the investments foreseen in the projects are related to internationalization, thus up to 30 % could be related to energy efficiency with up to 45 % incentive. Only non-productive investments are allowed (e.g. illumination, emissions/effluent treatment, systems to measure the machines energy consumption, ..).	<a href="http://www.pofc.aren.pt/areas-do-compete/incentivos-as-empresas/qualificacao-e-internacionalizacao-pme">http://www.pofc.aren.pt/areas-do-compete/incentivos-as-empresas/qualificacao-e-internacionalizacao-pme</a>
PORTUGAL	National programme	<b>QREN</b>	COMPETE - Programa Operacional Factores de Competitividade, Sistema de Incentivos à Inovação. National program aiming the enhancement of innovation among Portuguese PMEs. The programme lunched most of the last calls in 2013. On going projects must close till June 2015.	Telef: + 351 211 548 770 - Horário: 10h às 12h e das 15h às 17h E-mail: <a href="mailto:info@compete-pofc.org">info@compete-pofc.org</a>	The program demands that investments are related with innovation. Regarding systems with higher energy efficiency only very innovative new systems/machines would be allowed. Systems that produce energy to be sold are not allowed.	<a href="http://www.pofc.aren.pt/areas-do-compete/incentivos-as-empresas/innovacao">http://www.pofc.aren.pt/areas-do-compete/incentivos-as-empresas/innovacao</a>
PORTUGAL	National Institutes and Banks	<b>till 2014: PME crescimento</b>	Credit line accessible to PMEs. Investments in productive and other systems with higher energy efficiency are possible. Extended periods of investment payment and lower credit costs compared to usual credits.	Instituto de Apoio às PMEs e à Inovação IAPMEI Estrada do Paço do Lumiar, Campus do Lumiar - Edifício A 1649-038 Lisboa T. + 351 213 836 000 <a href="mailto:info@iapmei.pt">info@iapmei.pt</a>	Several Banks are associated with Linha de crédito PME crescimento (e.g. CGD, Millenium, BES, Montepio, Santander, among others).	<a href="http://www.iapmei.pt/iapmei-art-03.php?id=2719">http://www.iapmei.pt/iapmei-art-03.php?id=2719</a> <a href="https://www.cgd.pt/empresas/Investimento/Documents/PME-Crescimento-Divulgacao.pdf">https://www.cgd.pt/empresas/Investimento/Documents/PME-Crescimento-Divulgacao.pdf</a> <a href="http://corp.millenniumbcp.pt/pt/public/solucoesfinanceiras/Financiamentos/Pages/LinhaPMECrescimento.aspx">http://corp.millenniumbcp.pt/pt/public/solucoesfinanceiras/Financiamentos/Pages/LinhaPMECrescimento.aspx</a> <a href="http://www.bes.pt/sites/bes/cms.aspx?tabid=EMPPMEINVESTE">http://www.bes.pt/sites/bes/cms.aspx?tabid=EMPPMEINVESTE</a> ; other banks.

SPAIN	ROSEFF - The EU EBRD Romania SME Sustainable Energy Finance Facility	RoSEFF	RoSEFF is a financing programme from the European Union and the European Bank for Reconstruction and Development.	RoSEFF Help Desk - 031 224 8104, seff@seff.ro, Tractebel Engineering, RoSEFF Project Office Str. Alexandru Constantinescu 6 Bucharest Romania EU EBRD Romania SME Sustainable Efficiency Finance Facility	It helps SMEs to invest in energy efficiency and renewable energy solutions, with: loans from participating Financial Institutions (Romanian banks), free technical consultancy from Tractebel Engineering, EU grants	<a href="https://www.seff.ro/en/grants/1/page/EN.html">https://www.seff.ro/en/grants/1/page/EN.html</a>
SPAIN	ADEL Bacau	Asociatia pentru Dezvoltare Economica Locala Bacau	The Mission of the Association for Local Economical Development is the durable development of the local business environment's performances	Str. Nicu Enea, nr. 42, sc. A, ap. 17, Phone +40334803237, email adel@adelbacau.ro, office.adel@gmail.com	Consultancy services regarding EEA Financial Mechanism 2009-2014. Financing the Energy Efficiency Program for Romania	<a href="http://adelbacau.ro/">http://adelbacau.ro/</a>
SPAIN	Bank	Caixa Capital Risc	Caixa Capital Micro invests amounts of 50,000 Euros in young innovative companies.	Tel. 93 409 40 60	invierte importes de 50.000 euros en empresas innovadoras de reciente creación a través de préstamos participativos con una opción temporal de capitalización.	<a href="http://www.caixacapitalrisc.es/index.php?r2=mod=staticContent&amp;IDF=64">http://www.caixacapitalrisc.es/index.php?r2=mod=staticContent&amp;IDF=64</a>
SPAIN	Government Autonomic AID	ICAEN Institut Català de la Energia	Institution to promote research, study and support programmes to develop and apply energetic technologies to improve energy saving and efficiency, rational use promotion of energy and optimise management of energy resources	c/Pamplona, 113. 08018 Barcelona (SPAIN). Tel.+34 93 622 05 00 icaen@icaen.gencat.cat // antonia.santias@gencat.cat	http://www20.gencat.cat/porta/site/caen/m/en/utem.897a4be85d3b580e64968b0c0e1a0?vgnextaid=fd768a206017c110vgnVCM1000000b0c1e0aRCRDvgnnextchannel=fd768a206017c110vgnVCM1000000b0c1e0aRCRD&vgnextfmt=default	www.icaen.cat or gencat.cat/caen
SPAIN	Government Credit	ICF Instituto Catalán de Finanzas	Special financing line intended to give credit and/or leasing to activities (projects and investments) to energetic efficiency and use of renewable energies	Gran Via de les Corts Catalanes 635. BCN. Tel.+34 93 342 84 10; info@icf.cat // antoni.valles and A.Ortiz; avalles@icf.cat // www.icf.cat	+34 93 342 84 10 / 902 227 237 Gran Via de les Corts Catalanes, 635 6a planta.	<a href="http://www20.gencat.cat/porta/site/fin/empresa">http://www20.gencat.cat/porta/site/fin/empresa</a>
SPAIN	Leasing company	ING Lease España E F C SA	Finance, credit and leasing	Avenida Diagonal, 605 - Pis Noveno 08028 Barcelona	+34 934 94 93 30 / fax +34 934 94 93 31	<a href="http://www.inglease.com">www.inglease.com</a>
SPAIN	Government Credit	Instituto de Crédito Oficial (ICO)	Instituto de Crédito Oficial is a State-owned bank attached to the Ministry of Economic Affairs and Competitiveness through the Secretariat of State for Economy and Business Support. It has the status of the State's Financial Agency. With its 40-year history, ICO has become a benchmark credit institution in the financing of both SME and large-scale infrastructure projects. <small>not only in Spain but also abroad.</small>	Paseo del Prado, 4 - 28014 Madrid - Tel.: 91 592 16 00 / 900 121 121	The Institute's purpose is to boost any economic activity which, on account of its social, cultural, innovative or ecological significance, merits promotion and development.	<a href="http://www.ico.es/web/contenidos/home/home.html">http://www.ico.es/web/contenidos/home/home.html</a>
SPAIN	Government AID	Instituto para la Diversificación y Ahorro de la Energía (IDAE)	The Institute for Diversification and Saving of Energy, IDAE, is an agency of the Ministry of Industry, Energy and Tourism, through the Ministry of Energy, which oversees organically.	C/Madera, 8 - 28004 Madrid - Tel. 91 456 49 00; Email: ciudadano@idae.es // comunicacion@idae.es	Contribute to achieving the Spanish goals on improving energy efficiency, renewable energy and other low carbon technologies is the strategic framework of its activity. In this sense, the IDAE conducts dissemination and training, technical assistance, program development and funding of specific projects of technological innovation and replicable nature.	<a href="http://www.idae.es">http://www.idae.es</a> <a href="http://www.idae.es/index.php?id=653&amp;menu=332/mod.pags/mem.detalle">http://www.idae.es/index.php?id=653&amp;menu=332/mod.pags/mem.detalle</a>
SPAIN	Bank	La Caixa	Financiación a corto y largo plazo gama de productos que le permitirá financiar la renovación del equipo, sus inversiones de negocio y adquirir vehículos. Renting; leasing; Líneas ICO	<a href="http://empresa.lacaixa.es/home/empresas_es.html">http://empresa.lacaixa.es/home/empresas_es.html</a> Teléfono: 902 11 05 82		<a href="http://empresa.lacaixa.es/financiacion/financiacion_es.html">http://empresa.lacaixa.es/financiacion/financiacion_es.html</a>
SPAIN	Bank	Sabadell	Special financing line intended to give credit and/or leasing to activities (projects and investments) to energetic efficiency and use of renewable energies	Plaça de Catalunya, 1. 08201 Sabadell (Barcelona) +34 902 343 999	+34 937 28 91 99 / 902 323 000	<a href="https://www.bancsabadell.com/cs/Satellite?c=SABAD/Optimizar-la-gestion-de-vehiculos-y-maquinaria/1191332196939/en/">https://www.bancsabadell.com/cs/Satellite?c=SABAD/Optimizar-la-gestion-de-vehiculos-y-maquinaria/1191332196939/en/</a>
SPAIN	Bank	Triodos Bank	Financiación para Energías renovables y ahorro energético	Avda.Diagonal 418. Casa de les Puntes. BCN; info@triodos.es, 902 360 940 6 +34 91 640 46 84 // Daniel Maria Marina, daniel.marina@triodos.es		<a href="http://www.triodos.es/es/conozca-triodos-bank/historias-de-la-banca-transparente/criterios-de-financiacion/">http://www.triodos.es/es/conozca-triodos-bank/historias-de-la-banca-transparente/criterios-de-financiacion/</a>
SPAIN	Bank	Bankinter	Bankinter y el FEI comparten al 50% el riesgo de las operaciones que se formalicen en el acuerdo. Los beneficiarios son pequeñas y medianas empresas. Los préstamos tienen una duración mínima de 2 años y una duración máxima de 7 años. Se pueden financiar activos fijos tangibles e intangibles así como necesidades de circulante. Bankinter mejora las condiciones financieras al beneficiario como consecuencia del acuerdo con el FEI.	Calling from Spain 902 88 88 55	Financiación dirigida a empresas, Que destinen los fondos para invertir en desarrollo de productos, procesos y/o servicios innovadores. Con proyectos de I+D+i que supongan un impulso para el crecimiento de la empresa. Basadas de forma significativa en actividades de I+D+i. y/o con un presupuesto significativo en inversiones en I+D+i.	<a href="https://empresas.bankinter.com/www2/empresas/es/financiacion/lineas_ico/financiacion_bel">https://empresas.bankinter.com/www2/empresas/es/financiacion/lineas_ico/financiacion_bel</a>
SPAIN	Government AID	Plan para el Impulso al Medio Ambiente "PIMA Aire"	Incentives to promote the purchase and replacement of vans and commercial vehicles. This aid scheme has been set up to cater for individuals (independent professionals) and private companies (mainly SMEs) that purchase new used vehicles, which are no more than one year of age starting from their first registration. The amount of aid on offer is between 1000 and 2000 Euros per vehicle; provided that it is a commercial vehicle weighing no more than 3.5 tonnes in maximum authorised weight (converted passenger cars, vans, and pickup trucks).	info@planpimaire.es		<a href="http://www.planpimaire.es">http://www.planpimaire.es</a>
SPAIN	Government AID	Programa de incentivos al vehículo eficiente "PIVE"	The primary goal of the PIVE plan, the Programme for Efficient Vehicle Incentives, is the replacement of a grand total of between 145,000 and 150,000 vehicles, from passenger cars to light commercial vehicles. These vehicles should be replaced with other new ones whose fuel consumption and CO2 emissions levels are lower. Private individuals, independent professionals, microenterprises, and SMEs are eligible to benefit from this scheme, provided that vehicle purchases are accompanied by a statutory off road notification for a vehicle that is more than 10 years of age for M1 category vehicles (passenger cars), or more than 7 years of age for those in the N1 category (commercial vehicles).	info@planpive.net	They usually appear periodically calls. Usually the minimum amount will be 2000 Euros per vehicle. This financial aid is not accumulative with aid from the PIMA Aire plan.	<a href="http://www.planpive.net">http://www.planpive.net</a>
SPAIN	Bank	BBVA Through the JESSICA-F.I.D.A.E fund (Joint European Support for Sustainable Investment in City Areas - Fondo de Inversión de Diversificación y Ahorro de la Energía)	Financial aid for sustainable urban development projects improving energy efficiency, by using renewable energy and which are developed by Energy Service Companies (ESCOs) or other private companies. The financing of projects aimed at SMEs and large industry (amongst others) that support steps towards energy efficiency and effective energy management will take place. These steps could include the renovation of existing buildings, such as insulating walls, improving central heating, and lighting, etc. Also the renovation or extension of existing heat or refrigeration networks, renewable energy projects, etc.	BBVA Line 900 33 55 88 and BBVA branches	BBVA is the only bank in Spain that has been selected by the European Investment Bank (EIB) to manage and finance Sustainable Urban Development energy projects through the JESSICA-F.I.D.A.E. initiative, which is a fund cofinanced by ERDF (the European Regional Development Fund) and IDEA (the Institute for Diversification and Saving of Energy), and is operated by the European Investment Bank (EIB).	<a href="http://www.bbva.es/jessica">www.bbva.es/jessica</a>
SPAIN	Government AID	IVF (Institut Valencià de Finances)	The objectives of the IVF (the Valencian Institute of Finance) include acting as the main instrument for public credit policy of the Valencian regional Government, as well as helping them exercise their jurisdiction within the financial system. The Valencian Institute of Finance (IVF) was founded as a public law entity subject to the local Government with its own full legal personality and both a public and private capacity. Currently, the IVF is attached to the local Ministry of Finance and Employment. The IVF is offering long-term loans to SMEs for the financing of projects promoting productive investment in the Valencian Region enabling them to become more competitive and to ensure the positive positioning of Valencian products in the market.	Institut Valencià de Finances, Plaza de Nápoles y Sicilia, 46003 - Valencia. Tel: 961 97 17 30; Fax: 963 91 07 38	For an investment project to be financed by the IVF, it should incorporate some of the following aims: Incorporate added value to products; promote technological innovation; increase company productivity and competitiveness; bring about improvements to products and services, as well as generating employment. Ultimately, a successful project should contribute to the economic and social development of the Valencian Region.	<a href="http://www.ivf.qva.es">http://www.ivf.qva.es</a>
SPAIN	Government AID	IVACE (Valencian Institute of Business Competitiveness)	The objective of this scheme is to help make investments in energy saving measures more economically viable for companies in the Valencian Community, whichever economic sector they may work in. The maximum amounts available for aid will be the following: - Process equipment and facilities: The maximum amount available will be 22% of eligible costs up to a maximum of 200,000 Euros per project. - Replacement of auxiliary energy-consuming equipment (such as boilers, compressors, burners, and electric motors) with high performance equipment. The maximum amount available will be 30% of eligible costs up to a maximum of 200,000 Euros per project.	ÁREA DE ENERGÍA - IVACE C/Colón, 1 - 46004 Valencia Tel: 96 342 79 00	The Valencian Institute of Business Competitiveness (IVACE) is a public entity of the Valencian Government attached to the Regional Department of Economy, Industry, Tourism and Employment. The IVACE aid scheme within the area of energy saving and efficiency, for the 2013 financial year, is currently open. (Deadline: 26/07/2013)	<a href="http://www.qva.es">www.qva.es</a>



UK	Investment and Financial advisory company	<b>Sustainable Development Capital LLP</b>	Works with companies, financial institutions and governments on structuring and raising capital to raise capital for sustainable investments. Develops and invests in energy efficiency projects.	32 Old Burlington Street, London, W1S 3AT Tel +44(0) 207 287 7700 Fax +44(0)207 478 8931	Selected by UK Government as a fund manager for managing investments for projects on energy efficiency. Has launched a specialist fund - UK Energy Efficiency Investments - into which the UK Green Investment Bak has made a UK£ 50 million investment. The fund seeks to offer 100% finance for energy efficiency projects	<a href="http://www.sdcl-ib.com/">http://www.sdcl-ib.com/</a>
UK	Credit company	<b>Sustainable Development Capital LLP (SDCL)</b>	Works with companies, financial institutions and governments on structuring and raising capital to raise capital for sustainable investments. Develops and invests in energy efficiency projects.	32 Old Burlington Street, London, W1S 3AT Tel +44(0) 207 287 7700 Fax +44(0)207 478 8931	Selected by UK Government as a fund manager for managing investments for projects on energy efficiency. Has launched a specialist fund - UK Energy Efficiency Investments - into which the UK Green Investment Bak has made a UK£ 50 million investment. The fund seeks to offer 100% finance for energy efficiency projects	<a href="http://www.sdcl-ib.com/">http://www.sdcl-ib.com/</a>
UK	Crowdfunding	<b>Funding Circle</b>	they offer loans on a commercial basis – this can vary on the status of the potential borrower.	Tel 0800 0468747 9111 + 44 207 401		<a href="https://www.fundingcircle.com/?actid=Clc006P578ACTFMZrAocv8kAQa">https://www.fundingcircle.com/?actid=Clc006P578ACTFMZrAocv8kAQa</a>
UK	Advisory Services	<b>UK Leather Energyi</b>	UK Leather has teamed up with Energyi to offer our members a FREE on-site survey to help identify potential energy efficiency or renewable generation projects. If any viable potential projects are identified on your site and you do not wish to fund them yourself, Energyi are able to match you up with an investor who will pay all capital and ongoing operational costs of the project in return for a share of the measured savings achieved.	To make an enquiry or to request a free survey, please contact David Kowal at ukleather@energyi.co.uk or 0115 896 2064	The first step is to survey your site to identify viable projects, and model the associated costs and savings. Thanks to our relationship with Energyi, this initial survey is available free of charge, and with no obligation.	
UK	Bank	<b>EIB Funding Santander</b>	through an agreement with the European Investment Bank (EIB) Santander Bank supports small and medium sized businesses by providing access to an invaluable source of lower cost finance.	<a href="http://www.santandercb.co.uk/contactus">http://www.santandercb.co.uk/contactus</a>	At a glance *Discounted loan rates are available for qualifying businesses. *The funding is available to businesses across most industry sectors. *Loans can be granted to businesses with less than 250 employees. *The maximum single loan value is €12.5 million, with a minimum loan term of two years. *Funding must be for an investment into your business. *Our experienced Relationship Directors can discuss your eligibility and help you apply.	<a href="http://Santandercb.co.uk">Santandercb.co.uk</a>
UK	Esco	<b>Chalmor Ltd</b>	Company works on a standard Esco basis; they supply technology and arrange finance, agree a lease arrangement and aim to recover the cost from savings. Finance cost is at commercial rates.	Steven.Henry@chalmor.co.uk tel +44 (0)1582 748700	Company specialises in lighting and heating systems	<a href="http://www.chalmor.co.uk">www.chalmor.co.uk</a>
UK	Specialist energy finance provider	<b>Siemens Ltd</b>	The company works with the Carbon Trust to provide "Energy Efficiency Financing" Scheme. This offers finance on a lease basis; the scheme owns the equipment until the costs are paid by the company - in theory from savings	Jan.wins@dell@siemens.com; +44 (0) 7808 823 445; eef.sfs@siemens.com; +44 (0)1753 434476	Practical minimum is £10,000 and no maximum lend; 100% funding for 5 years (7 for generation projects)	<a href="http://www.energyefficiencyfinancing.co.uk">www.energyefficiencyfinancing.co.uk</a> ; <a href="http://www.siemens.co.uk/financialservices">http://www.siemens.co.uk/financialservices</a>
UK, Italy	Credit company	<b>Foresight Group</b>	With origins in technology investing, Foresight now operates on a broader fund management basis, but includes environment and energy from waste as key areas of interest.	2nd Floor ECA Court, South Park, Sevenoaks, TN 13 1DU. Tel 44 (0)1732 471800. info@foresightgroup.eu	Selected by UK Government as a fund manager for managing investments for smaller projects on waste management	<a href="http://www.foresightgroup.eu/">http://www.foresightgroup.eu/</a>
UK, Italy	Investment company	<b>Foresight Group</b>	With origins in technology investing, Foresight now operates on a broader fund management basis, but includes environment and energy from waste as key areas of interest.	2nd Floor ECA Court, South Park, Sevenoaks, TN 13 1DU. Tel 44 (0)1732 471800. info@foresightgroup.eu	Selected by UK Government as a fund manager for managing investments for smaller projects on waste management	<a href="http://www.foresightgroup.eu/">http://www.foresightgroup.eu/</a>
ROMANIA	Bank	<b>BCR - Erste Group</b>	Destination credit: energy efficiency investment projects for which Project Consultant has prepared a plan for rational use of energy (REUP) investment projects eligible under the grant agreement or investment projects on improving energy performance in the industry that provides minimum energy savings determined as an indicator of industry (IS) with a value of at least 0.20	<a href="http://www.bcr.ro/en/Contact">http://www.bcr.ro/en/Contact</a>	Investment loan for energy efficiency projects EBRD sources with EU support	<a href="http://www.bcr.ro/ro/antreprenori/micro/soluții-financiare/oracame-financiare/credite-investitii-energetica-berd-ue">http://www.bcr.ro/ro/antreprenori/micro/soluții-financiare/oracame-financiare/credite-investitii-energetica-berd-ue</a>
ROMANIA	Bank	<b>EUROBRD Financing Solutions</b>	Financing Solutions for SMEs	euorbrd@brd.ro		<a href="http://www.fondurieuropenebrd.ro/brd-solution.html">http://www.fondurieuropenebrd.ro/brd-solution.html</a>
ROMANIA	Bank	<b>Banca Transilvania</b>	"Energy Efficiency" credit is for all economic agents who want to make investments to reduce energy consumption, with purpose of increasing production efficiency and consumption of electricity. Ideal project funded by this appropriation will be a network / infrastructure and existing energy use, which initiated the investment will be changed and improved through a process to streamline the production / distribution / consumption.	<a href="http://www.bancatransilvania.ro/">http://www.bancatransilvania.ro/</a>		<a href="http://www.bancatransilvania.ro/corporate/credite_energie_eficienta.html">http://www.bancatransilvania.ro/corporate/credite_energie_eficienta.html</a>
ROMANIA	Bank	<b>CEC Bank</b>	Energy Efficiency Finance Facility - Destination: lending to investment projects which achieved an improvement of the energy performance of eligible clients: private entrepreneurs in the industrial sector for projects with an internal rate of return of 10% and leading to energy saving less than 20%	<a href="https://www.cec.ro/en.aspx">https://www.cec.ro/en.aspx</a>		<a href="https://www.cec.ro/home/persoane-juridice/credite/credite-pentru-imm-uri-din-surse-berd-si-ue/energy-efficiency-finance-facility.aspx">https://www.cec.ro/home/persoane-juridice/credite/credite-pentru-imm-uri-din-surse-berd-si-ue/energy-efficiency-finance-facility.aspx</a>
ROMANIA	Bank	<b>OTP Bank</b>	Energy Efficiency - is a line of credit established based of grants funds from the European Commission and the European Bank for Reconstruction and Development, is intended investments in equipment, technological lines or thermal rehabilitation of buildings to reduce energy consumption.	<a href="http://www.otpbank.ro/en/about-us/contact/index.html">http://www.otpbank.ro/en/about-us/contact/index.html</a>		<a href="http://www.otpbank.ro/ro/imm/mici/alte-credite/termen-mediu-si-lung/energy-efficiency/index.html">http://www.otpbank.ro/ro/imm/mici/alte-credite/termen-mediu-si-lung/energy-efficiency/index.html</a>
ROMANIA	Bank	<b>Raiffeisen BANK</b>	Investment loan for energy efficiency: A private line of credit for companies to invest in equipment, technological lines or thermal rehabilitation of buildings that make energy savings	Raiffeisen Bank Tel: +40 21 306 3002 Fax: +40 21 230 0700		<a href="http://www.raiffeisen.ro/corporati/produ-si-de-creditare/credite-de-investitii-pentru-eficienta-energetica/">http://www.raiffeisen.ro/corporati/produ-si-de-creditare/credite-de-investitii-pentru-eficienta-energetica/</a>
ROMANIA	Bank	<b>EBRD - European Bank for Reconstruction and Development</b>	Sustainable Energy Financing Facilities The EBRD's Sustainable Energy Financing Facilities (SEFF) combine credit lines with technical assistance to efficiency and climate change help local banks support hundreds of smaller sustainable energy projects in the region.	Departmental contacts-Energy efficiency and climate change Tel: +44 20 7338 7478 Fax: +44 20 7338 6942	New EBRD and BRD financing to support energy efficiency	<a href="http://www.ebrd.com/english/pages/sector-energyefficiency/se/financing.shtml">http://www.ebrd.com/english/pages/sector-energyefficiency/se/financing.shtml</a>
ROMANIA	Global engineering consultancy company	<b>Tractebel Engineering</b>	Expertise in power systems, environmental optimization solutions, business process management, and asset management.	<a href="http://www.tractebel-engineering-gdfsuez.com/">http://www.tractebel-engineering-gdfsuez.com/</a>		<a href="http://www.tractebel-engineering-gdfsuez.com/reference/euebrd-energy-efficiency-finance-facility/">http://www.tractebel-engineering-gdfsuez.com/reference/euebrd-energy-efficiency-finance-facility/</a>
ROMANIA	Bank	<b>Fondul Roman pentru Eficienta Energiei</b>	The main activity of the Romanian Energy Efficiency Fund is to manage funds from the Global Environment Facility and granted to Romania by the International Bank for Reconstruction and Development, as well as financing investment projects to increase the efficient use of energy in Romania.	Str. Johann Strauss, Nr. 2A, Et. 6, Sector 2, Bucuresti, Telefon: 021 233 88 01, Fax: 021 233 88 02, E-mail: office@free.org.ro	Romanian Energy Efficiency Fund clients are private companies or public-private and public institutions local or national that require financing for investment projects in energy efficiency. Customers may come from the residential sector, industry, transport, agriculture, services and tourism. Not grants loans for companies involved in tobacco, weapons or alcohol except wine and breweries.	<a href="http://www.free.org.ro/">http://www.free.org.ro/</a>
ROMANIA	Bank	<b>Exim Bank SA</b>	Credits for investments Companies intending to develop businesses can use this credit to finance their expansion project expenditure activity and acquisition of equipment, construction of facilities of production.	Splaiul Independentei nr. 15, sector 5, Bucuresti Telefon: 021 405 30 96 Fax: 021 405 33 88; bucuresti@eximbank.ro	Beneficiaries: small and medium enterprises, companies, public administration authorities. Advantages: low cost; flexible modalities to guarantee; than 25% of the credit can be used as working capital for investment projects; can complete their guarantees up to 80% with state guarantees from EximBank	<a href="http://www.eximbank.ro/">http://www.eximbank.ro/</a>
ROMANIA	ROSEFF - The EU EBRD Romania SME Sustainable Energy Finance Facility	<b>RoSEFF</b>	RoSEFF is a financing programme from the European Union and the European Bank for Reconstruction and Development.	RoSEFF Help Desk - 031 224 8104, seff@seff.ro, Tractebel Engineering, ROSEFF Project Office Str. Alexandru Constantinescu 6 Bucharest Romania EU EBRD Romania SME Sustainable Efficiency Finance Facility	It helps SMEs to invest in energy efficiency and renewable energy solutions, with: loans from participating Financial Institutions (Romanian banks), free technical consultancy from Tractebel Engineering, EU grants	<a href="https://www.seff.ro/eu-grants/1/page/EN.html">https://www.seff.ro/eu-grants/1/page/EN.html</a>
ROMANIA	ADEL Bacau	<b>Asociatia pentru Dezvoltare Economica Locala Bacau</b>	The Mission of the Association for Local Economical Development is the durable development of the local business environment's performances	Str. Nicu Enea, nr. 42, sc. A, ap 17, Phone +40334803237, email adel@adelbacau.ro, office.adel@gmail.com	Consultancy services regarding EEA Financial Mechanism 2009-2014. Financing the Energy Efficiency Program for Romania	<a href="http://adelbacau.ro/">http://adelbacau.ro/</a>
SPAIN	Bank	<b>EVO Bank Oficina Sabadell</b>	Offer a network of experts who provide customized solutions oriented to the company goals	c/Alfonso XIII, 28. 08202 Sabadell. Tel:+34 93 725 47 44 // Rubén Espinola, respinola@evobanco.com		<a href="http://www.evobanco.com/">http://www.evobanco.com/</a>

SPAIN	Bank	<b>Caixa Banc // Oficina Terrassa</b>	Financiación a corto y largo plazo gama de productos que le permitirá financiar la renovación del equipo, sus inversiones de negocio y adquirir vehículos. Renting; leasing; Líneas ICO	<a href="http://empresa.lacaixa.es/home/empresas_es.html">http://empresa.lacaixa.es/home/empresas_es.html</a> Tel: 902 11 05 82 // Ferrán Montiel, Tel: +34 93 715 78 60, fmontiel@lacaixa.es		<a href="http://empresa.lacaixa.es/financiacion/financiacion_es.html">http://empresa.lacaixa.es/financiacion/financiacion_es.html</a>
SPAIN	Bank	<b>Banc Sabadell // Oficina Terrassa</b>	Special financing line intended to give credit and/or leasing to activities (projects and investments) to energetic efficiency and use of renewable energies	Plaça de Catalunya, 1. 08201 Sabadell (Barcelona) +34 902 343 999 // Leonor Ramirez, Tel:+34 93 788 52 00 , ramirezle@bancsabadell.com	+34 937 28 91 99 / 902 323 000	<a href="https://www.bancsabadell.com/cs/Satellite/SabAtt/Optimizar-la-gestion-de-vehiculos-y-maquinaria/1191332196939/en/">https://www.bancsabadell.com/cs/Satellite/SabAtt/Optimizar-la-gestion-de-vehiculos-y-maquinaria/1191332196939/en/</a>
SPAIN	Credit company	<b>Avalis de Catalunya SGR</b>	Mutual guarantee to help SMEs and to stablish agreements between SMEs and banks or credit entities	Gran Via de les Corts Catalanes 129. 08014 - Barcelona Telf: 902302032 /// 93 298 02 60.	es una Sociedad de Garantía Recíproca cuya misión es procurar el acceso al crédito de las PYMES y autónomos con sede social en Cataluña	<a href="http://www.avalis-sgr.com/">http://www.avalis-sgr.com/</a>