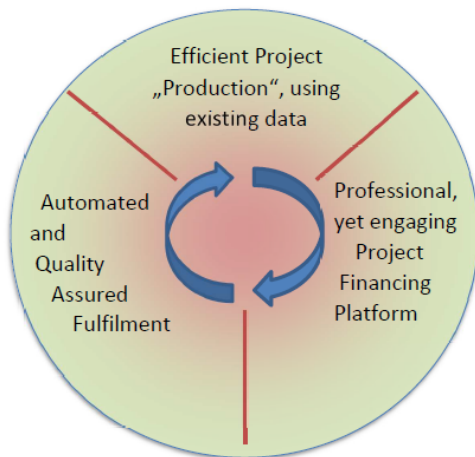


# Newsletter

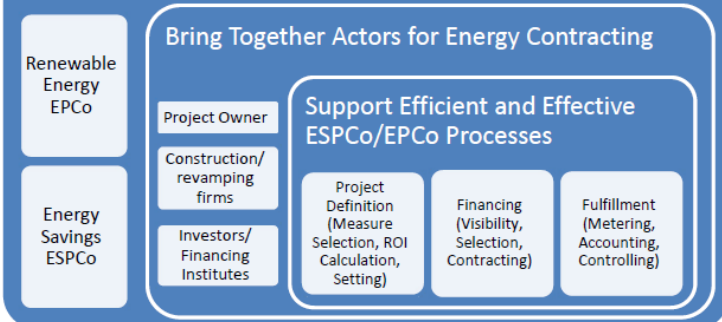
## FinSESCo

Fintech Platform Solution for Sustainable Energy System Intracting and Contracting, Boosting Energy Saving and Renewable Energy

“ FinSESCo exploits pre-existing building information from EPC and a fully digital implementation of the energy contracting process for faster decarbonisation. ”



Accelerate Green Energy Transition/Decarbonisation by Supporting Energy Contracting via the FinSESCo Platform



### ERA-Net Smart Energy Systems



This project has been funded by partners of the ERA-Net Smart Energy Systems ([www.eranet-smartenergysystems.eu](http://www.eranet-smartenergysystems.eu)) and Mission Innovation ([mission-innovation.net](http://mission-innovation.net)) through the Joint Call 2020. As such, this project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement no. 883973.

## FinSESCo

Crowd Investing Platform for Decarbonising the Building Stock

### Project Duration

01.05.2022 - 31.12.2024

### Project Budget

Total Budget: € 1,032,760.-

Funding: tbd

### Project Coordinator

effiziente.st (Austria)

### Project Partners

- Europa University Viadrina (Germany)
- SEnCon (Germany)
- BEIA Interbational Consultants (Romania)
- Wellness Tech Group (Spain)
- Institute for Energy Studies Anna University (India)
- QiGrid Private Limited (India)
- Velore Institute of Technology (India)

### Project Website

[www.energycontracting.info](http://www.energycontracting.info)  
[www.finsesco.eu](http://www.finsesco.eu)

### Contact

[g.cebrat@effiziente.st](mailto:g.cebrat@effiziente.st)  
+43 680 214 1094

### ERA-Net Smart Energy Systems Joint Call 2020 (MICall20)

This project has been awarded funding within the ERA-Net SES Joint Call 2020 for transnational research, development and demonstration projects. 22 Mio EUR of funding have been granted to 21 projects active in 17 regions and countries.



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FinSESCo currently is working on two deliverables:

- Research Analysis D2.1
- Requirements Manual D2.2

First findings from desk reseach indicate that serial deep renovation with similar (attached) buildings might be the door opener for energy saving contracting, while intracting is simpler to implement, since there is only one owner.

The screenshot shows the result of analysing a XML from Energy Performance Certification. After extracting the building element data and calculating the ROI of insulation measures, it allows providing or correcting cost to the selected measures .

## Project Template

### Your Preferences

Target: Minimum funding requirements  Requirements new buildings  Optimised

Energy price  €/kWh

Energy price increase  %/yr

Zinssatz Investor  %/yr

Required pay back (static)  a

Daten absenden

### Extracted data from the XML-file

XML-Data from the Energy Performance Certification:

```
<?xml version="1.0" encoding="UTF-8"?>
<GEG-Energieausweis>
  <Gebäudebezogene-Daten>
    <Gebäudeadresse-Strasse-Nr>Hartwichstraße 115</Gebäudeadresse-Strasse-Nr>
    <Gebäudeadresse-Postleitzahl>50733</Gebäudeadresse-Postleitzahl>
    <Gebäudeadresse-Ort>
      <Ausstellervorname>Christian</Ausstellervorname>
      <Ausstellernachname>Räber</Ausstellernachname>
      <Aussteller-Bezeichnung>Dipl. Ing.</Aussteller-Bezeichnung>
      <Aussteller-Strasse-Nr>Hochkirchstraße 11</Aussteller-Strasse-Nr>
```

=> Data for calculating measures

Alter Energiezeugler ab 2017 Energieträger Erdgas H, Strom

### Eingabe Kosten

#### Bauteil-Opak

Bauteil	Ausrichtung	Neigung	Fläche	grenz an	U-Wert	zu verbessern auf	Kosten in € incl. Ust	Amort. statisch	include
Kellerdecke	0		133 m <sup>2</sup>	Raumluft	1.01 W/m <sup>2</sup> K	0.20 W/m <sup>2</sup> K	8,645.0 €	5.2 a	<input type="checkbox"/>
AW Vorne N	0		99 m <sup>2</sup>	Aussenluft	1.42 W/m <sup>2</sup> K	0.20 W/m <sup>2</sup> K	6,435.0 €	3.5 a	<input type="checkbox"/>
Haustür	0		3 m <sup>2</sup>	Aussenluft	2.6 W/m <sup>2</sup> K	0.20 W/m <sup>2</sup> K	585.0 €	5.3 a	<input type="checkbox"/>
AW Hinten S	0		132 m <sup>2</sup>	Aussenluft	1.42 W/m <sup>2</sup> K	0.20 W/m <sup>2</sup> K	8,580.0 €	3.5 a	<input type="checkbox"/>

The main differentiation to other projects is

- the automation of the pre-production of projects using XML
- cut off of the least costly interest rates from crowd investors (Rucksack algorithm)
- provision of intelligent metering technology for controlling and fulfilment

The screenshot shows a dummy for checking the performance against the average for the same category.

## Project Monitoring



Follow us on twitter/mastodon/linkedin/facebook:

- [https://twitter.com/e\\_contract\\_info](https://twitter.com/e_contract_info)
- [m.sclo.nl/web/@energycontracting](https://m.sclo.nl/web/@energycontracting)
- [linkedin.com/showcase/finsesco](https://linkedin.com/showcase/finsesco)
- [www.facebook.com/FinSESCo](https://www.facebook.com/FinSESCo)



## Business Cases for the FinSESCo platform solution

The working hypothesis for interviewing stakeholders are adapted to the sector where Energy Performance Contracting.

### Crowdfunding Portal Energy Saving Contracting

The portal is operated by a facilitator/start-up earning money via fees. The operator acquires new projects to be financed and acquires crowd investors. The risk is covered by insurance. The operator may help finding professionals for erecting the renewable energy appliance or renovating.

### Energy (saving) Intracting Application

The portal is implemented in the intranet of a social housing company or a municipality. It serves mainly for steering and controlling the processes. The experience from past projects is used to fine tune the approach. Scaling the renovation allows to use frame contracts with renovation professionals. Eventually it might be possible to involve external money.

### Integrated Financing Portal - Main Focus Demand Oriented Funding

The funding authority typically also requires XML transfer formats from energy performance certification for checking the applications. The regional authority being identical to the funding body also collects the XML from energy performance certification. So it is small step to offer financing for renovation measures proposed in the assessment. An funding agency of the funding body is the sole partner for the financing, also caring about private crowd cofinancing and providing the authority to enable low cost intelligent metering by energy service companies.



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Funded by:



## The project in a nutshell

### Main Objectives

The aim of the project is to research technology and enabling factors for a platform supporting energy performance contracting. Individuals and investing entities may put their bids, financing implementation of small renewable installations and energy efficiency measures at the level of the individual single family building owners, building tenants and apartment owners. The applications utilising the platform components shall create trust by using secure transmission of meter data, automated publishing results for yields/ saving and payment.

### Implementation

The FinSESCo platform supports, via end-to-end digitisation, the process of project definition, investor search, contracting and energy flow metering, quality control and payments. Using already existing data on buildings and energy saving measures, the definition of ES-PCo/ESPCo projects can be done with less effort. The gamified investment process with a competitive component and the embedded networked meter-based repayment process with secured transmission is complemented by machine learning-based error detection, which aims to detect deviating yields for renewable energy in EPCo projects, and lower savings in ESPCo projects to be able to plan counteraction in due time.

The FinSESCo platform will include components for portals that focus on private projects, but can also be used by companies and across sites to build an intracting solution. The project will explore the best use cases and test the acceptance and attractiveness among stake-holders, reaching TRL7 with the pilot implementation. The competences of the partners from 4 EU countries + India include the development of energy services, smart metering, machine learning, the implementation of energy contracting as a legal construct and social research.

### Main Results

The outcome of the project is a specification validated through stakeholder acceptance, testing and technological assessments of the test implementations. Deliverables 2.1 Research analysis, 2.2 requirements manual prepare the pilots and a tool for interested parties to design a portal and test its suitability. Deliverable 4.1 Evaluation plan, 4.2 Evaluation summary, and 4.3 Exploitation plan follow. The dissemination comprises web site, newsletters, Social Media appearance, scientific articles and conference posters.

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Decarbonising the Building Stock



**SEnerCon**  
Klimaneutrales Unternehmen

 **Wellness TechGroup**

