The SMARTER Finance for Families initiative

Merete Villum Pedersen
Chair – European Advisory Board

Section Head, Business Models & Finance
SMARTER PROJECT STRUCTURE & TIMELINE

- **MAY 2019**
  - PROJECT KICKOFF, RESEARCH, TOOL CREATION ADAPTATION, COMMUNICATION PLANS

- **JANUARY 2020**
  - LAUNCH TOOLS, BEGIN SIGNING PARTNERSHIPS

- **MARCH 2020**
  - ESTABLISH EUROPEAN ADVISORY BOARD

- **JUNE 2020**
  - BEGIN WIDER DISSEMINATION EFFORTS, GATHERING DATA, CALCULATING IMPACTS

- **MAY 2021**
  - ESTABLISH ONGOING STRUCTURE, RECEIVE RECOMMENDATIONS FROM EUROPEAN ADVISORY BOARD

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This project has received funding from the European Union’s Horizon 2020 research and innovation programme under Grant Agreement No. 847141.
Expansion of SMARTER - in additional European countries & Emerging Economies in Asia, Latin America, and Africa

SMARTER offer:

The roadmap to developing Green Homes & Green Mortgage programs

Leverage “lessons learned” in current phase of SMARTER initiative to streamline onboarding process of new partners

Gain commitment and undertake steps to launch pilot programs with highly interested potential partners e.g. Green Building Council, finance institutions or other relevant focal points

Documents provided includes: "Toolkits for Residential Investors/Developers and Green Homes Solution Providers"; "Sample Legal Agreement for Residential Investors/Developers to Certify their Project"; "Catalogue of both common and country-specific social, economic, technical, policy or other administrative barriers to the mainstreaming of green finance"; Toolkits for Financial Institutions; Sample Legal Agreement for Banks offering Green Mortgage and other Green Finance products;
SMARTER related activities

Images, news, videos, podcast, blogs, events, meetings, conferences webinars
Just transition & Addressing Energy Poverty

Over 100 stakeholders from more than 15 countries
European Advisory Board Endorsement

**What is the EAB & what role has it played?**

- **Appointed in their personal capacity, as experts with outstanding knowledge in their areas, acting independently and in the public interest, while also representing certain areas/types of stakeholders.** 
  Committed to discuss and provide advice to the best ability and in the best interest of the project.

- **SMARTER has sought advise on a variety of challenges, such as the needs and concerns of investors, the real or perceived barriers for upscale of finance, how to ensure the highest green standards when taking products to the market etc.**

**MOST IMPORTANTLY, THE EAB HAS ENDORSED THE MINIMUM STANDARDS AND POLICY RECOMMENDATIONS (= the final centrepiece of the SMARTER project)**

<table>
<thead>
<tr>
<th>Names</th>
<th>Professional Title</th>
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<tbody>
<tr>
<td>Sean Kidney</td>
<td>CEO, Climate Bonds Initiative</td>
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<tr>
<td>Oleg Dzioubinski</td>
<td>UNECE Sustainable Energy Division, Regional Advisor</td>
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<td>Murat Atay replaced by Ilgaz Kaya</td>
<td>CEO, Garanti Mortgage, Turkey</td>
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<td>Ian Smith</td>
<td>EBRD, Head of Intermediated Green Finance and Policy Products, Energy Efficiency and Climate Change Team</td>
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<td>Niels Kristian Johne</td>
<td>Pension Denmark, Project Manager</td>
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<td>Jessica Stromback</td>
<td>JOULE ASSET Europe, Chair, Managing Director</td>
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<td>Csaba de Csiky</td>
<td>EnerSave Capital Sarl CEO &amp; Chair</td>
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<td>Ayaan Adams</td>
<td>Green Climate Fund, former Director, Private Sector</td>
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<td>Ioannis Orfanos</td>
<td>Arbitrage Real Estate, Partner</td>
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<td>Denis Tanguay</td>
<td>Efficiency Valuation Organization, Executive Director</td>
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<td>Steven Borncamp</td>
<td>Project Director, SMARTER Finance for Families</td>
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<tr>
<td>Merete Villum Pedersen</td>
<td>Chair of the board, Head of Business Models &amp; Finance UN Environment Programme, Technology University of Denmark</td>
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