Transferable Solution Sheet

Identification of a Transfer Opportunity for the ETU Call · Key information for potential takers

Green living areas | Interreg Euro-MED | Co-funded by the European Union | ECOSYSTEMIC TRANSITION HUB ETU

PROJECT ACRONYM

INFIRE

INnovative FInancing solutions for climate planning of REsilient and carbon neutral living areas

TOP SOLUTION TITLE

Cost Comparator and Optimiser of Financing Models and Schemes

Excel tool to choose and optimise financing for green building projects

THEMATIC AREA

Financing the green transition

SOLUTION TYPE

Excel cost comparator and optimiser

CHALLENGE ADDRESSED

Financing building, renewable energy and mobility projects

SPECIFIC OBJECTIVE

2.4 · Climate change adaptation and risk prevention

1 Solution Overview

Territorial challenge addressed

Municipalities and project developers struggle to choose the most suitable financing for decarbonisation and adaptation projects with long-term affordability.

Description of the solution

INFIRE Excel tool to compare the overall cost of loans, grants and bonds. Users adjust interest rates, repayment periods and grant share to explore financing scenarios for building decarbonisation and adaptation projects.

Documents and links

Cost Comparator: Euro-MED Academy

Related tool: INFIRE Financial and Economic Evaluation Tool

Primary target users

Municipalities, public authorities, energy agencies and project developers.

2 Replicability and Adaptation Potential

Potential applications

Selecting and optimising financing for carbon-neutral and climate-adaptive building projects, showing cost–risk–sustainability trade-offs and improving bankability. Tested in a real application across several pilot cases. A user guide and an example case are recommended for non-financial users.

Suitable territorial contexts

Mediterranean territories, including urban, rural, coastal and island contexts. Financial assumptions are adapted to local interest rates, taxation, inflation and discount rates.

3 Mentoring and Technical Support Offered

Schemes pending giver approval

FULL TAKER MENTORING SCHEME ☐ *Offered by the giver (type X)*

Potential mentoring activities and materials

1. Kick-off: agree on one use case, available data and learning objectives.
2. Demonstrate the Excel tool and explain its inputs and assumptions.
3. Guide the taker through data entry and comparison of financing scenarios.
4. Review results, discuss limitations and agree next steps.

Materials: tool workbook and presentation; a worked example or short guidance note, subject to availability.

Confirm staff capacity, number of sessions and schedule within the ETU mentoring period.

Indicative outcomes and outputs

PROPOSED OUTPUTS

One populated workbook for the taker's use case; a comparison of financing scenarios; a short note on assumptions, findings and next steps.

Proposed scope excludes securing finance, preparing a full funding application or certifying investment viability.

SOFT TAKER MENTORING SCHEME ☐ *Offered by the giver (type X)*

Potential mentoring activities and materials

PROPOSAL: One online knowledge-exchange session with a tool demonstration, an illustrative financing comparison and Q&A. Share the presentation and available tool materials. Format and access conditions require confirmation.

Indicative outcomes and outputs

PROPOSAL: Participants understand the tool's purpose and data needs and identify a potential use case. This scheme does not include an individual project assessment.

4 Requirements for Transfer

Requirement	Information for full takers	Information for soft takers	Stage
Technical profiles and baseline competencies	Basic financial literacy; designated finance/project officer.	Interest in climate-project financing; no specialist expertise proposed.	Start
Data and information	One use case; project costs and indicative financing terms. Refine inputs during mentoring.	No project dataset required for the introductory session.	Start / mentoring
Digital resources	MS Excel and access to online meetings; workbook compatibility to be checked.	Online-meeting access; Excel only for hands-on use.	Start
Stakeholder involvement	Contact with project owner and finance team.	Nominate a participating representative.	Start
Operational conditions	Allocate staff time for sessions and workbook preparation.	Availability for one exchange session.	Start
Regulatory aspects	Use local financing assumptions; check applicable rules before implementation.	No additional condition proposed.	Mentoring / later
Other relevant requirements	No additional requirement proposed.	No additional requirement proposed.	—

Soft-taker column: fill only if the soft scheme is offered. Stage: Start = essential to initiate transfer · Mentoring = can be developed during mentoring · Later = needed only for subsequent implementation