

## Poland

For Poland the following financial instruments and funding programmes were reported:

Poland	Instrument	Source	Sector	Technology	Impact
White Certificate Scheme *	White Certificate Scheme		All	Energy Efficiency	102 declarations 550 000 units
*not a funding scheme as such. The system brings together parties that are obligated to purchase the WC by the law and those that are entitled to receive WC and sell it provided that they win the tendering procedure for their EE investment.					
PROW (Rural Dev. Programme)	Subsidy /Refund	EAFRD	Agro-food SME	Renewables	
JASPERS – European Regions	Loan, Lease		All Sectors	Support preparation of projects Environm. Issues (Energy Sector) Pilot projects	
JEREMIE Res. For MMEs	Loans, Guarantee, Venture Capital	Eur. Reg. Devel. Funds, National (ROP)	Holding Funds/ SMEs	Technological Modernization of production (low carbon economy)	1,366 contracts signed
JESSICA Sust. Invest. In City Areas	Loans, Guarantees			Wide Range, incl. Renewables	3 urban projects signed
PoISEFF*	Loan, Lease	financial institutions participating in the programme (banks and leasing institutions)	SMEs (Production companies)	Energy Efficiency, Renewables, Efficient Buildings	1,500 companies financed
*Polish Sustainable Energy Financing Facility					
Kredyt Energo Oszczędny	Credit	BOS Bank	Micro Enterprises	Energy, Electricity Savings (Motors, Lighting)	
Credit from NIB credit line	Credit	BOS, NIB	All (SMEs, Large enterprise)	Air, Water, Waste Wind turbines, fuel switch to RES	

Poland	Instrument	Source	Sector	Technology	Impact
Credits for environmental protection	Credits	BOS Bank	Micro Enterprises	Solar, Heat Pumps, Heat Recovery, Building Insulation	
Credits in "Third Party" Formula	Credits	BOS Bank	ESCOs (Contractor)	Saving Electricity, Heat Energy	
Investment credit Bank Zachodni WBK	Long term Credit	Bank Zachodni WBK	Enterprises (any size)	Investments of any size, purchase of assets	
Kredyt z klimatem	Long term Credits	BOS Bank	All (SMEs, large enterprise)	Modernization of Buildings, Renewable Energy Installation	
Project CSR	Co-financing	Swiss-Polish cooperation programme	SMEs	Measures improving social labour standards, protection of environment	90 Pilot Projects in SMEs
PO IG 4.4 New investments of high innovative potential	Funding	EU-funds	MSMEs	Investment in new technology, trainings	500 Mio. PLN
Innovation voucher – smallest comp.	Up to 100% support		Micro and Small Enterprises	Service related to implementation or development of product or technology	500 projects
Large Voucher, Pilot programme 2013	80% Support	EU-Funds	Micro and Small Enterprises	Service related to implementation of new production technology	
Test and implementation of pilot service in the area of managing energy efficiency of enterprises	Subsidy	European Social Funds, national funds	Service Providers (Micro, Small, Medium)	Pilot services managing energy efficiency, consulting, training	3,000 enterprises will be covered

Poland	Instrument	Source	Sector	Technology	Impact
Support for obtaining grants	Support takes the form of a refund and is intended to cover the costs of preparing and submitting a project application	EU Funds – Grant.	Small and medium-sized enterprise with cooperation with other enterprise or scientific Units	Innovative technologies	
Financing on-going activities	Support for entrepreneurs, in particular for his execution of contracts / orders. Loan, Surety	Industrial Development Agency	Big, and Medium Enterprises		
Financing of long-term investment activities	Loan, Surety	Industrial Development Agency	Large and Medium Enterprises	Energy Saving Investments	
Financing of developmental Restructuring	Loan Surety Purchase of bonds, take up of shares	Industrial Development Agency	Big (public and private) enterprises	Modernization of the plant, changes of production technology	
Priority programme nr 11 Efficient use of Energy - Funding of audits for companies, Part 1	70% subsidy	National Fund for Environmental Protection	Enterprises with above 20 GWh Energy consumption	Energy and power audits	38 Mio. PLN
Priority programme nr 12 Efficient use of Energy, Part 2	Loans	National Fund for Environmental Protection	Enterprises with above 20 GWh Energy consumption	Energy savings, Energy Efficiency	742 Mio. PLN
Support of distributed, renewable sources of energy, Part 1(Stork)	Loan	National Fund for Environmental Protection		Renewables (Wind, PV, Geothermal, Biomass, Biogas, Biomass CHPs, small water power)	420 Mio. PLN 990 GJ heat produced

Poland	Instrument	Source	Sector	Technology	Impact
RES and cogeneration, Part I and II	Loan	National Fund for Environmental Protection	Companies carrying out projects in this area	Production of Heat (Biomass) below 20 MWth Wind below 10 MW Water power below 5 MWe Geothermal Biomass CHP Biogas	1, 2000 Mio. PLN

**Table 0-1** financial instruments and funding programmes in Poland

## White Certificate Scheme

White Certificates System is based on the already existing systems for supporting cogeneration and renewable energy resources (the so-called „colourful certificates”).

The system covers a broad group of recipients, enterprises to invest in IAIEE, irrespectively of their size:

- Energy company selling electric energy, heat or natural gas to end users connected to the network in the territory of Poland
- End users connected to the network in the territory of Poland being a member of the commodity exchange (pursuant to the Article 2 point 5 of the Commodity Exchange Act of 26 October 2000), in respect of transactions entered into on his own behalf on a commodity exchange
- Commodity brokerage house or brokerage house (referred to in Article 2 points 8 and 9 of the Commodity Exchange Act of 26 October 2000), in respect of transactions performed on a commodity exchange pursuant to orders by end users connected to the network in the territory of Poland

The following types of investments in energy efficiency are considered eligible under the WC scheme.

- 1) Insulation of industrial installations
- 2) Alterations or renovation of buildings
- 3) Modernisation:
  - a) Appliances intended for domestic use
  - b) Lighting
  - c) Appliances serving individual needs
  - d) Appliances and installations used in industrial processes
  - e) Local heating grids and heat sources
- 4) Energy recovery in industrial processes
- 5) Limitation of:
  - a) Reactive power flows
  - b) Grid losses in line strings
  - c) Losses in transformers

6) heating or cooling facilities with energy produced in own renewable energy sources or those connected to the grid (within the meaning of the Energy Law Act of 10 April 1997), useful heat in cogeneration (as above), or waste heat from industrial installations.

Examples of the investments:

1. Replacing a standard gas-fired boiler with a condensing gas-fired boiler
2. Thermal modernisation of an office building with an area of 1859 m<sup>2</sup>
3. Installing 4 invertors for 4 circulating pumps
4. Replacing old compressors with new ones with adjustment and controller
5. Using energy from blast furnace gas to produce electricity: turbine casing
6. Recovering heat from fluid bed boilers exhaust gases – limiting the purchase of steam
7. Replacing lighting fittings with energy-saving ones as part of the system for exterior lighting management
8. Replacing 30 lighting distribution cabinets with energy-saving ones as part of the system for exterior lighting management
9. Replacing light bulbs in the office with compact fluorescent lamps

In the first tender under the White Certificate programme there were 209 bids submitted..  
The result of the first call:

- 107 Declarations were rejected
- 102 Declarations passed through the verifiers

The White Certificate system is a system that enables receiving additional funds for the investments made in the energy efficiency via selling them through bids.

The budget itself is not defined but the amount of White Certificates offered in the first tender were 550 000 units, each one priced with 1,000 [max. zlotych] is 550 Mio. zlotych (approx. 131 Mio Euro)

### **Funding Conditions**

In order for an initiative to participate in a tender for White Certificates, the average annual savings of final energy must be:

- Converted into savings of primary energy (using appropriate efficiency grades for the processes of transforming primary energy into final energy) and
- Expressed in tons of oil equivalent (toe)

The threshold rule – there are the following amounts:

- A minimum amount, with an accuracy of which White Certificates are going to be quoted on PPE (1 toe) (1 property right = 1 toe of primary energy)
- A minimum amount of average annual savings of primary energy resulting from implementing an initiative or initiatives of the same kind, entitling to participate in a tender (10 toe)

- A maximum amount of primary energy savings, which does not require an obligatory energy audit to confirm such savings after a pro-effective initiative, which was the reason for awarding a White Certificate, has been completed (100 toe). (sorry this is not clear for me)

### **Roles and responsibilities**

**There are different bodies involved in the White Certificate systems and they have different roles.**

Energy Regulatory Office (ERO), the central body of state administration has the following responsibilities:

- Organizing the tenders
- Tender announcement, defining the pool of White Certificates (WC), information about it
- Issuing of White Certificates at the request of the entity, information on WC and audit card in Public Information Bulletin of ERO
- Notification about issuing of White Certificates for an accomplished IAIEE (initiatives aimed at increasing energy efficiency). Crediting the account in the Register of Energy Efficiency Certificates with WC. Establishing property rights arising from WC

The Ministry of Economy - state administration prepares the legal act and prepares a list of initiatives aimed at increasing energy efficiency and publishes it in the Official Gazette of the Polish Government.

Other Organisations involved in the system are:

- National Fund for Environmental Protection and Water Management
- Polish Power Exchange

The instrument is based on EU Directive 2006/32/EC of the European Parliament and of the Council of 5 April 2006 on energy end-use efficiency and energy services and repealing Council Directive 93/76/EEC and the Law on energy efficiency of 15 April 2011, published in the Polish Official Journal No 94, item 551.

The White Certificates System uses only average annual primary energy savings which are generated by a given pro-effective initiative and calculated by means of appropriate efficiency grades for the processes of transforming primary energy into final energy.

Due to more than a triple difference between appropriate grades for transforming primary energy into final energy, the savings of primary energy for electricity are more than three times bigger than such savings for heat (or gas fuel), with the same savings of final energy.

The shorter a simple payback time, the relatively bigger are average annual savings of energy costs generated by such investment (calculated as the per cent of investment expenditure).

Financial data, such as the amount of investment expenditure incurred or the level of energy costs reduction, is of no importance in this case.

What matters are average savings achieved from one year of investment implementation and not through total savings from the entire investment period.

To sum up, from the perspective of Polish White Certificates System, the most attractive initiatives are those connected with saving electricity, which are featured by simple payback time.

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English webpage (Power Point Presentation of Energy Regulatory Office):

<https://www.google.pl/url?sa=t&rct=j&q=&esrc=s&source=web&cd=4&ved=0CFIQFjAD&url=http%3A%2F%2Fwww.ure.gov.pl%2Fdownload.php%3Fs%3D1%26id%3D3849&ei=DCRhUr-6H66r0A>

Polish webpage (Energy Regulatory Office) :

<http://www.ure.gov.pl/pl/urząd/informacje-ogolne/aktualnosci/5284,Pierwszy-przetarg-na-wybor-przedswiezec-za-ktore-mozna-uzyskac-swiadectwa-efekt.html?search=13133>

English webpage (Ministry of Economy – translated into English):

<http://www.mg.gov.pl/Bezpieczenstwo+gospodarcze/Energetyka/Efektywnosc+energetyczna>

Polish webpage (Ministry of Economy) :

<http://www.mg.gov.pl/Bezpieczenstwo+gospodarcze/Energetyka/Efektywnosc+energetyczna>

## PROW (Rural Development Programme)

Within the Rural Development Programme for 2007-2013 activities are available to support the modernization of the food sector and the development of other companies that create new workplaces in rural areas.

Enterprises (employing up to 750 people with turnover up to 200 Mio. Euro) and cooperatives with registered business in the agro-food sector (producers and wholesalers operating in urban and rural areas) can apply for structural funds, e.g. processors of meat, milk, vegetables, fruits and other agricultural products. Small and medium-sized companies will be able to obtain a refund of up to 40 percent eligible costs for investments, such as for construction, renovation, modernization of facilities, purchase of production lines, transportation, equipment, software. Small and medium-sized companies that have signed long-term contracts with producer groups for the supply of agricultural commodities will get the highest level of support (up to 50 per cent.).

This Programme is funded by the EU agricultural fund EAFRD (European Agricultural Fund for Rural Development). The fund has a budget of 17,2 billion Euro (13,2 billion Euro from the EU budget and 4 billion Euro from the national budget), there were 5 478 515 applications for aid in Poland. Basic services for the economy and rural population" is one of the measures aimed at the improvement of living and doing business in rural areas. This activity involves the implementation of projects in the following areas:

- Water and wastewater management, i.e. water supply and wastewater collection and treatment, including sewer systems or farm sewage
- Create a system of collection, segregation and disposal of municipal waste
- The production and distribution of energy generated from renewable sources
- Energy savings itself is not a criterion in awarding that financial support

Examples of projects, that were financed:

- Modernisation of agricultural holdings
- Growth of the value of agricultural and forestry production
- Creation and development of micro-enterprises
- Diversification into non-agricultural activities
- Use of advisory services by farmers and forest owners,
- Further the start of young farmers in the food branch
- Agri-environmental program
- Participation of farmers in food quality schemes, the Group farmers Village renewal and development, afforestation of agricultural land and non-agricultural land have been helped by ARMA and can boast of specific benefits

The call is ended.

It is planned to support the food sector in the new programme, within the Rural Development Programme for 2014-2020. Examples of priorities, that were financed, that relate to food sector :



Priority 3 - Improving the organization of the food chain and promotion of the risk management in agriculture sector,

Priority 5 - Promoting of resource efficiency and transition to a low emission and climate resilient economy in the agricultural, food and forestry sector.

**Polish webpage**

<http://www.prow.sbr.pl/index,5,75,pl.html>

**Polish webpage (Ministry of Agriculture and Rural Development)**

<http://www.minrol.gov.pl/pol/Wsparcie-rolnictwa-i-rybolowstwa/PROW-2007-2013>

**New Programme – Project :**

<http://www.minrol.gov.pl/pol/Wsparcie-rolnictwa-i-rybolowstwa/PROW-2014-2020>

**English webpage (Agency for restructuring and modernization of agriculture)**

<http://www.arimr.gov.pl/o-arimr/information-about-the-agency/forms-of-aid-managed-by-arma/rural-development-programme-for-2007-2013-poland.html>

**English webpage (Agriculture and Rural Development)**

<http://ec.europa.eu/agriculture/rurdev/>

## **JASPERS (Joint Assistance to Support Projects in European Regions)**

The JASPERS initiative pertains to support the preparation of (is this right?) large projects, i.e. projects of a total value exceeding 50 Mio. Euro, which qualify to be supported from the European Regional Development Fund and the Cohesion Fund. (European Structural Funds)

The general target is:

- To support the preparation of large investment projects
- To speed up the preparation of projects making it possible to use EU funds awarded to Poland
- To improve the quality of applications for funds approved by the European Commission

Topics are:

- Energy efficiency
- Transport
- Environmental issues

JASPERS operates on the basis of annual plans of action agreed on between JASPERS representatives, the European Commission and the Ministry of Regional Development. The first plan of action for Poland was signed in August 2006.

Projects to be supported as part of JASPERS are put forward by institutions managing operational programmes in cooperation with intermediary institutions. The projects being

put forward should be anticipated to be performed, i.e. they should be indicated in the indicative list of large projects for the given operational programme.

For each project it is necessary to fill out the information sheet (also in English) indicating the scope of the project, justification of the choice and the proposed scope of support of the JASPERS initiative.

Projects being put forward to JASPERS should be characterized by one of the following properties:

- They should have a unique, exceptionally complicated character, for instance, associated with environmental issues, public assistance, eligibility etc.
- They should have a form of pilot projects so that the results of the given project may be used in other, similar projects
- Value of the project conditioning the success of the entire priority/programme

In exceptional, justified cases the JASPERS initiative may

- Pertain to smaller projects – pilot character of the project, results of the support possible to be disseminated to similar projects
- Support may pertain to horizontal issues
- Possible support in all sectors which are eligible for support from the ERDF and the Cohesion Fund

The object of JASPERS support is technical assistance with preparing large investment projects pertaining to:

- Verification of the prepared documentation (feasibility study, method of calculating the funding level, environmental documentation)
- Analysis of selected problems
- Advice and support in solving issues relevant to the preparation of the project (e.g. public assistance)
- Horizontal support associated with the preparation of large projects (guidelines for projects generating income, public assistance programmes)
- Improvement of the quality of applications for funds approved by the European Commission
- Support in specifying the conditions for consultants preparing the documentation (Specification of Essential Terms of a Contract)
- Support at the conceptual stage of the preparation of projects (analysis of optimum institutional solutions, independent evaluation when choosing the realization option, verification of adopted assumptions, identification of omitted or insufficiently considered critical elements, verification at the early eligibility stage)

#### Examples:

- Energy sector - complicated issues concerning eligibility, public assistance, among other things: gas networks
- Electricity distribution grids, retrofitting of public buildings
- Energy efficiency which may be financed from the Cohesion Fund
- Project's structure, principles of public assistance, strategic assessment of impact on the environment
- Verification of the method of calculating the funding level
- Verification of environmental documentation
- Verification of the feasibility study

For using the services of experts employed as part of JASPERS, the beneficiary does not bear any financial costs, is not obliged to use the credits offered by the European Investment Bank or the European Bank for Reconstruction and Development. The Beneficiaries and institutions participating in the process of monitoring the execution of JASPERS initiatives bear the costs of organizing meetings and conveying documents.

#### Contact

##### **Coordinating Institution in Poland**

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Adam Zdziebło, Secretary of State  
Krzysztof Siwek, Director of the Individual Projects Preparation Department (DIN)  
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Cooperation with Managing Institutions, Intermediary Institutions, ROP Coordinating Institution

JASPERS Office, Metropolitan Building, Plac Piłsudskiego 1, Warsaw, Phone number: 22 310 05 10.

Participants on the EU side:

[European Investment Bank \(Head Office – Luxembourg\)](#)

[European Commission](#)

[European Bank for Reconstruction and Development](#)

Kreditanstalt für Wiederaufbau (KfW).

##### **Polish webpage**

[http://www.pois.gov.pl/WstepDoFunduszyEuropejskich/Strony/Inicjatywa\\_JASPERS.aspx](http://www.pois.gov.pl/WstepDoFunduszyEuropejskich/Strony/Inicjatywa_JASPERS.aspx)

##### **English webpage**

[http://www.pois.gov.pl/English/About\\_Programme/Strony/About\\_the\\_Programme.aspx](http://www.pois.gov.pl/English/About_Programme/Strony/About_the_Programme.aspx)

## JEREMIE (Joint European Resources for Micro to Medium Enterprises)

JEREMIE is a joint initiative established in 2007 of the Directorate General for Regional Policy (European Commission) and European Investment Fund (EIF) with participation of European Investment Bank within EIB Group in aid of the support of a better access to financing of micro, small and medium-sized enterprises within regional policy. The forms of financing include credits, loans and sureties for those companies.

In Poland the JEREMIE initiative does not constitute additional European Union resources but it is separated from the resources within Regional Operational Programmes for 2007-2013 envisaged for the development of entrepreneurship.

The JEREMIE initiative is being implemented as part of ROP in the following provinces: dolnośląskie, kujawsko-pomorskie, łódzkie, pomorskie, wielkopolskie and zachodniopomorskie.

JEREMIE's financial mechanism assumes transfer of resources to separate Holding Fund (HF) managed by a specialized Manager. The task of those managers is to model investments, choose financial intermediaries, monitor and report to the managing Institution and the European Commission. Next, the resources from HF are transferred to the SMEs through financial intermediaries (e.g. banks, loan and loan guarantee funds, venture capital funds etc.).

The Funds may support:

- Creation of new enterprises or development of existing ones
- Companies' access (in particular SMEs) to investment capital for the purpose of modernizing and diversifying their business, developing new products, ensuring and expanding access to the market
- Research and development, transfer of technologies, innovations and entrepreneurship focused on business
- Technological modernization of production structures to aid in achieving targets in the area of low carbon economy
- Production investments whose aim is to create and secure permanent jobs

It was possible to obtain applications for the competition until 28 May 2013, in a continuous manner, until the total value of the applications reached a level of 200% of the total value of the financial support envisaged in this Competition, not later than by 25 June 2013.

Money from the European Regional Development Fund allocated towards JEREMIE initiatives in Poland amounts to approx. 330 Mio. Euro. The budget comes from EU Funds (Project co-financed by the European Union from the European Regional Development Fund and the State Budget as part of Regional Operational Programmes for the years 2007-2013) In accordance with the data as at the end of July 2011, Managers of Holding Funds were awarded more than PLN 1.7 billion (including PLN 1.36 billion from the European Regional Development Fund). 1,366 contracts were signed with the final recipients for more than PLN 114 Mio..

**Polish webpage (JEREMIE)**

<http://www.jeremie.com.pl/ogolnie/jeremie/>

**Polish webpage (European Funds)**

[http://www.funduszeuropejskie.gov.pl/RPO/Aktualnosci/Strony/Jeremie\\_240310.aspx](http://www.funduszeuropejskie.gov.pl/RPO/Aktualnosci/Strony/Jeremie_240310.aspx)

**English webpage (European Commission)**

[http://ec.europa.eu/regional\\_policy/thefunds/instruments/jeremie\\_en.cfm](http://ec.europa.eu/regional_policy/thefunds/instruments/jeremie_en.cfm)

**English webpage (European Investment Fund)**

[http://www.eif.org/what\\_we\\_do/jeremie/index.htm](http://www.eif.org/what_we_do/jeremie/index.htm)

## **JESSICA – (Joint European Support for Sustainable Investment in City Areas).**

This initiative is an instrument of financial engineering developed by the European Commission (the European Structural Funds), the European Investment Bank (EIB) and the Council of Europe Development Bank (CEB).

The target is to support investments of any size enterprises in urban areas, including enterprises engaged in public and private partnerships.

The scope of support as part of this initiative covers an ever wider thematic range – starting from revitalization, through education, culture, tourism, transport, to renewable sources of energy.

The initiative offers repayable financial instruments (loans, guarantees), which make it possible to better use the resources from the structural funds and to gain participation of financial institutions, banks and entrepreneurs, among other things, thanks to public and private partnership.

In Poland JESSICA is being implemented regionally as part of Regional Operational Programmes (ROP). At the programme preparation stage it was up to the provincial managements to decide about acceding the JESSICA initiative. A greater majority of ROPs have provisions which make it possible to implement the initiative, however, 5 provinces have made the decision so far, these are: wielkopolskie, zachodniopomorskie, śląskie, pomorskie and mazowieckie.

Two regions which are most advanced in implementing the JESSICA instrument (also in Europe) are Wielkopolska and Zachodniopomorskie, which are at the stage of choosing urban projects. As at 8 September 2013 contracts concerning three urban projects have been signed, all concern the wielkopolskie province. The initiative is implemented by signing a JESSICA Holding Fund contract between the managements of various provinces and the European Investment Bank (EIB).

Resources allotted towards JESSICA initiatives in Poland in each province:

- Wielkopolskie : approx. 66.3 Mio. Euro
- Zachodniopomorskie : approx. 33.0 Mio. Euro
- Pomorskie : 56.8 Mio. Euro
- Śląskie : 251 Mio. Euro
- Mazowieckie : 40.0 Mio. Euro

Main benefits of implementing the JESSICA initiative :

- The most important benefit is the so-called recycling of funds where the initiative is supposed to make it possible to re-invest the funds which previously financed urban projects. UDF resources are renewable, which means that they can be used multiple times to finance projects. This means greater effectiveness of use of the structural funds in the regions, which is a very important issue, considering the perspective of reducing EU funds in future years
- Flexibility, consisting in a perspective of using different forms of financing and possibility to finance projects generating income
- Knowledge, i.e. possibility to "outsource" the management of aid funds by the representatives of the private and banking sector, which may make it possible to manage them more effectively
- The leverage effect, consisting in the possibility to attract the private sector to projects being carried out as part of the balanced development of urban areas

Detailed benefits:

- Social indicator – as part of the JESSICA initiative emphasis is put on the so-called social aspects of the projects being carried out as part of the initiative, which is estimated on the basis of advantage of positive external effects of the urban project (so-called social elements) over the commercial part of the investment
- The projects are more complex than in the subsidy system
- Greater variability of the scope of projects than in the subsidy system (identified potential projects as part of the initiative in the Wielkopolskie province – shopping mall, business incubator, office space, dormitory, hotel, underground parking, bowling alley, public housing)
- Implementation of the JESSICA initiative may contribute to better cooperation between private investors and the cities' authorities
- Implementation of the initiative may also contribute to the improvement of the quality of projects in the area of public and private partnership

### Contact

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#### Polish webpage

[https://www.funduszeuropejskie.gov.pl/RPO/Aktualnosci/Strony/Jessica\\_240310.aspx](https://www.funduszeuropejskie.gov.pl/RPO/Aktualnosci/Strony/Jessica_240310.aspx)

#### English webpage

[https://www.funduszeuropejskie.gov.pl/English/Introduction/Strony/Introduction\\_to\\_European\\_Funds.aspx](https://www.funduszeuropejskie.gov.pl/English/Introduction/Strony/Introduction_to_European_Funds.aspx)

## PoISEFF

The Polish Sustainable Energy Financing Facility gives funding in the form of a loan or a lease of up to 1 Mio. Euro for investments to SMEs (production companies) for participating in the programme through administering Partner banks and leasing companies. Banks participating in the programme are: Millennium, BNP Paribas, BGŻ, BZ WBK.

More than 1,500 companies from the Polish SME sector have financed their investments in improving energy efficiency or in renewable energy solutions through PoISEFF. The following kind of projects are financed:

- Projects to improve Energy Efficiency (EE) solutions based on individual energy savings (reaching at least 20%), financing may not exceed 1 Mio. Euro (technical qualification of the project in terms of energy savings is performed by consultants PoISEFF)
- Projects aimed at enhancing the efficiency of energy use in buildings by 30%
- Investments in renewable energy sources

- Investment projects to improve Energy Efficiency based on devices and solutions from the the list of eligible materials and equipment (LEME), for projects whose funding will not exceed 250,000 Euro

Examples of actual completed projects for energy efficiency companies funded in the frames of the programme PolSEFF are:

- The manufacture of plastic molds
- Modernization of the bakery
- Installation of heat pumps
- Building insulation
- Installation of CHP generator
- Modernization of the production hall
- Biogas CHP
- Modernization of the cooling engine
- Replacement of a baking oven
- Installation of a biomass boiler

#### Contact

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Inquiries related to complex, large investment projects

### **Kredyt EnergoOszczędny (Energy-saving Credit)**

The private bank BOŚ Bank (Bank For Environmental Protection) gives credits for investments leading to reduction of consumption of electricity to entrepreneurs and housing cooperatives and Micro Enterprises.

The following credit conditions are available, partly depending on the borrower:

- loCal governments up to 100% of the investment's costs, with possibility to refund the costs of energy audit
- For other borrowers up to 80% of the investment's costs,
- Crediting period - up to 10 years (with possible grace period in repaying the principal amount)
- Interest rate - variable WIBOR 1M/ 3M/ 6M + margin
- It is possible to repay the credit from savings ensuing from reduced consumption of electricity, achieved thanks to the investment. In this case a calculation of the electricity savings and financial savings should be attached to the credit application form



Investments leading to reduction of consumption of electricity financed within this credit programme includes:

- Replacement and/or modernization, including expansion, of street lighting
- Replacement and/or modernization of interior and exterior lighting in community service, industrial, commercial service buildings etc.
- Replacement of industrial electric motors
- Replacement and/or modernization of lifts, including passenger lifts in residential buildings
- Modernization of technology into less energy consuming one
- Use of energy-saving products and devices in new installations
- And other electricity saving projects

**Contact**

BOŚ S.A.  
ul. Żelazna 32,  
00-832 Warszawa  
Phone number 801 355 455, +48 22 543 34 34

**Polish webpage ( BOŚ Bank)**

<http://www.bosbank.pl/index.php?page=3300>

**English webpage**

<http://www.bosbank.pl/index.php?page=2402>

### **Credit from NIB credit line (Nordic Investment Bank).**

The investment credit from NIB (Nordic Investment Bank) line is a long-term financing for Client's projects aimed at improving the natural environment in Poland in three strategic sectors associated with protection of air, water and waste management. The maximum exposure of NIB in financing the project is 50%. The private bank BOŚ Bank (Bank For Environmental Protection) is the national bank offering those credits.

The credit is offered to Clients from the sector:

- SME
- Large enterprises
- Housing cooperatives
- Local government units
- Communal enterprises

There is the possibility to spread the costs of the investment over many years thanks to an extended period of financing the investment, which will make it possible to adjust the instalments to the borrower's financial capabilities.

The credit conditions are:

- Favourable interest rates
- Crediting period: minimum 3 years - not later than until 30 May 2019
- Possibility to have a grace period in repaying the principal amount up to 2 years
- Possibility to combine different sources of financing - credits from the NIB line may co-finance projects supported by funds from the European Union

The following kind of projects are financed:

In general projects for the protection of air, water and projects for waste management.

- Projects associated with water and sewage management, whose aim is to reduce their impact on the environment
- Projects whose aim is to reduce the impact of agriculture on the environment
- Projects concerning solid waste management
- Production of electricity using wind turbines
- Thermomodernization, overhaul of existing buildings, if this will contribute to reduction of emissions into the air and will improve the energy efficiency of the buildings or if they consist in a switch from fossil fuel to renewable sources of energy

**Contact**

BOŚ S.A., BOŚ Bank (Bank For Environmental Protection)  
ul. Żelazna 32  
00-832 Warszawa  
Phone number 801 355 455, +48 22 543 34 34

**Polish webpage ( BOŚ Bank)**

<http://www.bosbank.pl/?page=3422>

**English webpage (Bank For Environmental Protection)**

[http://www.bosbank.pl/?page=root\\_en](http://www.bosbank.pl/?page=root_en)

## Credits for environmental protection devices and products

The BOŚ Bank (Bank For Environmental Protection) gives credits for the purchase or installation of environmental protection devices and products for one's own home, apartment and office.

Maximum value of the credit is up to 100% of the costs of purchase and costs of installation, however, the costs of installation may be credited in one of the following cases :

- If the Seller, with whom the Bank has signed the agreement is as well the Executor of the agreement
- If the Executor is an entity authorized by the Seller, with whom the Bank has signed the agreement
- If the Bank has signed the agreement with the Executor, for the installation of the equipment and products purchased exclusively on the principles applicable to this product

The crediting period is up to 8 years.

Targeted are individuals, micro-enterprises and housing communities.

Financed are solar collectors, heat pumps, heat recovery units, sewage treatment plants, building insulation systems and many other efficiency technologies.

### **Polish webpage (BOŚ Bank)**

<http://www.bosbank.pl/index.php?page=3298>

### **English webpage (Bank For Environmental Protection)**

[http://www.bosbank.pl/index.php?page=root\\_en](http://www.bosbank.pl/index.php?page=root_en)

## Credits in "Third Party" formula

Third Party Financing (TPF) means that a specialized enterprise (Implementer) carries out an investment at the user's (Contracting party's) facilities, supplying technical and organizational solutions (and also guarantees financing), under the assumption that the return of the costs of the undertaking will be achieved thanks to savings in the costs. Entrepreneurs (Implementors) implementing a new technology at the Contracting party's facilities for the purpose of gaining profit from the savings or fees can get a credit under this programme.

The credit is available under the following terms:

- Max. value of the credit - up to 80% of the task's costs
- Crediting period - up to 10 years
- Grace period - not longer than 6 months of the date of completion of the task

The following projects can be financed:

- Pro-ecological investment projects whose aim is to save electricity, heat energy, water consumption or to reduce fees for commercial use of the environment
- Projects related to waste storage or management, sewage treatment or water purification, whose ecological effects, in financial terms, guarantee repayment of the credit

**Polish webpage (BOŚ Bank):**

<http://www.bosbank.pl/index.php?page=3299>

**English webpage (Bank For Environmental Protection)**

[http://www.bosbank.pl/index.php?page=root\\_en](http://www.bosbank.pl/index.php?page=root_en)

### **Investment credit Bank Zachodni WBK**

An investment credit is available at the private Bank Zachodni WBK, Santander Group, which offers financing of various types of investments. The target group are enterprises planning investments and development of any size. This is a flexible form of a long term credit with a maximum repayment period of up to 15 years (it cannot exceed the investment's depreciation period) with possible grace period for the company's investment needs. The credit is granted for up to 80% of the expenditures and up to 95% of the investment's value.

Additional options:

- Possibility to finance the replacement or purchase of new tangible assets and long-term financial assets of the company or purchase of shares in the company
- Possible grace period of up to 18 months in case of a credit in PLN and 12 months in case of a credit in foreign currency
- Possibility to activate as a one-off credit or in tranches
- Possibility to open an account to service the repayment of the credit and interest, including on-line, cell phone and SMS access
- Possibility to use the insurance "Business Guarantor":
  - Protection in case of incapacity for work
  - Protection in case of death of the Debtor
  - It is easy to join the insurance

Bank Zachodni WBK S.A. with registered office in Wrocław,  
ul. Rynek 9/11  
50-950 Wrocław  
Phone number [+48 61 81 19999](tel:+48618119999)

**Polish webpage**

<http://www.bzwbk.pl/firmy/kredyty/inwestycyjne/inwestycyjny/kredyt-inwestycyjny.html>

**English webpage**

<http://www.bzwbk.pl/english/products-and-services/products-and-services.html>

## Kredyt z klimatem (Credit with climate)

The private banking (BOŚ Bank) offers long-term financing for client's projects concerning energy efficiency, e.g. improvement of energy efficiency consisting in a reduction of the demand for heat energy and electricity, for instance, by modernizing small thermal power networks.

The terms are:

- Maximum share in financing the projects is 85% of the investment's cost
- It is admissible to finance 100% of eligible costs in case of local government units
- Maximum credit value 1 Mio. Euro or its equivalent in PLN
- Period of financing: up to 10 years, set depending on the planned duration of the investment and the client's creditworthiness
- The minimum period of financing is 4 years

The targeted sectors are:

- Local government units
- Housing communes and cooperatives
- Micro, small and medium enterprises
- Foundations
- Municipal service companies
- Large enterprises, also operating in the form of cooperatives

The following activities can be financed for increasing the energy efficiency consisting in a reduction of the demand for heat energy and electricity:

- modernization of individual heating systems in residential buildings and large area facilities and of local thermal power plants
- modernization of small thermal power networks
- Modernization of buildings consisting in insulation (for instance, insulation of the outer elevation, roof, replacement of windows), replacement of lighting or installation of an efficient ventilation or cooling system
- Assembly of a renewable energy installation in existing buildings or industrial plants (biomass furnaces, solar panels, heat pumps, photovoltaic panels, it is admissible to integrate renewable sources of energy with the existing source of heat or to exchange it for renewable sources of energy)
- Liquidation of the individual source of heat and hooking the building up to the local network
- Replacement of inefficient street lighting
- Installation of devices increasing energy efficiency
- Installation of small cogeneration or tri-generation units

**Polish webpage ( BOŚ Bank)**

<http://www.bosbank.pl/index.php?page=3301>

**English webpage (Bank For Environmental Protection)**

[http://www.bosbank.pl/index.php?page=root\\_en](http://www.bosbank.pl/index.php?page=root_en)

## **Project "Enhancement of regional competitiveness through Corporate Social Responsibility (CSR)".**

The target of the Project "Enhancement of regional competitiveness through Corporate Social Responsibility (CSR)" is raising the level of awareness and knowledge on social corporate responsibility (CSR) among representatives of the Offices of the Marshal, Centre of Service for Investors and Exporters (COIE) and SMEs.

Other objectives include: promotion of socially responsible enterprises in the local policy for entrepreneurship and investments, implementation of the CSR by means of pilot SME projects. The project is being carried out as part of the Swiss-Polish Cooperation Programme. It is financed by Switzerland as part of the Swiss programme of cooperation with new EU member states. Total budget of the project: CHF 4 866 117

The direct beneficiaries are regional authorities, regional trade centres, non-governmental organisations, small and medium-sized enterprises (SMEs), non-profit organizations and the Polish population. Public Partner are the Offices of the Marshal, Centres of Service for Investors and Exporters.

The project will be implemented in the entire country, and it will be composed of the following three Components.

- Component 1 -building competencies in the field of CSR through information meetings for SME representatives and training for the representatives of the Offices of the Marshals and COIE centres. Information meetings and training are planned to be held in all 16 provinces
- The second component consists in assistance in the implementation of CSR solutions through pilot projects for SMEs. As part of Component 2 it was planned that a competition will be organized for SMEs in which the entrepreneurs will be able to apply for co-financing of projects consisting in the implementation of CSR related to current business activities of the enterprise. The competition is the largest, in terms of value, measure under the Project. Start of competition for enterprises : 4th quarter of 2013 (second application round)
- The aim of Component 3 is dissemination of good practices and communication activities about the outcomes of projects implemented by SMEs

Through pilot projects, support will be given to approximately 90 small and medium-sized enterprises taking concrete measures such as improving social labour standards, fighting corruption, protecting the environment and making greater use of renewable energy sources.

Planned :

- CSR policy developed at regional level
- 90 CSR pilot projects implemented in Polish SMEs
- Newly created network of local CSR consultants
- Enhanced understanding of sustainable business development and CSR concepts

#### Contact

PARP (Polish Agency for Enterprise Development) - a government agency.

(Polska Agencja Rozwoju Przedsiębiorczości)

ul. Pańska 81/83

00-834 Warszawa

Phone: (22) 432 80 80, 432 71 25

Fax: (22) 432 86 20

#### Polish webpages

<http://csr.parp.gov.pl/>,

<http://www.programszwajcarski.gov.pl/Strony/glowna.aspx>

#### English webpages

<http://en.parp.gov.pl/index/index/2016>

<http://www.swiss-contribution.admin.ch/poland/>

[http://www.erweiterungsbeitrag.admin.ch/en/Home/Projekte/Projekt\\_Detailansicht?projectinfoID=202538#form2](http://www.erweiterungsbeitrag.admin.ch/en/Home/Projekte/Projekt_Detailansicht?projectinfoID=202538#form2)

### **PO IG 4.4 – "New investments of high innovative potential", Operational Programme - Innovative Economy, Measure 4.4**

Investment projects of Micro, Small, Medium Enterprises associated with the application of new technological, product, service or organizational solutions (technological and organizational solutions applied around the world for not longer than 3 years).

In addition Training and consultation projects necessary to carry out investment projects. Creation of new jobs associated with new investments are applicable.

The anticipated allocation for the 2013 call was PLN 500,000,000.00 the budget comes from EU-funds.

The level and amount of support ranges from 40% to 70% of eligible costs, in accordance with the Regulation on the establishment of a regional aid map, wherein:

- The total value of the project not to exceed 50 Mio. Euro
- Value of the expenditure eligible for support under the project not less than PLN 8 Mio. and not more than PLN 160 Mio.

The minimum amount of support for investments of high innovative potential is PLN 2.4 Mio.

The maximum amount of support for one entrepreneur per project was set to:

- For the investment part of the project – PLN 40 Mio.
- On the advisory part – PLN 1 Mio.
- The training part – PLN 1 Mio.

Feasibility of the project will be verified on the basis of documents attached to the application for funding, necessary to properly carry out the investments (licenses, permits and decisions, including environmental decisions and full set of documentation associated with the assessment of the project's impact on the environment, if such assessment is required).

Support for projects submitted as part of this competition will be granted on the basis of the Regulation of the Minister of Regional Development of 2 April 2012 on financial aid being granted by the Polish Agency for Enterprise Development as part of the Operational Programme Innovative Economy, 2007-2013 (Journal of Laws of 2012, item 438).

#### **Contact**

PARP (Polish Agency for Enterprise Development) - a government agency.

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ul. Pańska 81/83  
00-834 Warszawa,  
Phone: (22) 432 80 80, 432 71 25 Fax: (22) 432 86 20

#### **Polish webpage**

<http://poig.parp.gov.pl/index/index/592>

#### **English webpage**

<http://en.parp.gov.pl/index/index/1886>

### **Innovation Voucher - support for the smallest enterprises.**

The Programme's target is to initiate contacts of micro and small enterprises with scientific institutions. Support offered as part of the programme Innovation Voucher can be solely allotted towards the purchase of a service related to implementation or development of a product or technology.

The Programme is addressed to micro and small enterprises which, in the year the application was filed and during 3 calendar years preceding the year in which the application for support as part of the programme Innovation Voucher was filed, did not use any services of a scientific institution related to the implementation or development of a product or technology. An entrepreneur who received support as part of the programme Innovation Voucher cannot apply for support again.

The contractor rendering the service may only be a scientific institution stipulated in Article 2 item 9a-e of the Act of 30 April 2010 on the principles of financing science



(Journal of Laws No. 96 item 615) continuously conducting research and development work. Only one scientific institution may render the service as part of the programme.

The value of the support given to a single entrepreneur as part of the programme Innovation Voucher cannot exceed PLN 15,000.00. The value of the support may equal to 100% of the expenditures eligible for support, provided that the actual net cost of the service related to the implementation or development of a product or technology amounts to a maximum of PLN 15,000.00. The budget for this instrument is based on EU-Funds.

Out of 826 applications registered in the application creator (out of which 720 applications have been formally confirmed), 500 projects received a positive score.

Due to the Programme's budget, 451 entrepreneurs were recommended to be given support. Entrepreneurs indicated on the list of positively assessed projects but not recommended to be given support will be able to receive support if funds become available.

The last competition took place: 14 March – 26 April 2013.

#### **Contact**

PARP (Polish Agency for Enterprise Development) - a government agency.

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00-834 Warszawa  
Phone: (22) 432 80 80, 432 71 25  
Fax: (22) 432 86 20

#### **Polish webpage**

<http://www.parp.gov.pl/index/index/1415>

#### **English webpage**

<http://en.parp.gov.pl/index/index/1882>

### **Support as part of the large voucher, Pilot programme – 2013 edition**

The aim of the Programme is to support the purchase of a service involving development of a new product, design project, new production technology or significant improvement of a product or production technology.

The Programme is intended for micro and small enterprises pursuing a production business, having a registered office, and in case of an enterprise being a natural person, a place of residence in the Republic of Poland.

Apart from scientific institutions, the contractor rendering the service may be an enterprise having a status of a research and development centre assigned on the basis of the Act of 30 May 2008 on certain forms of supporting innovative activities (Journal of Laws No. 116, item 730, as amended) and a registered office in the Republic of Poland.

The value of the support as part of the Large Voucher may equal to 80% of the expenditures eligible for support. The value of the support given to a single entrepreneur as part of the Programme cannot exceed PLN 50,000.00. Support as part of the Programme is granted in the form of a refund of expenditures. The budget for this instrument is based on EU-Funds.

In 2013 the programme was run as a pilot programme with the project implementation date until 31.10.2013.

This service may additionally include:

1) Preparation of:

a) An assessment of the enterprise's potential and environment, b) plan of the enterprise's development on the basis of new or improved products or production technologies, c) forecast of the market for the new product, design project or significantly improved product, d) strategy of launching the new or significantly improved product;

2) Implementation of a new product, design project, new production technology or significantly improved product or production technology.

The legal basis is the Regulation of the Minister of Economy of 13 February 2013 amending the Regulation on financial aid being granted by the Polish Agency for Enterprise Development, not associated with operational programmes.

Support as part of the Programme constitutes de minimis aid and is given in accordance with the provisions of the Commission Regulation (EC) No. 1998/2006 of 15 December 2006 on the application of Articles 87 and 88 of the Treaty to de minimis aid (Official Journal L 379 of 28.12.2006, p. 5).

#### **Contact**

PARP (Polish Agency for Enterprise Development) - a government agency.  
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00-834 Warszawa  
Phone: (22) 432 80 80, 432 71 25  
Fax: (22) 432 86 20

#### **Polish webpage**

<http://www.parp.gov.pl/index/index/2258>

#### **English webpage**

<http://en.parp.gov.pl/index/index/1882>

## **“Test and implementation of a pilot service in the area of managing energy efficiency of enterprises” (competition as part of Sub-measure 2.2.1 of the Operational Programme Human Capital)**

This project supports pilot services in the area of managing energy efficiency of enterprises, consulting and training service. The service is comprised of two stages: a. Stage I – energy audit, b. Stage II – consultation in implementing recommendations ensuing from energy audit. The project's main target group will be Micro, Small, Medium Enterprises.

At least 3,000 enterprises will be covered by the project. The competition's total budget is PLN 4,280,000.00. One applicant may file only one application for support in the competition, in which he may apply for a maximum aid of PLN 500, 000.00. The PARP's system project being carried out during the years 2012-2014 (until the end of 2014).

The following activities were granted financial support – consulting and training service:

- Development of enterprises by improving energy efficiency – for instance, thanks to optimisation of energy consumption, reduction of the costs of obtaining it or improvement of the system of managing energy at the enterprise
- Increasing the enterprise's competitiveness, profitability and potential. The consulting and training support is supposed to help companies in the process of transferring from a micro to small enterprise and from small to medium enterprise
- Development of micro, small and medium enterprises (MSME) by providing high quality systematized and pilot services until the end of 2014

A potential service provider could be every entity which:

- Acted for the benefit of economic development and
- Had an implemented and verified standard in the area of rendering consulting and training services meeting the service requirements referred to in the Regulation of the Minister of Economy of 24 May 2011 on the National System of Services for Small and Medium Enterprises (Journal of Laws No. 112, item 656) and
- Had appropriate organizational, technical and economic potential and
- Had experience in rendering services to MSMEs (micro, small and medium enterprises) and meets other specific requirements associated with the nature of each service

The competition was run as part of PARP's system project called "Assurance of access of enterprises to new services of the National System of Services", co-financed from the funds of the European Union as part of the European Social Fund, Sub-measure 2.2.1 "Improvement of the quality of services rendered by institutions supporting the development of entrepreneurship and innovativeness", Operational Programme Human Capital.

#### **Contact**

PARP (Polish Agency for Enterprise Development) - a government agency.  
(Polska Agencja Rozwoju Przedsiębiorczości)  
ul. Pańska 81/83  
00-834 Warszawa  
Phone: (22) 432 80 80, 432 71 25  
Fax: (22) 432 86 20

#### **Polish webpage (Polish Agency for Enterprise Development)**

<http://pokl.parp.gov.pl/index/more/33769>.

#### **Polish webpage (European Structural Funds)**

<http://www.efs.gov.pl/Dokumenty/Strony/Plandzialanpokl.aspx>

#### **English website (Polish Agency for Enterprise Development)**

<http://en.parp.gov.pl/index/index/1887>

#### **English webpage (European Structural Funds)**

<http://www.efs.gov.pl/english/Strony/Introduction.aspx>

## **Support for obtaining grants**

The programme is addressed to enterprises which have submitted their project applications under an international innovation programme as coordinators, or participate in such a project as partners. The prerequisite for the support is a positive formal assessment of the project application. The assessment is performed by an entity competent to perform it as part of an international innovation programme.

International innovation programme is a programme which assumes cooperation between enterprises and scientific units or with other enterprises (including organizations in which enterprises which are micro, small or medium enterprises are members). This cooperation must involve entities from at least two countries and it is aimed at conducting research and development work referred to in Article 2 item 9 of the Act of 30 April 2010 on the principles of financing science (Journal of Laws No. 96, item 615). Enterprises which have submitted their project applications under an international innovation programme as coordinators, or participate in such a project as partners. The amount of support for obtaining a grant may be up to 100% of expenditures eligible for grant and constitutes a de minimis aid. The amount of the support for obtaining grants allocated to one enterprise cannot exceed PLN 75,000.00 for a coordinator of an international innovation project and PLN 35,000.00 for a partner in an international innovation project.

The support as part of the programme is granted on the basis of the amended Regulation of the Minister of Economy of 2 December 2006 on financial aid being granted by the Polish Agency for Enterprise Development, not associated with operational programmes (published in the Journal of Laws of 2011, No. 86, item 472).

#### Contact

PARP (Polish Agency for Enterprise Development) - a government agency.  
(Polska Agencja Rozwoju Przedsiębiorczości)  
ul. Pańska 81/83  
00-834 Warszawa  
Phone: (22) 432 80 80, 432 71 25  
Fax: (22) 432 86 20

#### Polish webpage

<http://www.parp.gov.pl/index/index/1762>

#### English webpage

<http://en.parp.gov.pl/index/index/1885>

### Financing of on-going activities

This programme gives active support of the development of large and medium enterprises – financing them on market terms – for on-going operations. The aim of financing is to support the enterprise's financial liquidity, in particular, liquidity allowing it to perform contracts/orders. It offers two instruments loans or sureties financed by state funds, as ARP is a national agency.

The conditions of the loan are:

- One-off fee – ranging from 0.3% to 1%, depending on the assessment of the risk of financing and the level of collaterals
- Interest rate – WIBOR rate accordingly: 1M, 3M, 6M or 1R (depending on the frequency of repayment of interest charges and the duration of the lending period) + margin ranging from 1.2% to 5%, set individually depending on the assessment of the risk of financing and the level of collaterals

The condition for the surety is:

- Quarterly fee ranging from 0.3% to 1.5%, depending on the assessment of the risk of financing and the level of collaterals

ARP S.A. charges a fee for processing the application in the amount of PLN 1,500.00.

#### Contact

The Industrial Development Agency (ARP S.A.) (Administering Organization)  
ul. Nowy Świat 6/12, Warszawa

Commercial law company and government agency

Loans and Sureties Department:

Jarosław Kossowski, Director

phone number +48 22 695 36 80

e-mail: [jaroslaw.kossowski@arp.com.pl](mailto:jaroslaw.kossowski@arp.com.pl)

Joanna Bryx-Ogrodnik, Deputy Director  
phone number +48 22 695 37 80  
e-mail: joanna.bryx-ogrodnik@arp.com.pl

**Polish webpage**

[http://www.arp.com.pl/finansowanie\\_przedsiębiorstw/produkty\\_finansowe\\_dla\\_przedsiębiorstw/finansowanie\\_działalności\\_bieżącej.aspx](http://www.arp.com.pl/finansowanie_przedsiębiorstw/produkty_finansowe_dla_przedsiębiorstw/finansowanie_działalności_bieżącej.aspx)

**English webpage** (translated)

[http://www.arp.com.pl/finansowanie\\_przedsiębiorstw/produkty\\_finansowe\\_dla\\_przedsiębiorstw/finansowanie\\_działalności\\_bieżącej.aspx](http://www.arp.com.pl/finansowanie_przedsiębiorstw/produkty_finansowe_dla_przedsiębiorstw/finansowanie_działalności_bieżącej.aspx)

## Financing of long-term investment activities

The aim of this programme is to allow private and public enterprises to carry out investment projects. It gives active support of the development of large and medium enterprises – financing them on market terms – for long-term operations. In particular, the Industrial Development Agency (ARP S.A.) engages in innovative, modernization and energy-saving investments. Support may be given to material as well as capital investments.

It offers two instruments loans or sureties financed by state funds, as ARP is a national agency.

The conditions of the loan are:

- For a period of up to 7 years, up to 80% of the net value of the project being financed.
- One-off fee – ranging from 0.3% to 1%, depending on the assessment of the risk of financing and the level of collaterals
- Interest rate – WIBOR rate accordingly: 1M, 3M, 6M or 1R (depending on the frequency of repayment of interest charges and the duration of the lending period) + margin ranging from 1.2% to 5%, set individually depending on the assessment of the risk of financing and the level of collaterals

The conditions for the surety are:

- Up to 80% of the value of the financial liability
- Quarterly fee ranging from 0.3% to 1.5%, depending on the assessment of the risk of financing and the level of collaterals

ARP S.A. charges a fee for processing the application in the amount of PLN 1,500.00.

The Agency's activities are one of the most important elements of the "Development strategy of Agencja Rozwoju Przemysłu S.A. in the years 2012 – 2015". The company is wholly owned by the State Treasury. Being a commercial law company, it is an entity operating on commercial terms, modern organization, active on the domestic capital market. Being a government agency, it is involved in key activities which are significant from the point of view of current and strategic goals of the Government's economic policy.

Reference to the Community Guidelines on State Aid for Rescuing and Reconstructing Firms in Difficulty (Official Journal of the European Union C 244 of 1.10.2004).

#### **Contact**

The Industrial Development Agency (ARP S.A.) (Administering Organization)  
ul. Nowy Świat 6/12, Warszawa

Commercial law company and government agency  
Loans and Sureties Department

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#### **Polish webpage**

[http://www.arp.com.pl/finansowanie\\_przedsiębiorstw/produkty\\_finansowe\\_dla\\_przedsiębiorstw/finansowanie\\_inwestycji.aspx](http://www.arp.com.pl/finansowanie_przedsiębiorstw/produkty_finansowe_dla_przedsiębiorstw/finansowanie_inwestycji.aspx)

#### **English webpage** (translated)

[http://www.arp.com.pl/finansowanie\\_przedsiębiorstw/produkty\\_finansowe\\_dla\\_przedsiębiorstw/finansowanie\\_inwestycji.aspx](http://www.arp.com.pl/finansowanie_przedsiębiorstw/produkty_finansowe_dla_przedsiębiorstw/finansowanie_inwestycji.aspx)

## **Financing of developmental restructuring**

The Industrial Development Agency (ARP S.A.) gives financial support to finance activities leading to the improvement of profitability and effectiveness of business activity for big (private and public) enterprises in the form of loans, sureties, bonds, shares. Maximum 80% of the total costs directly associated with the project can be financed.

### **Loan**

For a period up to 7 years with possible grace period in repaying the principal amount. It is possible to individually adjust the period of financing and principal instalments to the project.

One-off fee ranging from 0.35% to 1%, depending on the assessment of the risk of financing and the level of collaterals. Interest rate – variable, set on the basis of a base rate, e.g. WIBOR, plus margin set depending on the assessment of the risk of financing and the level of collaterals.

### **Surety**

The fee is set depending on the assessment of the risk of financing and the level of collaterals, counted for every begun 3-month period of validity of the surety, non-returnable, payable up front for the entire period covered by the surety.

The following activities are financed:

- Relocation, expansion, rebuilding and modernization of the plant
- Investments covering comprehensive modernization of the current machine park, fundamental changes in the production technology
- Strategic changes in the area of products being manufactured
- Asset restructuring, covering optimisation of assets, sale, lease or other forms of use of redundant assets
- Financial restructuring, covering a change in the financing structure from short-term to long-term
- Contribution to working capital, financing of contracts and orders, when carrying out other investment activities
- Other pro-efficiency activities

Other forms of financing are:

- Purchase of bonds
- Take up of shares by ARP S.A. in increased share capital - in particularly justified cases

The Industrial Development Agency (ARP S.A.) is a company wholly owned by the State Treasury. Being a commercial law company, it is an entity operating on commercial terms, modern organization, active on the domestic capital market. Being a government agency, it is involved in key activities which are significant from the point of view of current and strategic goals of the Government's economic policy. The Agency's activities are one of the most important elements of the "Development strategy of Agencja Rozwoju Przemysłu S.A. in the years 2012 – 2015".

Reference to the Community Guidelines on State Aid for Rescuing and Reconstructing Firms in Difficulty (Official Journal of the European Union C 244 of 1.10.2004).

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[http://www.arp.com.pl/finansowanie\\_przedsiębiorstw/produkty\\_finansowe\\_dla\\_przedsiębiorstw/finansowanie\\_restrukturyzacji\\_rozwojowej.aspx](http://www.arp.com.pl/finansowanie_przedsiębiorstw/produkty_finansowe_dla_przedsiębiorstw/finansowanie_restrukturyzacji_rozwojowej.aspx)



**English webpage:** (translated)

[http://www.arp.com.pl/finansowanie\\_przedsiębiorstw/produkty\\_finansowe\\_dla\\_przedsiębiorstw/finansowanie\\_restrukturyzacji\\_rozwojowej.aspx](http://www.arp.com.pl/finansowanie_przedsiębiorstw/produkty_finansowe_dla_przedsiębiorstw/finansowanie_restrukturyzacji_rozwojowej.aspx)

## Funding of audits for companies

As part of the 11th Call for proposals the National Fund of Environmental Protection and Water Management allots funds (state and EU-funds) for audits in the amount up to PLN 5,000,000.00. This includes the preparation of energy and power audits in enterprises to identify opportunities for energy saving, countable to reduce greenhouse gas emission and carry out investment activities to improve energy efficiency.

The level of subsidisation is up to 70% of eligible costs of the project.

Payouts of funds from assumed and planned commitments for non-repayable forms of subsidising the programme amount to PLN 38,000,000.00. Planned commitments for non-repayable forms of subsidising the programme amount to PLN 36,000,000.00.

Subsidised are energy and power audits at entities in which the minimum value of the average consumption of end energy (sum of electricity and heat energy) in the year preceding the submission of the application to fund the audit was 20,000 MWh/year:

- Energy audits of technological processes
- Power audits of buildings and internal industrial networks
- Energy audits of sources of heat energy, electricity and cold
- Energy audits of internal heat installations and buildings

Audits – classification (due to the aggregated value of end energy consumed in the area of the audit) from minimum value of 3,000 MWh/year of end energy consumed.

The scope of the energy/power audit should comply with the Guidelines which will constitute an appendix to the competition's regulations. The applications were accepted from 6.09.2013 to 4.10.2013. The period of implementation of the programme Efficient Use of Energy (EWE) is from 2011 until 2017 (with allocation of funds until 2016). Funding may be granted for a project that has not been completed before the date on which the application for funding is submitted – the date of the protocol accepting the audit is decisive.

In the previous (10th) competition for funding from the National Fund of Environmental Protection and Water Management, as part of the Priority programme of the National Fund of Environmental Protection and Water Management called "Efficient use of energy" Part 1) "Funding of energy and power audits in enterprises" to the following companies were funds were granted:

- Performance of an energy audit at SODA POLSKA CIECH Spółka Akcyjna
- Performance of an audit of energy and technological processes

- Energy and power audit at the Basic Production Facility of Paroc Polska Sp. z o.o.
- Energy audit of coke and chemical gas management at the "Radlin" coke plant
- Performance of audits covering an analysis of the passive power flows in lines powering receiving transformer stations at 40 traction substations and power stations

Currently the list of applicants in the 11th competition has not been published yet.

### **Instrument – National Fund**

The basis for the activities of the National Fund is the Environmental Protection Law. The source of proceeds of the National Fund of Environmental Protection and Water Management are fees for commercial use of the environment and fines for violating the ecological law. Thanks to the fact that loans are the main form of funding, the National Fund constitutes a "renewable source of funding" environmental protection. Loans and grants as well as other forms of funding applied by the National Fund are used to finance, in the first place, large nation-wide and supra-regional investments in the area of eliminating water, air and soil contamination. Tasks in the area of geology and mining, environmental monitoring, counteracting environmental threats, protection of nature and forestry, popularization of ecological knowledge, prevention of children's health as well as R&D and expert opinions are also funded. Recently special priority has been given to investments using renewable sources of energy.

Administering Organisation: The National Fund of Environmental Protection and Water Management (NFOŚiGW) - 11 Competition-EWE Part 1- "Efficient use of energy." "Funding of energy and power audits in enterprises"

#### **Polish webpage**

[www.nfosigw.gov.pl/srodki-krajowe/programy-priorytetowe/efektywne-wykorzystanie-energii/konkurs11ewe---czesc-1/](http://www.nfosigw.gov.pl/srodki-krajowe/programy-priorytetowe/efektywne-wykorzystanie-energii/konkurs11ewe---czesc-1/)

#### **English webpage**

<http://www.nfosigw.gov.pl/en/nfepwm/>

### **Priority programme 12 Call for proposals "Efficient use of energy. Part 2) Funding investment tasks leading to energy savings or increased energy efficiency of enterprises.**

The target of Part 2) of the Programme is to fund investment projects being carried out by entrepreneurs, leading to efficient use of energy or to measurable energy savings. The loans are selected by a competition of the National Fund of Environmental Protection and Water Management. Planned commitments for repayable forms of funding the programme amount to PLN 727,000,000.00. Payouts of funds from assumed and planned commitments for repayable forms of funding the programme amount to PLN 742,000,000.00. Companies with an average energy consumption during the year preceding the moment the application was filed was 20,000 MWh/year can apply for the loan.

The scope of investments supported covers modernizations and improvements introducing new facilities, control systems, technical installations and equipment at the plants, whose aim is to improve energy efficiency, as well as technological changes at existing facilities, technical installations and equipment aiming at that, in particular:

1) Implementation of systems to manage energy and its quality (installation of network parameter analysers) and implementation of Smart Grid systems to manage power networks at enterprises.

2) Rationalization of consumption of electricity through:

- Energy-saving drive systems
- Drive control systems, for instance, through soft start installations
- Energy-saving motors
- Inverters for pumps and fans
- Energy-saving compressors and control systems
- Internal power transmission networks, including reduction of the flows of passive power
- Energy-saving lighting systems
- Power rectifiers
- Low-loss transformers in local power systems and internal distribution networks

3) Rationalization of consumption of heat energy and gas through:

- Insulation and drainage of steam systems
- Geothermal systems, small wind turbines, solar systems, heat pumps
- Thermomodernization of buildings
- Recuperation and recovery of heat from processes and equipment
- De-centralization of extensive heating networks
- Use of energy from waste
- Construction/modernization of own (internal) sources of energy

4) Modernization of industrial processes.

The applications were accepted from 3.10.2013 to 4.11.2013. Programme implementation period is from 2011 until 2017, with the allocation of funds until 2016.

**Intensiveness of funding:**

1) Minimum qualified cost of the project equal to PLN 5,000,000;

2) When determining the value of financing the regulations regulating the process of granting public aid are taken into account.

### Funding conditions:

- Value of the loan: from PLN 3.5 Mio. to PLN 90 Mio.
- Value of the loan: up to 75% of the eligible costs of the project
- Annual interest rate on the loan is WIBOR 3M -100 base points but not less than 3.5%
- Interest charges are paid on an on-going basis in quarterly intervals. First instalment at the end of the calendar quarter following the quarter in which the first tranche was paid out
- If the criteria referred to in Article 3 par. 1 item 5 of the Act Public procurement law of 29 January 2004 (i.e. Journal of Laws of 2010 No. 113, item 759, as amended) are fulfilled, the beneficiary is obliged to abide by the provisions of that Act or, if he is not covered by the subjective scope of the Act, he is obliged to spend the funds in a manner ensuring optimum usage on terms of equal treatment, fair competition and transparency
- The enterprise's accession to part 2) of the programme is conditioned by an earlier conduct of an energy audit, although it is not required that the audit be conducted as part of part 1) of the priority programme, although he should fulfil its threshold criteria
- No support is given to projects consisting solely in the construction or modernization of high, medium or low voltage distribution networks or heat networks aimed at reducing energy loss
- Period of financing: the loan may be granted for a period not longer than 10 years counting from the date of the first planned payout of the tranche
- Grace period: a grace period may be given as regards repayment of the capital amount, counting from the date of the payout of the last tranche, no longer though than 12 months of the date on which the project is completed
- The loan may not be amortized
- If the beneficiary, after carrying out investments which improve his energy efficiency, sells white certificates during the period while the loan agreement is in force, the agreement will be terminated, with an obligation to repay the funds paid out, together with statutory interest

There is an obligation to attach a feasibility study to the competition documentation.

For application the following details have to be given:

- Reduction of energy consumption (MWh/year)
- Calculation of the Dynamic Generation Cost (DGC)

The Dynamic Generation Cost is equal to the price which makes it possible to achieve discounted revenues equal to discounted costs. In other words, the DGC indicates the technical cost of obtaining an ecological effect unit. This cost is expressed in PLN per ecological effect unit. The lower the value of the index, the more effective the project.

### Legal grounds for funding.

1. Act of 27 April 2001 - Environmental protection law (i.e. Journal of Laws of 2008

No. 25, item 150, as amended).

2. The public aid will be granted in accordance with the criteria laid out, in particular, in:

1) the Regulation of the Council of Ministers of 22 December 2006 on establishing aid programme in the scope of regional public aid for certain environmental protection investments (Journal of Laws No. 246, item 1795 as amended), hereinafter referred to as "Regulation on regional aid",

2) Regulation of the Minister of Environment of 8 April 2008 on detailed criteria of granting public aid for projects being investments aimed at using technologies ensuring cleaner and energy-saving production and preservation of resources (Journal of Laws No. 61, item 385 as amended), hereinafter referred to as "Regulation on horizontal aid for energy saving",

3) Regulation of the Minister of Environment of 16 January 2008 on detailed criteria of granting public aid to projects being investments associated with renewable sources of energy (Journal of Laws No. 14, item 89 as amended), hereinafter referred to as "Regulation on horizontal aid for renewable sources of energy"

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<http://www.nfosigw.gov.pl/srodki-krajowe/programy-priorytetowe/efektywne-wykorzystanie-energii/konkurs12ewe---czesc-2/>

#### English webpage

<http://www.nfosigw.gov.pl/en/priority-programmes/>

## **Support of distributed, renewable sources of energy. Part 1) BOCIAN - Distributed, renewable sources of energy.**

The aim of this call for proposals under NFOŚiGW programme is to reduce or avoid emission of CO<sub>2</sub> by increasing production of energy from installations using renewable sources of energy. Therefore loans are financed for such kind of projects.

Planned commitments for repayable forms of funding amount to PLN 420,000,000 from the National Fund of Environmental Protection and Water Management. Payouts of funds from undertaken and planned commitments for repayable forms of funding amount to PLN 420,000,000.

### **Properties of funding:**

1) Types of investments including the maximum level of cofunding:

- Wind power plants - up to 30%
- Photovoltaic systems - up to 75%
- Obtaining energy from geothermal water - up to 50%
- Small water power plants - up to 50%
- Biomass heating - up to 30%
- Biogas plants understood as facilities producing electricity or heat using agricultural biogas and installations producing agricultural biogas for the purpose of pumping it to gas distribution and direct network – up to 75%

Production of electricity in high efficiency cogeneration plants using biomass - up to 75% of the eligible costs of the project. 2) When determining the level of funding the regulations concerning public aid should be taken into account.

Funding conditions:

1) Value of the loan: from PLN 2 Mio. to PLN 40 Mio.;

2) Funding cannot be granted to projects which received funding from other priority programmes of the National Fund of Environmental Protection and Water Management;

3) Annual interest rate on the loan is WIBOR 3M -100 base points but not less than 2%. The interest rate based on the WIBOR rate for the given calendar year is set on the basis of the value of that rate in effect on the last business day of the preceding calendar year. Interest charges are paid on an on-going basis in quarterly intervals. First instalment at the end of the calendar quarter following the quarter in which the first tranche was paid out;

4) Period of financing: the loan may be granted for a period not longer than 15 years counting from the date of the first planned payout of the tranche;

5) Grace period: a grace period may be given as regards repayment of the capital amount, counting from the date of the payout of the last tranche, no longer though than 18 months of the date on which the project is completed;

6) The loan may not be amortized.

The programme will run from 1 January 2014 with the implementation years 2014 - 2022 with funds allocated in the years 2014 - 2018. The public aid will be granted in accordance with the criteria laid out in the laws on public aid. Applications are being accepted continuously. Applications will be accepted within 30 calendar days from the day of recruitment by the National Fund of Environmental Protection and Water Management. Recruitments will be repeated until the funds are depleted. Cost eligibility period is from 1.01.2012 to 31.12.2020, subject to the regulations on public aid. Costs of preparing the necessary documentation, borne before 1.01.2012, also qualify to be financed.

### Calculation Methods

Methodology for the calculation of the ecological effect to be provided by the funding body. Not available at the moment.

The programme is based on the Act of 27 April 2001 - Environmental protection law (i.e. Journal of Laws of 2008, No. 25, item 150, as amended).

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<http://www.nfosigw.gov.pl/srodki-krajowe/programy-priorytetowe/bocian/>

### English webpage

<http://www.nfosigw.gov.pl/en/priority-programmes/offer-for-an-individual-investor/>

## RES and cogeneration (Part I, II and III)

The aim of the “RES and cogeneration” programme of the National Fund of Environmental Protection and Water Management is to increase production of energy from renewable sources and high efficiency cogeneration plants.

There are 3 parts of the programm.

- Part I – loans for the beneficiaries;

Types of projects to be financed are:

- Production of heat from biomass (distributed energy sources lower than 20 MWt),
- Production of electricity in combination with heat from biomass (distributed energy sources lower than 3 MWe),
- Production of electricity and/or heat from biogas created as a result of sewage treatment or decay of plant and animal remains,
- Construction, expansion and modernization of installations producing agricultural biogas for the purpose of pumping it into gas distribution network,
- Wind power plants with capacity lower than 10 MWe,
- Obtaining energy from geothermal water,
- Water power plants with capacity lower than 5 MWe,
- High efficiency cogeneration without using biomass.

Loan from PLN 4 Mio. to PLN 50 Mio.

### Funding intensiveness:

The equivalent of the gross subsidy is contained in the loan (together with amortization if awarded) cannot exceed 30% of discounted eligible costs of the project and cannot exceed PLN 20 Mio per project.

### Funding conditions:

1. Minimum total cost of the project: PLN 10 Mio.
2. Value of the loan: from PLN 4 Mio to PLN 50 Mio.
3. Funding may be preceded by a loan promessa.
4. Funding will not be granted to projects which received funding from other programmes of the NFOSiGW.
5. Terms and conditions of the loan :
  - a) Annual interest rate on the loan is WIBOR 3M -100 base points but not less than 4%. Interest charges are paid on an on-going basis in quarterly intervals,
  - b) Loan may not be granted for a period exceeding 15 years, counting from the date of the first planned payout of the loan tranche,
  - c) A grace period may be given as regards repayment of the capital amount, counting from the date of the last loan tranche, not longer though than 18 months from the date of project finalisation.

Value of the loan : up to 75% of the eligible costs of the project.



Planned commitments for repayable forms of funding amount to PLN 1,221,902,600 from the National Fund of Environmental Protection and Water Management. Payouts of funds from undertaken and planned commitments for repayable forms of funding amount to PLN 1,222,305,900.

Implementation in the years 2009 - 2018. Allocation of funds in the years 2009 - 2013. Payments: until 31.12.2015.

Companies applying for loans can be entities carrying out projects in the area of renewable sources of energy and high efficiency cogeneration plants and parent company and subsidiaries.

### Calculation Details

- Methodology for calculating allowable amount of the loan reduction
- Reduction of energy consumption (MWh/year)

Calculation of the Dynamic Generation Cost (DGC) The Dynamic Generation Cost is equal to the price which makes it possible to achieve discounted revenues equal to discounted costs. In other words, the DGC indicates the technical cost of obtaining an ecological effect unit. This cost is expressed in PLN per ecological effect unit. The lower the value of the index, the more effective the project.

Instrument is based on the Act of 27 April 2001 - Environmental protection law (i.e. Journal of Laws of 2008, No. 25, item 150, as amended).

The public aid will be granted in accordance with the criteria laid out in the Regulation of the Council of Ministers of 22 December 2006 on establishing aid programme in the scope of regional public aid for certain environmental protection investments (Journal of Laws No. 246, item 1795, as amended), the Commission Regulation (EC) No. 1998/2006 of 15 December 2006 on the application of Articles 87 and 88 of the Treaty to de minimis aid (Official Journal L 379 of 28.12.2006).

- Part II – loans for the regional divisions of the Fund (to be used for granting the loans on the regional level) the selection of the investments to be supported based on the cost effectiveness.

Program to be open in 2014

Type of funding: loan

Beneficiary: direct – regional funds for Environment Protection and Water Management, final beneficiary (the entities carrying out RES and CHP investments).

Intensity of the co-funding: up 35 Mio per regional Fund (16 funds all together)

Types of investments:

- Production of heat from biomass (distributed energy sources lower than 20 MWt),
- Production of electricity in combination with heat from biomass (distributed energy sources lower than 3 MWe),
- Production of electricity and/or heat from biogas created as a result of sewage treatment or decay of plant and animal remains

- Wind power plants with capacity lower than 10 MWe,
- Obtaining energy from geothermal water,
- Water power plants with capacity lower than 5 MWe,
- High efficiency cogeneration without using biomass
- Heat production in heat pumps
- Electric energy production in photovoltaic systems
- Heat production in solar installation.

Funding conditions:

- The value of investment between 0,5 Mio – 10 Mio PLN;
- Constant interest rate of 3% / year;
- Funding period: 10 years;
- Grace period up to 18 months
- Quarterly interest payments
- Funding rate: up to 75% of the eligible costs.

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**Polish webpage**

<http://www.nfosigw.gov.pl/srodki-krajowe/programy-priorytetowe/oze-i-kogeneracja/oze-i-kogeneracja-cz-1/>

<http://www.nfosigw.gov.pl/srodki-krajowe/programy-priorytetowe/oze-i-kogeneracja/oze-i-kogeneracja-cz2-wfosigw/>

**English webpage**

<http://www.nfosigw.gov.pl/en/priority-programmes/>