



1st EEMI BAUHAUS EVENT

23 November 2020, 14h00-16h00 (CET)

Online

AGENDA

- 1. Welcome Luca BERTALOT, EEMI Coordinator
- 2. Introduction by the Moderator Richard KEMMISH, Richard Kemmish Consulting

Presentations

Each presentation will be followed by a 15 minutes Question & Answer Session open to all participants

3. 14h00 - Hemma

We want to contribute to a sustainable society

Hemma was founded on the idea of creating financial incentives for households to make big, impactful investments in climate-smart living, in alignment with the Taxonomy. Although new energy-efficient buildings are being built, most of the buildings we will be living in by 2050 are already here. Therefore, we must accelerate the conversion of existing homes in order for us to meet our climate targets. Hemma has developed a green credit underwriting platform on which a consumer's investment in energy efficiency is evaluated and integrated in a mortgage underwriting.

4. 14h30 – <u>iNudgeyou</u>

Behavioural insights within the energy labelling scheme

iNudgeyou is specialised in applied behavioural research, and our primary purpose is to develop and communicate evidence-based strategies with pro-social purposes. After 10 years of very hard work iNudgeyou is today considered as one of the leading 'nudge units' in the world. Internationally, they have advised and conducted reports for the OECD, the World Bank and the European Commission. Its experience includes a wide range of experiments and projects, all with a common component: to investigate and develop strategies for pro-social behaviour initiatives.

5. 15h00 – Climate Bonds Initiative / Sustainable Finance Platform

Views on the Taxonomy Delegated Act

Climate Bonds Initiative (CBI) is an international, investor-focused not-for-profit working solely on mobilising the \$100 trillion bond market for climate change solutions. As a follow up to its role as a key member of the European Commission's Technical Expert Group responsible for the EU Taxonomy, CBI is now represented on the Sustainable Finance Platform, which is advising the Commission on the development of the technical screening criteria for the





EU taxonomy, and policy development as required by the Taxonomy Regulation and soon to be presented in the Taxonomy Delegated Act. In this context, CBI is working, among other things, on the usability and practicability of the Taxonomy from a market perspective.

6. 15h00 – Add To My Mortgage

Green measures make homes cheaper to run, more comfortable and safer. But the high upfront cost is a key barrier for many homeowners

Add To My Mortgage uniquely connects the customer and their chosen Green Vendor to the customer's existing mortgage lender via a FinTech Platform. For most people this will be their cheapest cost of finance and the only one that can spread the cost of the measure over its useful economic life. Add To My Mortgage is a point-of-sale finance platform for homeowners to quickly and simply invest in green home improvements, using their existing mortgage. Add To My Mortgage's digital platform connects green vendors, homeowners and their mortgage lenders, to provide a hassle-free finance solution.