





Solutions for SMEs	
Information & education	<ul style="list-style-type: none"> ✓ Acknowledge and prioritize EE as an important energy resource for your SME. ✓ Make EE an intrinsic value of your SME's by increasing the awareness of staff regarding EE benefits such as energy consumption costs reduction and energy savings (e.g. awareness campaigns, implement currently available standards & codes). ✓ Encourage and reward initiatives by staff to reduce energy consumption (e.g. education/training of staff through tuition reimbursement and paid time off), implement energy conservation measures, and assign a staff member within your SME to be responsible for monitoring, correcting and enforcing the correct implementation of such measures. ✓ Ensure that an EE action plan is developed and subsequently integrated into the development plans of your SME. ✓ Perform energy audits and disseminate its results widely inside your SME. Be sure to use the audit's results to make all of your staff understand your SME energy consumption patterns so as to optimize energy usage; ponder how to most cost-effectively invest in EE; and use this information for making the case for external funding applications. ✓ Monitor the energy consumption of specific industrial processes and of the most energy-intensive equipment. Provide training for staff (e.g. project evaluation "know-how"). ✓ Close the communication gap between technical and financial staff (e.g. staff in charge of electricity bills & those responsible for managing/procuring equipment) for the purposes of applying for external funding and understanding its benefits.
Technical	<ul style="list-style-type: none"> ✓ Invest in metering equipment (upgrade when possible) to enable monitoring of energy consumption by production unit. Start by monitoring energy consumption only for your SME most energy-intensive equipment. ✓ Undertake assessments of technically feasible and cost-effective energy savings by benchmarking with companies from the same sector.
Financial	<ul style="list-style-type: none"> ✓ Perform due diligence to potential EE projects so as to support applications for external financing. ✓ Ponder third-party financing: (i) On-bill financing– utility interest-free loan for qualifying EE improvements/upgrades/projects repaid through the electricity bill. It can work in conjunction with rebate and incentive programs; (ii) Energy Performance Contracting- Energy services agreement in which an ESCOs present a set of comprehensive EE services & measures to complete a project along with the guarantee that the energy savings generated will be enough to finance the project's total cost; (iii) Low-interest loans– with lower interest rates than those available in the market and loan is repaid mostly through energy savings; and (iv) Third-party involvement- third party purchase, installs, Os&Ms EE improvements and arranges financing mechanisms directly for your SME.

Solutions for lending entities	
	Financiers can help improving SME managers' understanding of the impact of EE measures on their company's financial standing, and the benefits of using external financing.
	Advancing the creation of innovative green financial vehicles (e.g. products & services – lines of credits, loans, guarantees, among others)
	Facilitating application requirements, streamlining processes of both innovative & conventional financing vehicles (e.g. green mortgages).
	Providing an expert in EE financing to support SMEs with the design and evaluation of EE projects. This has the potential of reducing the risk of having unsuccessful applications as well as for increasing lending for EE projects with known benefits.