FinSESCo
Fintech Platform Solution for Sustainable Energy System Interacting and Contracting boosting energy saving and renewable energy
“FinSESCo exploits pre-existing building information from EPC and a fully digital implementation of the energy contracting process for faster decarbonization”

Main Objective: The aim of the project is to research technology and enabling factors for a platform supporting energy performance contracting. Individuals and investing entities may put their bids, financing implementation of small renewable installations and energy efficiency measures at the level of the individual single family building owners, building tenants and apartment owners. The applications of the platform components shall create trust by using secure transmission of meter data, automated publishing results for yields/saving and payment.

FinSESCo Platform

- XML-Parsing
- Competitive Financing
- Digital Contracting
- Digital Controlling

Automate project definition: Able to extract data to calculate ROI for energy savings measures and Renewable Energy appliances. Prepare for Investment Grade Proposal.
Crowd Investing: Able to display financing offers, collect financing bids, allow portfolio building, select best financing bids, and prepare pre-contracts for best bids.
Smart Contracts: Able to produce smart contracts fitting to the energy contracting, type and interface electronic signature tool. Log process into archive.
Measurement, Verification and Controlling: Able to download smart meter data securely and to compile monitoring reports with alerting option and calculate the shared savings if part of the contract.

Project duration
01.05.2022 – 31.12.2024

Project budget: 1.032.760 EUR

Project coordinator
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Project Partners
- Europa University Viadrina (Germany)
- SEnerCon (Germany)
- BEIA Consult International (Romania)
- Wellness Tech Group (Spain)
- Institute for Energy Studies Anna University (India)
- QiGrid Private Limited (India)
- Velore Institute of Technology (India)

Project Website
www.energycontracting.info
www.finsesco.eu
Implementation: The FinSESCo platform supports, via end-to-end digitization, the process of project definition, investor search, contracting and energy flow metering, quality control and payments. Using already existing data on buildings and energy saving measures, the definition of ESPCo/ESPCo projects can be done with less effort. The gamified investment process with a competitive component and the embedded networked meter-based repayment process with secured transmission is complemented by machine learning-based error detection, which aims to detect deviating yields for renewable energy in EPCo projects, and lower savings in ESPCo projects to be able to plan counteraction in due time. The FinSESCo platform will include components for portals that focus on private projects, but can also be used by companies and across sites to build an interacting solution. The project will explore the best use cases and test the acceptance and attractiveness among stakeholders, reaching TRL7 with the pilot implementation.

**Business Cases for the FinSESCo platform solution**

**Crowd investing Portal Energy Saving Contracting**
The portal is operated by a facilitator/start-up earning money via fees. The operator acquires new projects to be financed and acquires crowd investors. The risk is covered by insurance. The operator may help finding professionals for erecting the renewable energy appliance or renovating.

**Energy (saving) Interacting Application**
The portal is implemented in the intranet of a social housing company or a municipality. It serves mainly for steering and controlling the processes. The experience from past projects is used to fine tune the approach. Scaling the renovation allows to use frame contracts with renovation professionals. Eventually it might be possible to involve external professionals.

**Integrated Financing Portal - Main Focus Demand Oriented Funding**
The funding authority typically also requires XML transfer formats from energy performance certification for checking the applications. The regional authority being identical to the funding body also collects the XML from energy performance certification. So, it is small step to offer financing for renovation measures proposed in the assessment.