



Energy
Efficient
Mortgage
Label

EEM Label & Ecosystem Platform

Rome 17/06/22



L'iniziativa

«La nostra iniziativa sta concretamente gettando le basi per una **piattaforma europea *open source*** al centro dell'"**ECOSISTEMA**" che possa riunire un'ampia gamma di attori del mercato, inclusi istituti di **credito, investitori, PMI e servizi pubblici**. L'EEMI sta **allineando strategie e azioni attraverso un nuovo meccanismo di mercato** innovativo incentrato su un "fulcro" verde di prodotti, servizi e dati, forniti tramite uno "sportello unico". **L'ecosistema è il cuore pulsante dell'iniziativa mutui verdi che vuole stimolare la domanda dei consumatori** per la ristrutturazione energetica degli edifici con l'obiettivo generale di **ottimizzare il percorso e l'esperienza del cliente *end-to-end***, implementando interventi di mercato e partnership che supportano la consegna e quindi, **massimizzando i benefici specifici per i consumatori, porre le condizioni di vantaggio per tutta la filiera.**»

Luca Bertalot - 12 Maggio 2022 - Parma

La piattaforma EEMI - homepage

The Energy Efficient Mortgages Initiative 'Ecosystem' will help you to optimise the **energy renovation of your home** with the smartest upgrade and financing solutions and expert installers for the job!

› 1

What do you need?

Identify the smartest energy renovations for your home and calculate how much you'll save.

**Powered by
CRIF**

› 2

How can you finance your project?

Consider the financing options available to you and find the best solution for your project.

**Powered by
Mutuonline**

› 3

Who will do the work?

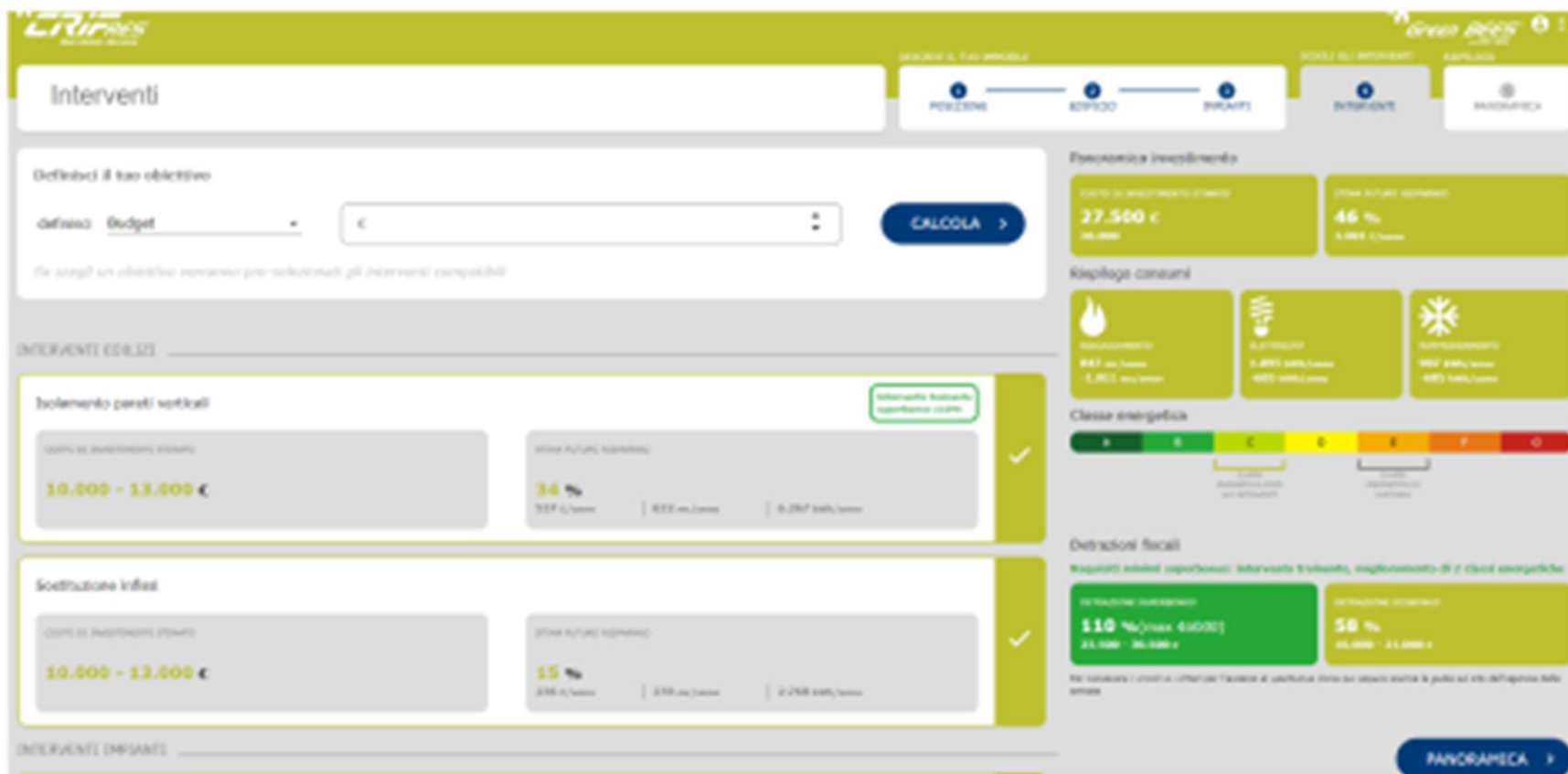
Opt for an all-in renovation service or select the expert installers yourself.

**Powered by
Harley&Dickinson**

[illegible]

1. Il simulatore

Calculate your **saving** with the CRIF Simulator Interventions



The screenshot shows the 'Interventi' (Interventions) section of the CRIF Simulator. It features a progress bar at the top with steps: 1. POSIZIONE, 2. RIFUGIO, 3. RISPARMIO, 4. INTERVENTI, and 5. PANORAMICA. The 'Interventi' section is divided into 'INTERVENTI ESISTENTI' and 'INTERVENTI IMPIANTATI'.

Interventi Esistenti:

- Isolamento pareti verticali:** Costo di investimento stimato: 10.500 - 13.500 €. Stato futuro ipotizzato: 34 kWh/m²/anno (R110 kWh/anno, R120 kWh/anno).
- Sostituzione infissi:** Costo di investimento stimato: 10.500 - 13.500 €. Stato futuro ipotizzato: 15 kWh/m²/anno (R110 kWh/anno, R120 kWh/anno).

Interventi Impiantati:

- Panorama Energetico:** Costo di investimento stimato: 27.500 €. Stato futuro ipotizzato: 46 kWh/m²/anno (R110 kWh/anno, R120 kWh/anno).

Classificazione Energetica: A scale from A to G, with A being the most efficient and G the least. The current status is marked as 'C'.

Detrazioni fiscali: Detrazione dell'IVA (110%) e Detrazione dell'IRPEF (36%) are shown.

Summary: The interface provides a clear overview of the potential energy savings and costs associated with various interventions, allowing users to calculate their savings and understand the impact of different measures.

2. Il partner finanziario

Find your perfect **financial service** from one of our Partner

Directory Table &  MutuiOnline.it Più scelta, più risparmio		Filter results : All countries ▼		
Label Logo	↓ Company Name	Country	EEA Member	HDT
	Allianz Vermogen B.V.	 Netherlands	 Yes	
	Alpha Bank Romania	 Romania	 Yes	
	Banca Nazionale del Lavoro	 Italy	 Yes	
	Banca Sella Holding SpA - Banca			
				More



Select your preferred **journey** to get your **saving**, choosing between an All-inclusive service and a Self-made project.



Our Local Store Manager is your personal referral for the entire Project



Search through our selected Partner which best fits your needs and get in touch



Get My Manager



Find My Supplier

3. La scelta del professionista e dell'impresa

Open Source

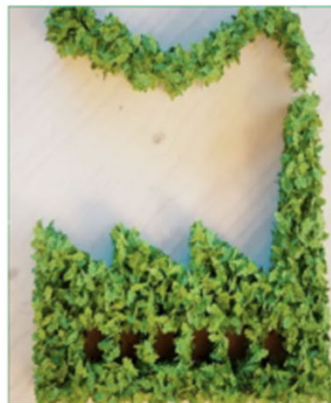
Select your Role



I'm a Designer

I've the skill for a green renovation

[Sign Up](#)



I'm a manufacturing company

I produce the best materials for the requalification

[Sign Up](#)



I'm a construction firm

I carry out the works for the requalification

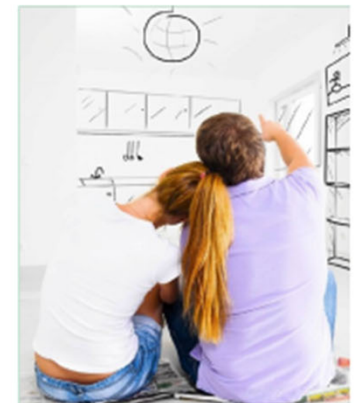
[Sign Up](#)



I'm a financial institution

I guarantee the finance for the realization of the projects

[Sign Up](#)

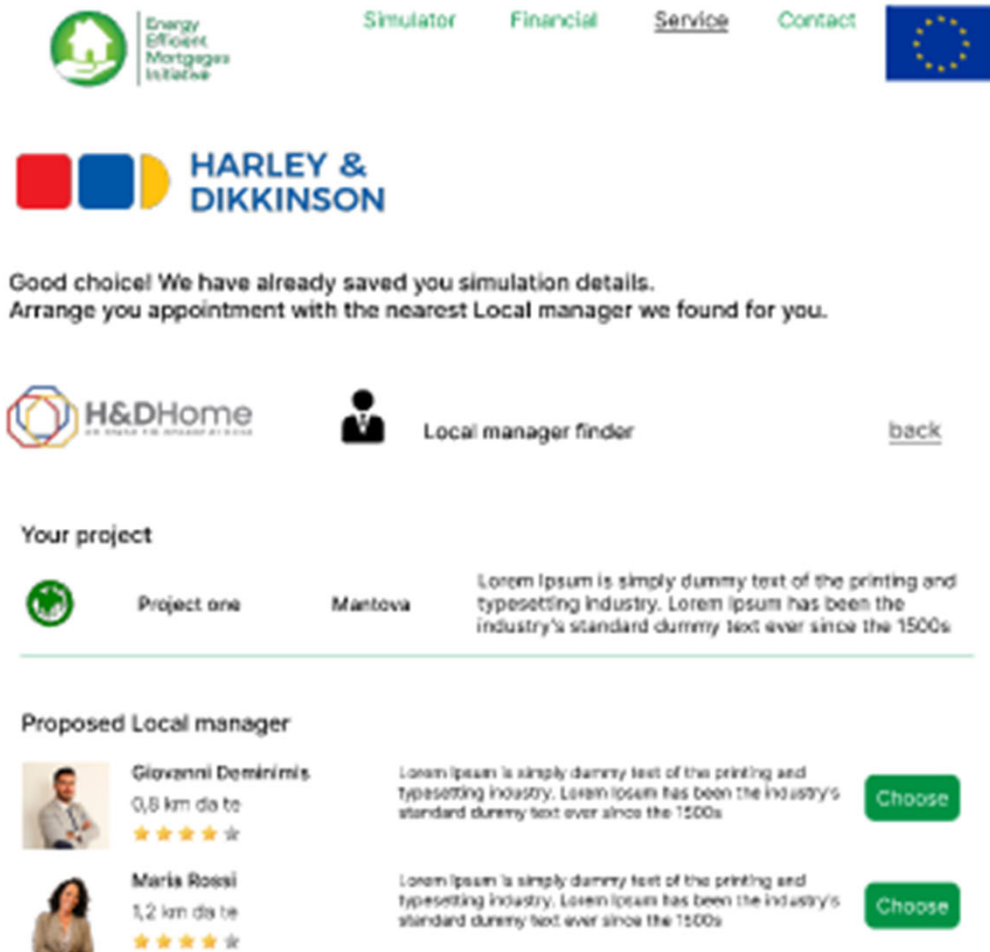


I'm a the Owner

I'd like to redevelop my home

[Sign Up](#)

Il Local Manager



The screenshot shows the 'Local Manager' web application. At the top, there is a navigation bar with links: 'Simulator', 'Financial', 'Service', and 'Contact'. To the left of these links is the 'Energy Efficient Mortgage Initiative' logo, and to the right is the European Union flag. Below the navigation bar is the 'HARLEY & DIKINSON' logo. A message states: 'Good choice! We have already saved you simulation details. Arrange you appointment with the nearest Local manager we found for you.' Below this message is the 'H&DHome' logo and a 'Local manager finder' button. A 'back' link is also present. The 'Your project' section shows 'Project one' in 'Mantova' with a placeholder text. The 'Proposed Local manager' section lists two candidates: 'Giovanni Deminimis' (0,8 km da te, 5 stars) and 'Maria Rossi' (1,2 km da te, 5 stars). Each candidate has a 'Choose' button.

Il local manager guida il cliente nella navigazione della piattaforma e supporta l'utente nella scelta del professionista e dell'impresa più adatto al tipo di progetto individuato.

La scelta del professionista



Energy Efficient Mortgage Initiative

[Simulator](#) [Financial](#) [Service](#) [Contact](#)





HARLEY & DICKINSON



H&D Home
NEW HOMES FOR THE FUTURE OF YOUR CITY



★★★★★
Maria Rossi

[change](#)

Your project



Project one

Mantova

Lorem ipsum is simply dummy text of the printing and typesetting industry. Lorem ipsum has been the industry's standard dummy text ever since the 1500s

Find Maria



Arrange appointment

Select a Date & Time

November 2019

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

🌐 [Refresh Time](#) - [USA & Canada \(EST\)](#)

1:00pm

4:00pm

6:20pm

La scelta dell'impresa



Supplier finder

[back](#)

Your project



You have not yet simulated a project →

Simulate a Project

Where

Via Roma, 5, 10125 Torino, Piemonte Italia

We can find a selected partner on these areas

Hydraulic

12

Thermotech

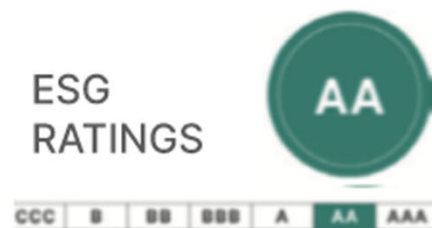
8

Window frames

6

Le migliori imprese sul mercato

Supplier ratings



Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s



Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s



Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s

Piattaforma interattiva



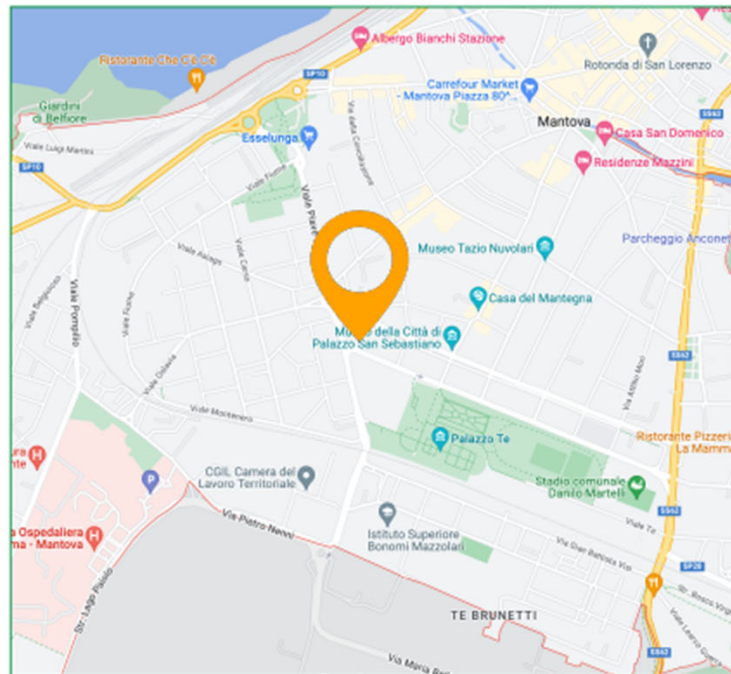
Contact Supplier

Termotecnica Rossini & C.
Via adige 5, 10128 - Torino

011 4019987

rossini@termotecnica.it

Arrange appointment



Select a Date & Time

November 2019

< >

Thursday, November 7

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

🕒

Eastern Time - US & Canada (4:34pm) ▼

1:00pm

4:00pm

4:30pm

POWERED BY
Calendly