

A man with glasses and a woman are smiling and looking at a large sheet of paper they are holding together. The man is on the left, wearing a blue denim shirt over a brown t-shirt. The woman is on the right, wearing a white denim shirt. They appear to be in a workshop or office setting. A red line starts from the top left, goes across the top, and then curves down to the right, ending near the Cofidis logo.

•E-BOOK

**ENERGY  
RETROFITTING:**  
ALL FORMS OF  
FINANCIAL SUPPORT FOR  
YOUR CUSTOMERS'  
PROJECTS.





# HOME IMPROVEMENT: THE FRENCH ARE READY TO INVEST

Each year, Cofidis and its partner, the Consumer-Science-Analytics (CSA) institute conduct a wide-scale study to gauge French consumer needs. 2020 survey results revealed that 53% of French people (9% more than in 2019!) plan to complete a large-budget project in the months ahead. The 2020 spring lockdown further accelerated this phenomenon. More than ever, home improvement is a top priority for the French public.

**Nearly 4 in 10 French people will decide to focus on improving their homes over the coming months.**

**27%**

have planned renovation works, with an average budget of c. €8,500

**24%**

focus on decoration with a budget of €1,725 on average

**21%**

decide to buy furniture, with an average budget of €1,361

Between improving the energy efficiency of their homes, insulation, updating their heating systems and installing ventilation, French consumers are spoilt for choice!

The French government introduced incentives in an effort to support consumers. These are at once perks and sales pitches for professionals and tradespeople. An overview to help you to advise them!



## UNIVERSAL SUPPORT FROM THE FRENCH NATIONAL HOUSING IMPROVEMENT AGENCY (ANAH)

Having your home energy retrofitted involves ensuring comfort and meeting economic and environmental needs.

To address the monumental challenge, the French government has pulled together for its citizens. Since 1<sup>st</sup> January, 2020, the government has provided financial support known as MaPrimeRénov' which is granted by the ANAH. The maximum amount of bonuses paid for construction works in a home is capped at €20,000 over a five-year period. Customers may only benefit from the support if their company is Reconnue Garante de l'Environnement (RGE) (a recognised environmental steward).

As for 2021, this offer was overhauled, and the new arrangements have taken effect since 1<sup>st</sup> October, 2020.

**This scheme which focuses on greater peace of mind at home offers financial support**

with a view to:



**upgrading insulation;**



**changing boilers;**



**renovating ventilation systems.**

## MaPrimeRénov' TARGET CUSTOMERS

The scheme applies to all homeowners for cost estimates signed from 1<sup>st</sup> October 2020 and adjusts according to taxable household income.

### A USEFUL TIP

Your customers can combine their MaPrime Rénov' with other forms of support for energy retrofitting. The latter include: French energy savings certificates (CEE), interest-free eco-loans, support from Action Logement as well as local community support. As soon as you receive your estimate, the customer can easily apply at [www.maprimerenov.gouv.fr](http://www.maprimerenov.gouv.fr) portal or with an agent approved by the ANAH. They will then receive confirmation of the amount of available support and can approve your work. Once the work is complete, the agent sends your invoice to the reference organisation and receives the support in four months maximum.

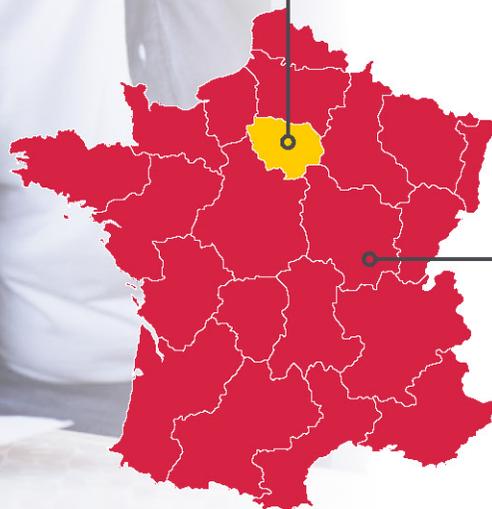
France's "Coup de pouce économie d'énergie" ("Energy-saving boost") programme will **continue until December 2021**. A bonus can be combined with the schemes (CEE and MaPrimeRénov') which involves all households and covers the replacement of heating and insulation systems. **In other words, such support is critical to the completion of energy retrofitting works.**

#### LEARN MORE:

<https://www.service-public.fr/particuliers/vosdroits/F34421>

### RESOURCES CEILING IN ÎLE-DE-FRANCE (GREATER PARIS)

No. of people in household (taxable household)	Baseline taxable income (RFR) My RFR appears on my tax statement			
	MaPrimeRénov' Bleu <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' Jaune <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' Violet <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' Rose <small>Mieux chez moi, mieux pour la planète</small>
1	up to €20,593	up to €25,068	up to €38,184	> €38,184
2	up to €30,225	up to €36,792	up to €56,130	> €56,130
3	up to €36,297	up to €44,188	up to €67,585	> €67,585
4	up to €42,381	up to €51,597	up to €79,041	> €79,041
5	up to €48,488	up to €59,026	up to €90,496	> €90,496
Per additional person	+€6,096	+€7,422	+€11,455	+€11,455



### RESOURCES CEILING IN ÎLE-DE-FRANCE (GREATER PARIS)

No. of people in household (taxable household)	Baseline taxable income (RFR) My RFR appears on my tax statement			
	MaPrimeRénov' Bleu <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' Jaune <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' Violet <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' Rose <small>Mieux chez moi, mieux pour la planète</small>
1	up to €14,879	up to €19,074	up to €29,148	> €29,148
2	up to €21,760	up to €27,896	up to €42,848	> €42,848
3	up to €26,170	up to €33,547	up to €51,592	> €51,592
4	up to €30,572	up to €39,192	up to €60,336	> €60,336
5	up to €34,993	up to €44,860	up to €69,081	> €69,081
Per additional person	+€4,412	+€5,651	+€8,744	+€8,744

MaPrimeRénov' has proven its success. The figures from the French National Housing Improvement Agency (ANAH), which manages distribution, speak for themselves. More than 100, 000 bonus requests have been recorded since early 2020.

## CASE STUDY

Your customers are a couple with 3 children. They own a detached house in Brittany with C energy labelling. Their annual income is €41,000.

### > MaPrimeRénov'Jaune profile

For the replacement of their gas boiler with an air/water heat pump and the installation of a double flow ventilation system, they will receive €12,100 in support, which breaks down as follows:

- €6,000 from MaPrimeRénov' for a heating and ventilation package;
- €4,600 in French energy savings certificates (CEE) as part of the heating and CEE ventilation boost;
- €1,500 as a low-energy building consumption bonus



On top of the MaPrimeRénov', your customers may benefit from a bonus depending on the type of work completed. France's stimulus plan aims to encourage households to combine works, making their homes more energy efficient as well as improving their thermal comfort. With this in mind, two bonuses have been created in addition to a "Habiter Mieux Sérénité" ("Living Better - Serenity") scheme used for overall renovation work.

## FRANCE STIMULUS BONUS

### 1

#### INSULATION BONUS

When there is work on housing with an energy label F and G

### 2

#### LOW-ENERGY BUILDING CONSUMPTION BONUS

For renovations that help to attain B and A energy labelling standards

## COMPREHENSIVE RENOVATION PLANS "HABITER MIEUX SÉRÉNITÉ" ("LIVING BETTER - SERENITY")

MaPrimeRénov' Bleu and Jaune customers benefit from the "Habiter Mieux Sérénité" ("Living Better - Serenity") programme for **full renovation works**. This secures funding for all works that ensure considerably improved comfort and household energy performance.

#### Insulation bonus

#### Low-energy building consumption bonus (BBC)

#### Comprehensive renovation

	MaPrimeRénov' <b>Bleu</b> <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' <b>Jaune</b> <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' <b>Violet</b> <small>Mieux chez moi, mieux pour la planète</small>	MaPrimeRénov' <b>Rose</b> <small>Mieux chez moi, mieux pour la planète</small>
Insulation bonus	€1,500	€1,500	€1,000	€500
Low-energy building consumption bonus (BBC)	€1,500	€1,500	€1,000	€500
Comprehensive renovation	"Habiter mieux sérénité" ("Living Better - Serenity") programme	"Habiter mieux sérénité" ("Living Better - Serenity") programme	€7,000	€3,500

## MY CUSTOMER IS SUBSCRIBED TO MaPrimeRénov'Bleu ENTITLEMENTS



Changing my heating system



Insulating my home  
(walls, floors, attic space,  
windows, etc.)



Installing a ventilation system



Bonus and comprehensive renovation plans

	Equipment/Individual work (completed in single-family houses or individually in group housing)	MaPrime Rénov' package	Estimated amount for CEE*	MaPrime Rénov' + CEE
	Comprehensive renovation plans	I request assistance from <i>Habiter Mieux Sérénité</i> (Living Better – Serenity)		
	Insulation bonus	€1,500	-	<b>€1,500</b>
	Low-energy building consumption bonus	€1,500	-	<b>€1,500</b>
	Energy audit	€500	-	<b>€500</b>
	Pellet boilers	€10,000	€4,364	<b>€14,364</b>
	Geothermal and solar thermal heat pumps	€10,000	€4,364	<b>€14,364</b>
	Solar heating	€8,000	€4,364	<b>€12,364</b>
	Lump-wood boilers	€8,000	€4,364	<b>€12,364</b>
	Air/water heat pumps	€4,000	€4,364	<b>€8,364</b>
	Solar water heater	€4,000	€275	<b>€4,275</b>
	Pellet stoves	€3,000	€873	<b>€3,873</b>
	Wood-burning stoves	€2,500	€873	<b>€3,873</b>
	Closed fireplaces, open fireplace conversions	€2,000	€873	<b>€2,873</b>
	Hybrid solar facilities	€2,500	€251	<b>€2,751</b>
	High-performing gas boilers	€1,200	€1,309	<b>€2,509</b>
	Heating and cooling networks	up to €1,200	€764	up to <b>€1,964</b>
	Thermodynamic water heater	€1,200	€168	<b>€1,368</b>
	Oil tank installation	€1,200	-	<b>€1,200</b>
	Air-to-air heat pumps	-	€900	<b>€900</b>
Efficient control thermostat installation	-	€165	<b>€165</b>	
Efficient convector-replacement electric heaters	-	€110/unit	<b>€110/unit</b>	
	Controlled mechanical double-flow ventilation	€4,000	€441	<b>€4,441</b>
	Single-flow mechanical ventilation	-	€342	<b>€342</b>
	Window (and glass wall) thermal insulation	€100/unit	€79/unit	<b>€179/unit</b>
	Exterior wall insulation	€75/m <sup>2</sup>	€37/m <sup>2</sup>	<b>€112/m<sup>2</sup></b>
	Flat roof insulation	€75/m <sup>2</sup> **	€21/m <sup>2</sup>	<b>€96/m<sup>2</sup></b>
	Interior wall insulation	€25/m <sup>2</sup>	€37/m <sup>2</sup>	<b>€62/m<sup>2</sup></b>
	Sloped roof and attic ceiling insulation	€25/m <sup>2</sup>	€22/m <sup>2</sup>	<b>€47/m<sup>2</sup></b>
	Solar protection (overseas)	€25/m <sup>2</sup>	€5/m <sup>2</sup>	<b>€30/m<sup>2</sup></b>
	Attic space insulation	-	€22/m <sup>2</sup>	<b>€22/m<sup>2</sup></b>
	Low-floor insulation	-	€22/m <sup>2</sup>	<b>€22/m<sup>2</sup></b>

\*Amounts for French energy saving certificates (CEE) are specified and their value may be subject to slight changes

\*\* €100/m<sup>2</sup> for owners whose applications were filed prior to 1st January, 2021

## MY CUSTOMER IS SUBSCRIBED TO MaPrimeRénov'Jaune ENTITLEMENTS



Changing my heating system



Insulating my home  
(walls, floors, attic space,  
windows, etc.)



Installing a ventilation system



Bonus and comprehensive renovation plans

	Equipment/Individual work (completed in single-family houses or individually in group housing)	MaPrime Rénov' package	Estimated amount for CEE*	MaPrime Rénov' + CEE
	Comprehensive renovation plans	I request assistance from <i>Habiter Mieux Sérénité</i> (Living Better – Serenity)		
	Insulation bonus	€1,500	-	<b>€1,500</b>
	Low-energy building consumption bonus	€1,500	-	<b>€1,500</b>
	Energy audit	€400	-	<b>€400</b>
	Pellet boilers	€8,000	€4,364	<b>€12,364</b>
	Geothermal and solar thermal heat pumps	€8,000	€4,364	<b>€12,364</b>
	Solar heating	€6,500	€4,364	<b>€10,864</b>
	Lump-wood boilers	€6,500	€4,364	<b>€10,864</b>
	Air/water heat pumps	€3,000	€4,364	<b>€7,364</b>
	Pellet stoves	€2,500	€873	<b>€3,373</b>
	Solar water heater	€3,000	€137	<b>€3,173</b>
	Wood-burning stoves	€2,000	€873	<b>€2,873</b>
	Hybrid solar facilities	€2,000	€125	<b>€2,125</b>
	High-performing gas boilers	€800	€1,309	<b>€2,109</b>
	Closed fireplaces, open fireplace conversions	€1,200	€873	<b>€2,073</b>
	Heating and cooling networks	up to €800	€764	<b>€1,564</b>
	Thermodynamic water heater	€800	€84	<b>€884</b>
	Oil tank installation	€800	-	<b>€800</b>
	Air-to-air heat pumps	-	€450	<b>€450</b>
Efficient control thermostat installation	-	€165	<b>€165</b>	
Efficient convector-replacement electric heaters	-	€110/unit	<b>€110/unit</b>	
	Controlled mechanical double-flow ventilation	€3,000	€220	<b>€3,220</b>
	Single-flow mechanical ventilation	-	€171	<b>€171</b>
	Window (and glass wall) thermal insulation	€80/unit	€39/unit	<b>€119/unit</b>
	Exterior wall insulation	€60/m <sup>2</sup>	€18/m <sup>2</sup>	<b>€78/m<sup>2</sup></b>
	Flat roof insulation	€60/m <sup>2</sup> **	€11/m <sup>2</sup>	<b>€71/m<sup>2</sup></b>
	Sloped roof and attic ceiling insulation	€20/m <sup>2</sup>	€22/m <sup>2</sup>	<b>€42/m<sup>2</sup></b>
	Interior wall insulation	€20/m <sup>2</sup>	€18/m <sup>2</sup>	<b>€38/m<sup>2</sup></b>
	Solar protection (overseas)	€20/m <sup>2</sup>	€3/m <sup>2</sup>	<b>€23/m<sup>2</sup></b>
	Attic space insulation	-	€22/m <sup>2</sup>	<b>€22/m<sup>2</sup></b>
	Low-floor insulation	-	€22/m <sup>2</sup>	<b>€22/m<sup>2</sup></b>

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\*\* €100/m<sup>2</sup> for owners whose applications were filed prior to 1st January, 2021

## MY CUSTOMER IS SUBSCRIBED TO MaPrimeRénov' Violet ENTITLEMENTS



Changing my heating system



Insulating my home  
(walls, floors, attic space,  
windows, etc.)



Installing a ventilation system



Bonus and comprehensive renovation plans

	Equipment/Individual work (completed in single-family houses or individually in group housing)	MaPrime Rénov' package	Estimated amount for CEE*	MaPrime Rénov' + CEE
	Comprehensive renovation plans	€7,000	€7,000**	<b>€14,000</b>
	Insulation bonus	€1,000	-	<b>€1,000</b>
	Low-energy building consumption bonus	€1,000	-	<b>€1,000</b>
	Energy audit	€300	-	<b>€300</b>
	Pellet boilers	€4,000	€2,727	<b>€6,727</b>
	Solar heating	€4,000	€2,727	<b>€6,727</b>
	Geothermal and solar thermal heat pumps	€4,000	€2,727	<b>€6,727</b>
	Lump-wood boilers	€3,000	€2,727	<b>€5,727</b>
	Air/water heat pumps	€2,000	€2,727	<b>€4,727</b>
	Solar water heater	€2,000	€137	<b>€2,137</b>
	Pellet stoves	€1,500	€545	<b>€2,045</b>
	Wood-burning stoves	€1,000	€545	<b>€1,545</b>
	Closed fireplaces, open fireplace conversions	€600	€545	<b>€1,145</b>
	Hybrid solar facilities	€1,000	€125	<b>€1,125</b>
	Heating and cooling networks	€400	€491	<b>€891</b>
	High-performing gas boilers	-	€655	<b>€655</b>
	Thermodynamic water heater	€400	€84	<b>€484</b>
	Air-to-air heat pumps	-	€450	<b>€450</b>
	Oil tank installation	€400	-	<b>€400</b>
	Efficient control thermostat installation	-	€165	<b>€165</b>
Efficient convector-replacement electric heaters	-	€55/unit	<b>€55/unit</b>	
	Controlled mechanical double-flow ventilation	€2,000	€220	<b>€2,220</b>
	Single-flow mechanical ventilation	-	€171	<b>€171</b>
	Window (and glass wall) thermal insulation	€40/unit	€39/unit	<b>€79/unit</b>
	Exterior wall insulation	€40/m <sup>2</sup>	€18/m <sup>2</sup>	<b>€58/m<sup>2</sup></b>
	Flat roof insulation	€40/m <sup>2</sup> **	€11/m <sup>2</sup>	<b>€51/m<sup>2</sup></b>
	Interior wall insulation	€15/m <sup>2</sup>	€18/m <sup>2</sup>	<b>€33/m<sup>2</sup></b>
	Sloped roof and attic ceiling insulation	€15/m <sup>2</sup>	€11/m <sup>2</sup>	<b>€26/m<sup>2</sup></b>
	Solar protection (overseas)	€15/m <sup>2</sup>	€3/m <sup>2</sup>	<b>€18/m<sup>2</sup></b>
	Attic space insulation	-	€11/m <sup>2</sup>	<b>€11/m<sup>2</sup></b>
	Low-floor insulation	-	€11/m <sup>2</sup>	<b>€11/m<sup>2</sup></b>

\*Amounts for French energy saving certificates (CEE) are specified and their value may be subject to slight changes

\*\* This amount is for reference purposes only. The amount is higher when large energy savings are made and sustainable changes have been made to the heating system(s)

## MY CUSTOMER IS SUBSCRIBED TO MaPrimeRénov'<sup>Rose</sup> ENTITLEMENTS



**Insulating my home**  
(walls, floors, attic space,  
windows, etc.)



**Bonus and comprehensive  
renovation plans**

	Equipment/Individual work (completed in single-family houses or individually in group housing)	MaPrime Rénov' package	Estimated amount for CEE*	MaPrime Rénov' + CEE
	Comprehensive renovation plans	€3,500	€7,000**	<b>€14,000</b>
	Insulation bonus	€500	-	<b>€1,000</b>
	Low-energy building consumption bonus	€500	-	<b>€1,000</b>
	Energy audit	-	-	<b>€300</b>
	Pellet boilers	-	€2,727	<b>€6,727</b>
	Lump-wood boilers	-	€2,727	<b>€6,727</b>
	Solar heating	-	€2,727	<b>€6,727</b>
	Geothermal and solar thermal heat pumps	-	€2,727	<b>€5,727</b>
	Air/water heat pumps	-	€2,727	<b>€4,727</b>
	High-performing solar gas boilers	-	€137	<b>€2,137</b>
	Pellet stoves	-	€545	<b>€2,045</b>
	Wood-burning stoves	-	€545	<b>€1,545</b>
	Closed fireplaces, open fireplace conversions	-	€545	<b>€1,145</b>
	Heating and cooling networks	-	€125	<b>€1,125</b>
	Air-to-air heat pumps	-	€491	<b>€891</b>
	Efficient control thermostat installation	-	€655	<b>€655</b>
	Solar water heater	-	€84	<b>€484</b>
	Hybrid solar facilities	-	€450	<b>€450</b>
	Thermodynamic water heater	-	-	<b>€400</b>
	Efficient convector-replacement electric heaters	-	€165	<b>€165</b>
	Oil tank installation	-	€55/unit	<b>€55/unit</b>
	Controlled mechanical double-flow ventilation	-	€220	<b>€2,220</b>
	Single-flow mechanical ventilation	-	€171	<b>€171</b>
	Window (and glass wall) thermal insulation	-	€39/unit	<b>€79/unit</b>
	Exterior wall insulation	€15/m <sup>2</sup>	€18/m <sup>2</sup>	<b>€58/m<sup>2</sup></b>
	Flat roof insulation	€15/m <sup>2</sup> **	€11/m <sup>2</sup>	<b>€51/m<sup>2</sup></b>
	Interior wall insulation	€7/m <sup>2</sup>	€18/m <sup>2</sup>	<b>€33/m<sup>2</sup></b>
	Sloped roof and attic ceiling insulation	€7/m <sup>2</sup>	€11/m <sup>2</sup>	<b>€26/m<sup>2</sup></b>
	Solar protection (overseas)	-	€3/m <sup>2</sup>	<b>€18/m<sup>2</sup></b>
	Attic space insulation	-	€11/m <sup>2</sup>	<b>€11/m<sup>2</sup></b>
	Low-floor insulation	-	€11/m <sup>2</sup>	<b>€11/m<sup>2</sup></b>

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## SPLIT PAYMENTS: EVERYONE'S A WINNER!



Renovating a home can be a stressful and intense process. It's a collective adventure for you and your customers. Use our special Mon Offre Renov' by Cofidis to provide your customers with financing for your estimates. After all, trust and peace of mind are the key ingredients to the bond you develop with your customers.

With the Cofidis Retail split payment solution, your customers may finance their energy retrofit project over **a 3 to 180-month period for up to €75,000.**

**One of our dedicated contacts will take care of your project's financing and delivery.**

Our payment solution is agile and is made-to-measure for each and every project; whether you need a payment stop, partial or full pre-payment or monthly payments when work is complete. Benefit from pre-financing on building work, earn commission and set sales assistant challenges.

85% of home improvement projects are financed partly or fully on credit in the housing market. Our solution has enabled 75% of our customers to work beyond their budget. For professionals, the Cofidis Retail split payment solution is a unique selling point in converting your estimate.

### Professionals:



Guaranteed **full financing** of your service through to project delivery



**Delinquency management** and fraud are fully covered by Cofidis



**Our team of experts** is ready to support your salesforce on the ground



**Antoine Pannetier**  
Head of Housing Market

## COFIDIS RETAIL OUR VISION

Our team of industry experts is on hand to support partner companies in deploying split payment solutions to their customers.

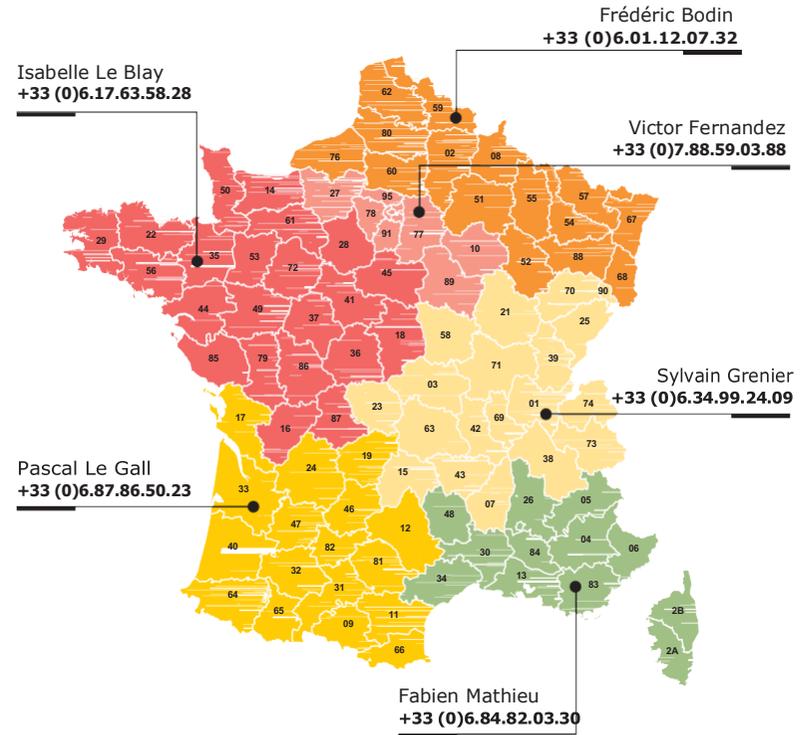
Our offer transforms customers' obstacles into opportunities. To achieve this, we provide a full monthly cost breakdown as opposed to one big figure.

With split payments, your customer can access higher quality materials and complete larger-scale projects.

Professionals quickly notice the increased average spend on their projects. This is the win-win partnership for you!"

[antoine.pannetier@cofidis.fr](mailto:antoine.pannetier@cofidis.fr)

## YOUR LOCAL CONTACTS



## ABOUT COFIDIS

As an expert in split payment for over 30 years, Cofidis Retail supports your development whether on the web, in retail outlets or at home with CofidisPay, our omnichannel payment solution. At Cofidis Retail, we deliver a seamless payment experience across all channels. More than anything, our customers are your customers. Together, we foster relationship excellence and help them to tackle the unexpected and achieve their plans and ambitions.

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