

A man with glasses and a woman are smiling and looking at a large sheet of paper, likely blueprints, in a workshop setting. The man is on the left, wearing a blue denim shirt over a brown t-shirt, and the woman is on the right, wearing a white denim shirt. A red line runs across the top of the image, and another red line runs across the bottom, framing the text.

•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 1st 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 1st 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 1st 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 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.

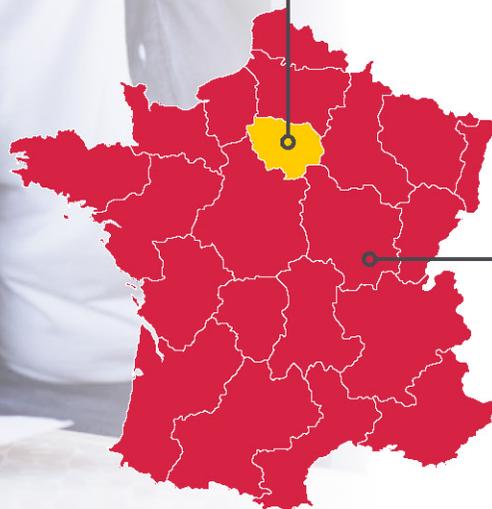
France's "Coup de pouce économie d'énergie" ("Energy-saving boost") programme will **continue until December 2021**. A bonus can be combined with the schemes (CEE and MaPrimeRénov') which involves all households and covers the replacement of heating and insulation systems. **In other words, such support 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' 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>
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	-	€1,500
	Low-energy building consumption bonus	€1,500	-	€1,500
	Energy audit	€500	-	€500
	Pellet boilers	€10,000	€4,364	€14,364
	Geothermal and solar thermal heat pumps	€10,000	€4,364	€14,364
	Solar heating	€8,000	€4,364	€12,364
	Lump-wood boilers	€8,000	€4,364	€12,364
	Air/water heat pumps	€4,000	€4,364	€8,364
	Solar water heater	€4,000	€275	€4,275
	Pellet stoves	€3,000	€873	€3,873
	Wood-burning stoves	€2,500	€873	€3,873
	Closed fireplaces, open fireplace conversions	€2,000	€873	€2,873
	Hybrid solar facilities	€2,500	€251	€2,751
	High-performing gas boilers	€1,200	€1,309	€2,509
	Heating and cooling networks	up to €1,200	€764	up to €1,964
	Thermodynamic water heater	€1,200	€168	€1,368
	Oil tank installation	€1,200	-	€1,200
	Air-to-air heat pumps	-	€900	€900
Efficient control thermostat installation	-	€165	€165	
Efficient convector-replacement electric heaters	-	€110/unit	€110/unit	
	Controlled mechanical double-flow ventilation	€4,000	€441	€4,441
	Single-flow mechanical ventilation	-	€342	€342
	Window (and glass wall) thermal insulation	€100/unit	€79/unit	€179/unit
	Exterior wall insulation	€75/m ²	€37/m ²	€112/m²
	Flat roof insulation	€75/m ² **	€21/m ²	€96/m²
	Interior wall insulation	€25/m ²	€37/m ²	€62/m²
	Sloped roof and attic ceiling insulation	€25/m ²	€22/m ²	€47/m²
	Solar protection (overseas)	€25/m ²	€5/m ²	€30/m²
	Attic space insulation	-	€22/m ²	€22/m²
	Low-floor insulation	-	€22/m ²	€22/m²

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

** €100/m² 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	-	€1,500
	Low-energy building consumption bonus	€1,500	-	€1,500
	Energy audit	€400	-	€400
	Pellet boilers	€8,000	€4,364	€12,364
	Geothermal and solar thermal heat pumps	€8,000	€4,364	€12,364
	Solar heating	€6,500	€4,364	€10,864
	Lump-wood boilers	€6,500	€4,364	€10,864
	Air/water heat pumps	€3,000	€4,364	€7,364
	Pellet stoves	€2,500	€873	€3,373
	Solar water heater	€3,000	€137	€3,173
	Wood-burning stoves	€2,000	€873	€2,873
	Hybrid solar facilities	€2,000	€125	€2,125
	High-performing gas boilers	€800	€1,309	€2,109
	Closed fireplaces, open fireplace conversions	€1,200	€873	€2,073
	Heating and cooling networks	up to €800	€764	€1,564
	Thermodynamic water heater	€800	€84	€884
	Oil tank installation	€800	-	€800
	Air-to-air heat pumps	-	€450	€450
Efficient control thermostat installation	-	€165	€165	
Efficient convector-replacement electric heaters	-	€110/unit	€110/unit	
	Controlled mechanical double-flow ventilation	€3,000	€220	€3,220
	Single-flow mechanical ventilation	-	€171	€171
	Window (and glass wall) thermal insulation	€80/unit	€39/unit	€119/unit
	Exterior wall insulation	€60/m ²	€18/m ²	€78/m²
	Flat roof insulation	€60/m ² **	€11/m ²	€71/m²
	Sloped roof and attic ceiling insulation	€20/m ²	€22/m ²	€42/m²
	Interior wall insulation	€20/m ²	€18/m ²	€38/m²
	Solar protection (overseas)	€20/m ²	€3/m ²	€23/m²
	Attic space insulation	-	€22/m ²	€22/m²
	Low-floor insulation	-	€22/m ²	€22/m²

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** €100/m² 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**	€14,000
	Insulation bonus	€1,000	-	€1,000
	Low-energy building consumption bonus	€1,000	-	€1,000
	Energy audit	€300	-	€300
🏠	Pellet boilers	€4,000	€2,727	€6,727
	Solar heating	€4,000	€2,727	€6,727
	Geothermal and solar thermal heat pumps	€4,000	€2,727	€6,727
	Lump-wood boilers	€3,000	€2,727	€5,727
	Air/water heat pumps	€2,000	€2,727	€4,727
	Solar water heater	€2,000	€137	€2,137
	Pellet stoves	€1,500	€545	€2,045
	Wood-burning stoves	€1,000	€545	€1,545
	Closed fireplaces, open fireplace conversions	€600	€545	€1,145
	Hybrid solar facilities	€1,000	€125	€1,125
	Heating and cooling networks	€400	€491	€891
	High-performing gas boilers	-	€655	€655
	Thermodynamic water heater	€400	€84	€484
	Air-to-air heat pumps	-	€450	€450
	Oil tank installation	€400	-	€400
	Efficient control thermostat installation	-	€165	€165
Efficient convector-replacement electric heaters	-	€55/unit	€55/unit	
✓	Controlled mechanical double-flow ventilation	€2,000	€220	€2,220
	Single-flow mechanical ventilation	-	€171	€171
🏠	Window (and glass wall) thermal insulation	€40/unit	€39/unit	€79/unit
	Exterior wall insulation	€40/m ²	€18/m ²	€58/m²
	Flat roof insulation	€40/m ² **	€11/m ²	€51/m²
	Interior wall insulation	€15/m ²	€18/m ²	€33/m²
	Sloped roof and attic ceiling insulation	€15/m ²	€11/m ²	€26/m²
	Solar protection (overseas)	€15/m ²	€3/m ²	€18/m²
	Attic space insulation	-	€11/m ²	€11/m²
	Low-floor insulation	-	€11/m ²	€11/m²

*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'^{Rose} 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**	€14,000
	Insulation bonus	€500	-	€1,000
	Low-energy building consumption bonus	€500	-	€1,000
	Energy audit	-	-	€300
	Pellet boilers	-	€2,727	€6,727
	Lump-wood boilers	-	€2,727	€6,727
	Solar heating	-	€2,727	€6,727
	Geothermal and solar thermal heat pumps	-	€2,727	€5,727
	Air/water heat pumps	-	€2,727	€4,727
	High-performing solar gas boilers	-	€137	€2,137
	Pellet stoves	-	€545	€2,045
	Wood-burning stoves	-	€545	€1,545
	Closed fireplaces, open fireplace conversions	-	€545	€1,145
	Heating and cooling networks	-	€125	€1,125
	Air-to-air heat pumps	-	€491	€891
	Efficient control thermostat installation	-	€655	€655
	Solar water heater	-	€84	€484
	Hybrid solar facilities	-	€450	€450
	Thermodynamic water heater	-	-	€400
	Efficient convector-replacement electric heaters	-	€165	€165
	Oil tank installation	-	€55/unit	€55/unit
	Controlled mechanical double-flow ventilation	-	€220	€2,220
	Single-flow mechanical ventilation	-	€171	€171
	Window (and glass wall) thermal insulation	-	€39/unit	€79/unit
	Exterior wall insulation	€15/m ²	€18/m ²	€58/m²
	Flat roof insulation	€15/m ² **	€11/m ²	€51/m²
	Interior wall insulation	€7/m ²	€18/m ²	€33/m²
	Sloped roof and attic ceiling insulation	€7/m ²	€11/m ²	€26/m²
	Solar protection (overseas)	-	€3/m ²	€18/m²
	Attic space insulation	-	€11/m ²	€11/m²
	Low-floor insulation	-	€11/m ²	€11/m²

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** 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)



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.

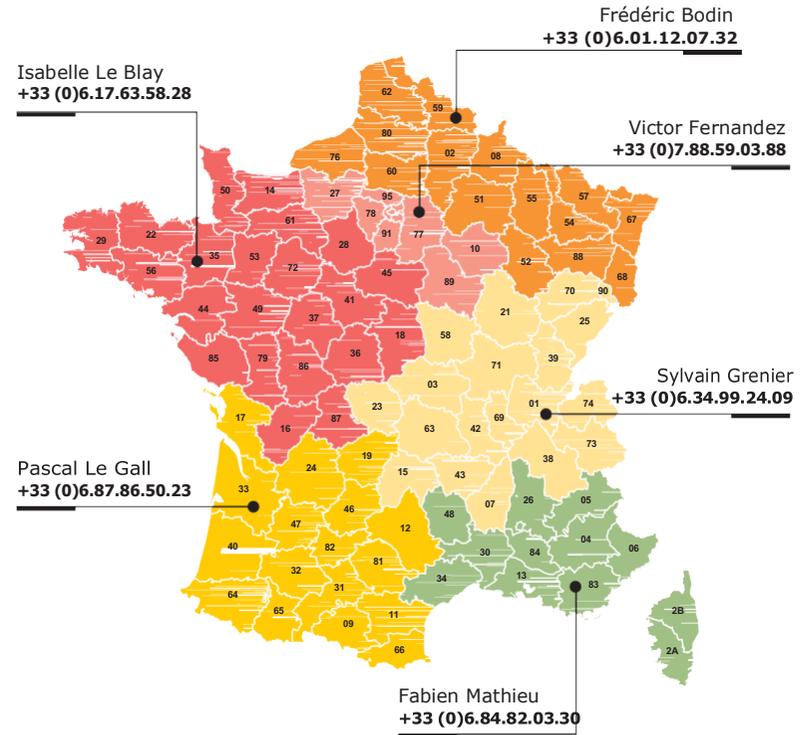
Our offer transforms customers' obstacles into opportunities. To achieve this, we provide a full monthly cost breakdown as opposed to one big figure.

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

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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