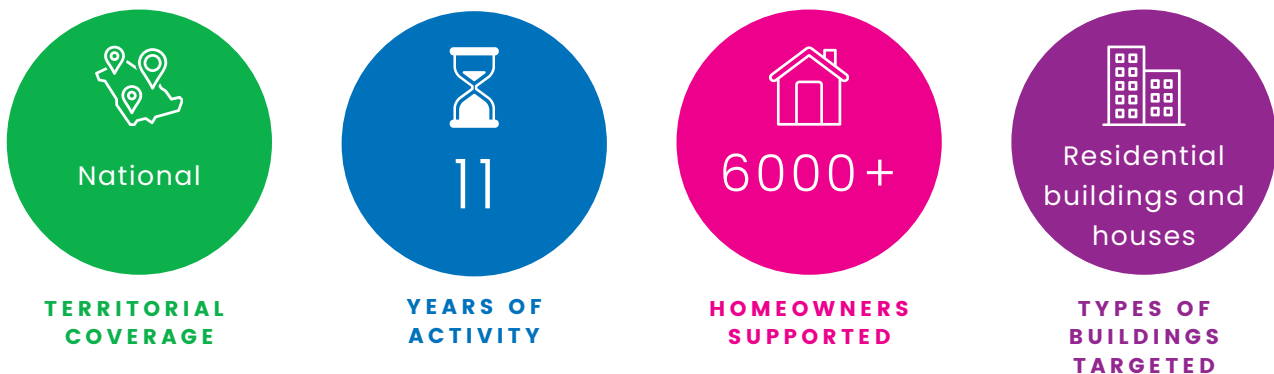


## OVERVIEW

The SERAFIN Association, established in 2013, is a leading provider of integrated home renovation services (IHRS) in France, focusing on energy efficiency and social inclusion. The first member, launched more than 10 years ago as "Réhabilitation Thermique des Logements Individuels" in Picardie, it expanded across Hauts-de-France in 2020 as "Hauts-de-France Pass Rénovation/Copropriété." The network grew significantly in the last years and include now five organisations (Oktave in Grand Est region, Agence régionale Énergie Climat in Occitanie region, BME-Facirenov in Bordeaux and Centre-Val de Loire Énergies in Centre Val de Loire region). SERAFIN offers comprehensive support to homeowners, aiming for at least 35% energy savings per project. It has renovated over 6,000 homes and issued 1,300 loans. SERAFIN members are deeply involved in the community, ensuring that vulnerable populations have access to necessary renovations while also fostering collaboration with local authorities and craftsmen to promote ambitious, high-quality renovations. SERAFIN represents a key player in European IHRS, committed to scaling up energy renovations across France.



## SERVICES

- **Comprehensive Energy Audits:** SERAFIN conducts region-funded energy audits to assess renovation needs and identify financial support.
- **Technical and Financial Support Options:** Customers can either select their own contractors with SERAFIN's guidance or opt for full-service support, where SERAFIN manages the entire renovation process, including contractor selection and work supervision.
- **Financial Solutions:** SERAFIN offers various financing options, including advance payments covering the full renovation cost.
- **Worksite Supervision:** SERAFIN ensures quality control and timely completion of renovations, targeting at least 35% energy savings.
- **Follow-Up Support:** SERAFIN provides up to three years of post-renovation support, including advice on equipment maintenance and energy consumption monitoring.

## IMPACT IN SERAFIN PROGRAM

 20

MWh/yr energy saved in single-family homes

## FINANCING THE IHRS

SERAFIN's activities are financed through a combination of public subsidies, third-party investments, and innovative financial mechanisms. Public funding, including local and regional subsidies from Hauts-de-France, covers a significant portion of the operating costs, including the deployment of one-stop shops and the provision of technical and financial support services. The remaining costs are covered by fees charged to customers, which are typically set at about half of the actual service costs.

Public shareholders are also the investors and owners of these organisation, bringing to them the necessary capital means which are required to allow them to make loans to their customers.

## CUSTOMER JOURNEY

- 1. Initial Contact and Consultation:** The customer journey starts with homeowners or building representatives contacting SERAFIN for personalised advice tailored to their renovation needs and goals.
- 2. Energy Audit and Project Proposal:** Following the consultation, SERAFIN conducts an energy audit to assess the building's performance and proposes tailored renovation solutions for significant energy savings.
- 3. Financial Planning and Support:** SERAFIN provides detailed financial planning, offering funding options like zero-interest and long-term loans, and assists customers in navigating public subsidies to reduce out-of-pocket costs.
- 4. Selection of Contractors and Work Supervision:** SERAFIN helps select qualified contractors through a competitive tender process, ensuring the best professionals are chosen, and oversees the renovation process to manage quality and timelines.
- 5. Post-Renovation Support:** After the renovation is completed, SERAFIN provides ongoing support for up to three years, including monitoring energy consumption and offering guidance on maintenance and responsible energy use to ensure the intended energy savings are achieved.

## THE SUCCESS OF SERAFIN

The success of SERAFIN can be attributed to its comprehensive and customer-centric approach to energy renovation. By offering an integrated service, SERAFIN simplifies the complex process of home and building renovation. Their focus on making energy-efficient renovations accessible through specialised financial products, such as zero-interest loans and favorable long-term loans, ensures that home renovation is accessible to everyone. Additionally, SERAFIN's ability to adapt their services to the specific needs of each customer, combined with strong partnerships with local authorities and stakeholders, has made SERAFIN a leading model in the field of energy renovation in France.