Agenda

1. GREEN BEES JOURNEY
2. SIMULATION STEPS
3. SIMULATION OUTPUT: EXAMPLES
4. CONCLUSIONS
Green BEES is a tool supporting financial institutions and customers in the green transition of the Italian real estate market, identifying potential energy-efficient residential properties’ refurbishments.
110% tax deductions

A tax credit equal to 110% of the costs incurred between July 1, 2020 and June 30, 2022 for residential buildings' refurbishments.

110 \% = 22\% \times 5, for the costs incurred in the years 2020 and 2021, 4 annual equal amount for works carried out in 2022.

Tax credit transfer

The tax credit transfer offers the beneficiary the option of taking the deduction for a specific work eligible under the Decree's minimum requisites or passing it on to the supplier or others.

Everyone can benefit from the tax credit transfer.

Invoice discount mechanism

It is a reduction in the sum due to suppliers that have carried out work. The invoice is transformed in the form of a tax credit which, in its turn, can be passed on to others.

Projects

Energy efficiency, architectural heritage restoration work, earthquake-proofing measures, the installation of photovoltaic systems and charging columns for electric vehicles.
Green BEES by CRIF RES

Financial institutions

Utilities

Enterprises (e.g. SMEs)

Other actors (e.g. Architects, public authorities)

GREEN BEES

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Green BEES®

Data Input:
- Property’s geo localisation
- Property’s minimum set of information
- List of possible ‘green’ refurbishments
- Resume
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1. The geo localisation is immediate through the search bar and the Google Maps view.

STEP 2 – PROPERTY’S FEATURES
Agenda

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OUTPUT 1 – Flat in Cortina D’Ampezzo
OUTPUT 1 – Flat in Cortina D’Ampezzo

**BEES Output**

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>After</strong></td>
<td><strong>Before</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Features**
- 80 m² apartment
- Construction year: 1960
- Region: Veneto
- EPC: G
- Property value: € 839,000

- Building’s interventions: Facade replacement
- Systems’ interventions: Energy efficient heating pump

**Estimated investments:**
- € 24,000 – 31,500

**Potential Ecobonus deduction:**
- € 14,000 – 18,500

**Potential Superbonus (110%) deduction:**
- € 25,500 – 33,000

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OUTPUT 2 – Flat in Milan (Suburbs)
OUTPUT 2 – Flat in Milan (Suburbs)

**BEES Output**

- **FEATURES**
  - 70 m² apartment
  - Construction year: 1965
  - Region: Lombardia
  - EPC: F
  - Property value: €187,000 (2021)

- **Before**
  - Building interventions
  - Heating system
  - Electric system
  - Cooling system
  - Systems interventions

- **After**
  - INSULATION
  - Fixtures replacement

- **Estimated investments:**
  - €23,000 – 30,000

- **Potential Ecobonus deduction:**
  - €13,500 – 18,000

- **Potential Superbonus (110%) deduction:**
  - €24,500 – 31,500

OUTPUT 3 – Flat in Rome (Centre)
OUTPUT 3 – Flat in Rome (Centre)

**BEES Output**

- **Features**
  - 96 m² apartment
  - Construction year: 1967
  - Region: Lazio
  - EPC: E
  - Property value: €455,000 (2014)

- **BEES Output**
  - After
  - Building's interventions: What's involved
  - Systems' interventions: Energy-efficient heating system
  - Features replacement: An air conditioning system's replacement

- **Estimated investments:**
  - €27,000 – €35,500

- **Savings**
  - €208 (year 10k)

- **Potential Ecobonus**
  - Deduction: €16,000 – 20,500

- **Potential Superbonus (110%)**
  - Deduction: €28,000 – 36,000

OUTPUT 4 – Detached house in Lucca
OUTPUT 4 – Detached house in Lucca

**BEES Output**

<table>
<thead>
<tr>
<th>Feature</th>
<th>After</th>
<th>Before</th>
</tr>
</thead>
<tbody>
<tr>
<td>120 m² detached house</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction year: 1973</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Region: Toscana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EPC: F</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property value: € 239,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Estimated investments:**
€ 50,500 – 66,000

**Potential Ecobonus deduction:**
€ 29,500 – 38,500

**Potential Superbonus (110%) deduction:**
€ 53,000 – 68,500

OUTPUT 5 – Terraced house in Catania
OUTPUT 5 – Terraced house in Catania

**BEES Output**

- **Features**
  - 150 m² apartment
  - Construction year: 2013
  - Region: Sicilia
  - EPC: C
  - Property value: €274,000

- **BEES After**
  - Building interventions
  - Systems interventions
  - Heating system: 370 MWh/year
  - Electric system: 2.320 kWh/year
  - Cooling system: 1.011 kWh/year
  - Savings: -896 €/year (49%)

- **Estimated investments**
  - €17,000 – 22,500

- **Potential Ecobonus deduction**
  - €10,000 – 13,000

- **Potential Superbonus (110%) deduction**
  - €9,500 – 12,000
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1. Client’s support
2. Advanced algorithms
3. User-friendly platform
4. Customisable front-end
THANK YOU

f.portioli@crif.com