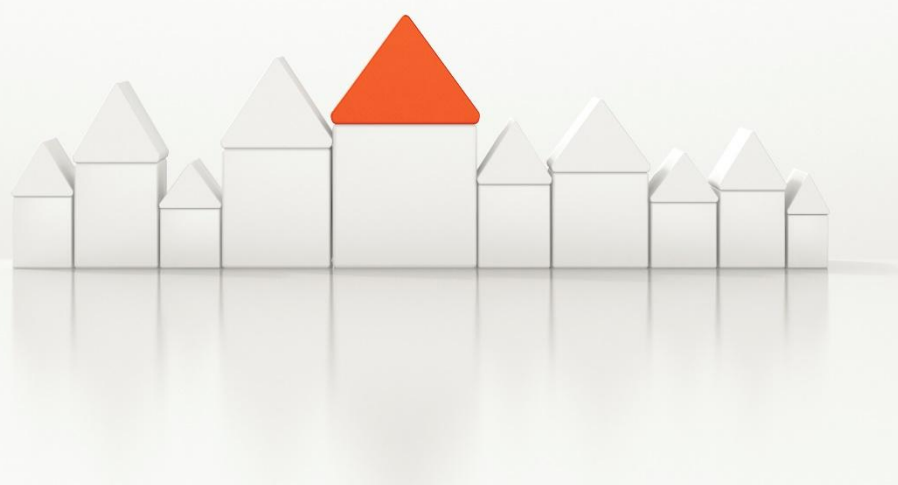




Deliverable

D4.2: B2B event organised for the business sector

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Author	Ena Luketić; GBC Croatia
Review	Anamari Majdandžić, DOOR

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1. Introduction

The general objective of this project is to establish and organise a comprehensive marketplace and one-stop-shops for homeowners and experts and for these to serve as a central point for all crucial in crOss renoHome. The project will provide full-service holistic renovation packages for homeowners – a guide through the whole customer journey with the aim of renovation processes unification in the entire territorial scope which will ultimately lead to intensification of renovation projects of family houses and multi-apartment buildings in Croatia, thus making them more energy efficient and fossil fuel independent while retaining the same (or creating even better) indoor quality and comfort. Moreover, the project will reduce energy demand in the private housing sector and its CO₂ emissions and also set a pathway towards nearly zero-energy buildings.

1.1 Purpose & Scope

The scope of D4.2: B2B event organised for the business sector of the crOss renoHome project (LIFE22-CET, Grant Agreement No 101120096), is reporting on the business-to-business (B2B) event organised for the business and financial sector under Task 4.2.1. The event was organised by the Green Building Council Croatia – the crOss renoHome partner leading Task 4.2 – and delivered as the GBC Connect Forum, the national B2B platform for the sector, held under the theme “Industry and government in dialogue for the green transition” at the Amadria Park resort (Hotel Jure) in Šibenik on 21–23 April 2026. As the project’s B2B event, the Forum brought the business and financial sector into direct contact with public authorities, financial institutions, industry and professional associations, and with the crOss renoHome one-stop-shop services.

The purpose of the B2B event was to connect the actors that shape the home-renovation market – renovation businesses and contractors, financial institutions, energy service companies (ESCOs), public bodies and one-stop-shop (OSS) operators – around the practical and financial conditions for scaling up integrated home renovation in Croatia. This report summarises the format, the participating sectors, the full programme, the business and financial dimension, and the networking outcomes of the event.

1.2 Structure of the document

The document is structured into chapters that present the organization, content, and outcomes of the Business Forum held within the crOss renoHome project. The chapters provide a comprehensive overview of the event, including its format and venue, the participating sectors and stakeholders, and the programme of the Forum. Furthermore, the document outlines the business and financial programme, covering financing

instruments available for the business sector and the role of the crOss renoHome one-stop shop as a B2B interface. It also presents the B2B networking activities and their key outcomes, followed by concluding remarks that summarize the Forum's main achievements and contributions to fostering cross-sector cooperation and supporting energy renovation initiatives.

2. Event overview

2.1 Format and venue

The B2B event was organised as the GBC Connect Forum and took place over three days at the Amadria Park resort (Hotel Jure) in Šibenik, under the special patronage of the President of the Republic of Croatia. It was organised by the Green Building Council Croatia, with the City of Šibenik as host-city partner and Society for Sustainable Development Design (DOOR), the Križevci Climate Innovation Laboratory (KLIK), REGEA and the Environmental Protection and Energy Efficiency Fund (FZOEU) as green partners. Combining a business-fair and networking format with a ceremonial opening, plenary lectures, panel discussions and parallel roundtables, the event counted towards 10 hours of continuing professional development and brought together more than 200 participants, drawn from over 130 organisations across the public sector, financial institutions, professional associations, academia, local authorities and industry. The crOss renoHome one-stop-shop session – the project's dedicated session – took place on the third day (23 April 2026), building on the financing-focused programme of the second day. The elements most relevant to the B2B objective are summarised in Table 1; the full programme is set out in Section 2.3.

Table 1 B2B-relevant programme of the event (GBC Connect Forum)

Date	Programme element	Business / financial relevance
21 April	Welcome reception and networking	Informal B2B networking; presentation of DGNB certificates; opening of the Forum
22 April	Financing of energy efficiency and thematic sessions	Co-financing (FZOEU); new financial instruments and loans for entrepreneurs (HBOR); financing the renovation of multi-apartment buildings (ESCO)
23 April	One-stop-shop session (crOss renoHome)	Digital platform and verified-provider directory; panel on the financial sustainability of the OSS model

2.2 Participating sectors and stakeholders

Consistent with the objective of Task 4.2.1 – a B2B event for business and financial sector stakeholders – the event convened a broad cross-section of the renovation value chain, reflected in its partners, sponsors and speakers:

- Financial sector: the Environmental Protection and Energy Efficiency Fund (FZOEU), the Croatian Bank for Reconstruction and Development (HBOR), Erste Bank, OTP banka, Zagrebačka banka and Raiffeisenbank;
- Industry and business: building-sector companies including Daikin, Knauf Insulation, Rockwool, Somfy, Saint-Gobain, JUB, Signify, Xypex, Holcim and SkillUp;
- Intermediaries and energy agencies: REGEA, the Regional Energy Agency North, and the crOss renoHome one-stop-shop centres in Zagreb (DOOR) and Križevci (KLIK);
- Public sector, local authorities and professional bodies: the Ministry of Physical Planning, Construction and State Assets, the Ministry of Economy, the Ministry of Environmental Protection and Green Transition, the City of Šibenik, the Association of Cities and the Croatian County Association, together with the Croatian Chamber of Economy (HGK), the Croatian Chamber of Architects, the Croatian Chamber of Civil Engineers, the Croatian Chamber of Mechanical Engineers, the Croatian Chamber of Trades and Crafts (HOK), the Croatian Engineering Association and the Association of Building Managers.

2.3 Programme of the Forum

The B2B event was structured as a multi-thematic forum. Alongside the financing programme described in Section 3, its agenda also addressed the National Building Renovation Plan, life-cycle assessment and embodied carbon, indoor environmental quality, the Social Climate Fund and affordable housing, and green skills and workforce development for the construction sector. The full three-day programme is set out below, with the crOss renoHome one-stop-shop session highlighted.

Table 2 Programme – Day 1 (21 April 2026)

Time	Programme
18:00–20:00	Welcome reception and networking <i>Welcoming address by the organisers; opening remarks; presentation of DGNB certificates</i>

Table 3 Programme – Day 2 (22 April 2026)

Time	Programme
09:30–10:00	Registration of participants

10:00–10:15	Ceremonial opening of the Forum <i>Dean Smolar (GBC Croatia); Miljenka Kuhar (DOOR); Danijel Mileta (City of Šibenik); Tonči Glavinić (Ministry of Physical Planning, Construction and State Assets)</i>
National Building Renovation Plan (10:15–14:30)	
10:15–10:35	Renovation of buildings as a driver of the green transition <i>Irena Križ Šelendić (Ministry of Physical Planning); Vesna Bukarica, Margareta Zidar (Energy Institute Hrvoje Požar)</i>
10:35–10:50	1:1 conversation: Renovation Passports <i>Host: Marko Zlonoga (REGEA); interviewee: Diana Horvat (Ministry of Physical Planning)</i>
10:50–12:00	Panel: LCA – the truth about CO₂ emissions; GWP calculation and EPBD implementation <i>Moderator: Marko Markić (GBC Croatia); panellists: Mateo Biluš (Faculty of Architecture, Zagreb); Marijana Butković Golub (Ministry of Physical Planning); Ivana Carević (Faculty of Civil Engineering, Zagreb); Višnja Grgasović (Ministry of Environmental Protection and Green Transition); Julija Škoro (Holcim Croatia)</i>
12:00–13:00	Lunch
13:00–13:45	Round table: How will we heat in 2030? <i>Damir Dović, Ivan Horvat (Faculty of Mechanical Engineering and Naval Architecture, Zagreb); conclusions: Hrvoje Krapanić (Daikin Croatia)</i>
13:45–14:30	Round table: How to align the energy transition with fire protection? <i>Miodrag Drakulić (Croatian Fire Protection Association); conclusions: Anđelka Toto Ormuž (Rockwool)</i>
Indoor Environmental Quality (14:30–15:45)	
14:30–14:45	Quality of air, light and comfort: the foundation of healthy buildings <i>Vlasta Zanki (Faculty of Geotechnical Engineering, Zagreb)</i>
14:45–15:45	Parallel round tables: Solar-radiation control as a potential tool in the National Building Renovation Plan; Sound and quality of space <i>Kristijan Matić (Somfy, Western Balkans); Zoran Veršić (Faculty of Architecture, Zagreb); conclusions: Silvio Novak (Knauf Insulation)</i>
15:45–16:10	Coffee break
Financing of energy efficiency (16:10–17:30)	
16:10–16:15	Presentation of the SMAFIN Expanded project <i>Nina Sertić (REGEA)</i>
16:15–16:30	Co-financing opportunities in energy efficiency and renewable energy <i>Aleksandar Halavanja (Environmental Protection and Energy Efficiency Fund, FZOEU)</i>
16:30–17:00	Parallel round tables: New financial instruments and the energy-efficiency financing programme for entrepreneurs; Financing the renovation of multi-apartment buildings <i>Jelena Peša (Croatian Bank for Reconstruction and Development, HBOR); Ivan Šerić (independent consultant)</i>
17:30–20:00	Free time
20:00–21:00	Dinner for participants
21:00–23:00	Continued networking at the hotel bar

Table 4 Programme – Day 3 (23 April 2026)

Time	Programme
09:00–09:15	Gathering of participants
09:15–10:00	Round table: The future of public buildings – next steps and key decisions <i>Marko Zlonoga (REGEA)</i>
Affordable housing and the Social Climate Fund (10:00–10:30)	
10:00–10:30	Social Climate Fund; Affordable housing in the green transition <i>Ana Juras (Ministry of Environmental Protection and Green Transition); Tonči Glavinić (Ministry of Physical Planning)</i>
9th Open Partners' Dialogue – Ministry of Physical Planning (10:30–12:45)	
10:30–11:00	Registration and refreshments
11:00–12:45	Green skills and competences in construction: signing of the charter on the decarbonisation of buildings; adult education for energy and post-earthquake renovation; education and integration modules for third-country workers; panel discussion <i>Ministry of Physical Planning and partners</i>
Presentation: web platform for home energy renovation – crOss renoHome (12:45–13:45)	
12:45–12:55	Digital guide to home energy renovation <i>Ena Luketić (GBC Croatia)</i>
12:55–13:45	Panel: OSS – a simpler path to an energy-efficient home; (financial) sustainability and the future <i>Moderator: Aleksandar Jelovac (GBC Croatia); panellists: Diana Horvat (Ministry of Physical Planning); Darijan Levak (FZOEU); Anamari Majdandžić (DOOR – OSS Zagreb); Damir Mandić (Regional Energy Agency North); Martina Nemčić (KLIK – OSS Križevci)</i>
13:45–14:30	Lunch

3. Business and financial programme

3.1 Financing instruments for the business sector

The event's financing session presented business and financial stakeholders with the instruments currently available to support energy renovation. An overview of co-financing opportunities in energy efficiency and renewable energy was presented by the Environmental Protection and Energy Efficiency Fund (FZOEU). A parallel roundtable addressed new financial instruments and the energy-efficiency financing programme for entrepreneurs, led by the Croatian Bank for Reconstruction and Development (HBOR), while a second roundtable examined the financing of the renovation of multi-apartment buildings, including the application of the ESCO model. The session was opened with a presentation of the SMAFIN Expanded project.

For renovation-sector businesses, these instruments define the commercial conditions under which home-renovation demand can be financed and delivered at scale. Their presentation gave the event's business stakeholders direct exposure to the financing

landscape that the project's one-stop-shop services are designed to help homeowners navigate.

3.2 The crOss renoHome one-stop shop as a B2B interface

The crOss renoHome one-stop-shop session centred on the project's digital one-stop shop for integrated home renovation, presented by Ena Luketić (GBC Croatia) as a single guide and information hub for family houses, multi-apartment buildings and the companies operating in the renovation sector. A feature of direct B2B relevance is the searchable provider directory, which allows users to identify and contact verified providers across service categories – energy certification, project documentation, facade and roof insulation, window replacement, heat pumps, solar thermal and photovoltaic systems, EV chargers and energy-management systems – filtered by county. In this respect the platform functions as a structured matchmaking tool, connecting renovation demand with verified supply.

A panel discussion moderated by Aleksandar Jelovac (GBC Croatia), on the financial sustainability and future of the one-stop-shop model, closed the one-stop-shop session. Panellists from the Ministry of Physical Planning, the Environmental Protection and Energy Efficiency Fund and the partner organisations behind the OSS centres in Zagreb (DOOR) and Križevci (KLIK), together with the Regional Energy Agency North, examined how OSS services can be sustained beyond project funding and how the advisory function can find a stable place within the national renovation-support infrastructure. There was broad agreement that the one-stop shop is a lasting response to the gap between available financing and homeowners' capacity to navigate the renovation process, and that its continuity depends on a workable business model – whether publicly funded, hybrid or market-based.

4. B2B networking and outcomes

The event opened with a welcome reception and networking session and, over the three days, combined plenary sessions, parallel roundtables and informal exchange – including a participants' dinner and evening networking – that created repeated opportunities for renovation businesses, financiers and OSS operators to meet and discuss concrete cooperation. In total, the event drew more than 180 participants from over 130 organisations across the public, financial, industry, energy-agency and academic sectors.

The most durable B2B outcome of the event is the crOss renoHome provider directory itself, which remains available beyond the event as a standing channel between homeowners and verified renovation providers, and between providers seeking visibility in the renovation market.

Beyond the formal programme, the principal B2B value of the event lay in convening the supply and demand sides of the renovation market in one place, enabling renovation businesses, financiers, public authorities and one-stop-shop operators to make direct contact and explore concrete cooperation.

5. Conclusion

By delivering its B2B event for the business and financial sector as the GBC Connect Forum, crOss renoHome connected its one-stop-shop services to the financing instruments, businesses and public bodies that together determine the pace of home renovation in Croatia. The event fulfils the objective of Task 4.2.1 by bringing business and financial sector stakeholders into contact with the project's tools and with one another, and by establishing the crOss renoHome one-stop shop as a fixture of a national platform that will continue to convene these actors beyond the project's lifetime.



crOss renoHome
Croatian One Stop Shop for Integrated Home Renovation

