# Schedule – Criteria for Capital Discount

**Capital discount can be obtained on loan amounts exceeding EUR 500,000.**

**Capital discount can amount to up to 50% of total disbursed loan principal amount.**

***Note:***

*The criteria under 1. and 2. apply* *to investments in hospitality establishments for accommodation classified to the "Hotels" and "Campsites" groups and investments in additional or optional facilities of hospitality establishments for accommodation classified to the "Hotels" and "Campsites” groups.*

*The criterion under 3.1. applies to investments in accommodation capacities of hospitality establishments for accommodation classified to the "Hotels" and "Campsites" groups and may also include investments in additional or optional facilities.*

*The criterion under 3.2. applies to investments in additional or optional facilities of hospitality establishments in a minimum three-star category classified to the "Hotels" and "Campsites" groups if accommodation capacities are not a subject matter of investment.*

1. **Investment must contain an upgrade to a higher energy efficiency level – up to 15%**

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| **a)** | **Investing in the construction of new nearly-zero energy buildings (nZEB[[1]](#footnote-2))**  MEASUREMENT UNIT is the calculated annual primary energy (Eprim) per unit area of ​​the useful area of ​​the heated part of the building in relation to the prescribed maximum permitted values ​​from Table 8 of the Technical Regulations on the Rational Use of Energy and Thermal Protection in Buildings[[2]](#footnote-3) (hereinafter: Technical Regulations) Eprimdop [kWh/(m2a)]   * Eprim[kWh/(m2a)] = (>80% to <=90%) Eprimdop[kWh/(m2a)] =  5% * Eprim[kWh/(m2a)] = (>70% to =80%) Eprimdop [kWh/(m2a)] = 10% * Eprim [kWh/(m2a)] = (<= 70%) Eprimdop [kWh/(m2a)] = 15% |
| All new buildings must meet the nZEB criteria for which the maximum permitted values ​​are defined in Table 8 of the Technical Regulations. A designed new building does not have an energy certificate, but for the purposes of obtaining a building permit, in addition to the Main Design in accordance with the Technical Regulations, it must also contain a separate document: the Energy Performance Certificate (hereinafter: the Energy Certificate) that must be enclosed with the Main Design (when the Main Design is drawn up in the part that relates to the rational use of energy and thermal protection). |
| Every Energy Certificate has the calculated value Eprim [kWh/(m2/a)] that proves that the respective building has been designed below the requested values of Eprimdop [kWh/(m2/a)] from Table 8 of the Technical Regulations, and the calculated Eprim [kWh/(m2/a)] is compared with the defined permitted values of Eprimdop [kWh/(m2/a)], and in this way the score threshold is assigned for the reduction of a part of the loan principal amount. Depending on the percentage by which the calculated Eprim [kWh/(m2/a)] is lower than the maximum permitted Eprimdop [kWh/(m2/a)] from Table 8 of the Technical Regulations, the anticipated reduction of the loan principal amount is assigned accordingly.  The calculated value of Eprim [kWh/(m2/a)] is proven by the certified Energy Certificate and the corresponding calculation of the rational use of energy and thermal protection for the designed building, which is part of the usual documentation for the purposes of obtaining a building permit. |
| **Source of ex-ante verification:** Energy Performance Certificate for a building and/or separate part of the technical design documentation proving that the value of Eprim is below the permitted threshold from Table 8 of the Technical Regulations. |
| **Source of ex-post verification:** Energy Certificate and Report on the Conducted Energy Audit of new building. |
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| **b)** | **Investing in the construction of new hospitality establishments for accommodation in the category “Campsites” (Camping/Glamping)**  MEASUREMENT UNIT for new hospitality establishments for accommodation in the category “Campsites” is the total quantity of calculated annual delivered energy from renewable energy sources (RES) for the operation of the technical systems of a camping destination as a single energy cost unit. The calculated delivered energy from RES includes the technical systems of all accommodation units and common facilities (restaurant, reception building, sanitary facilities, etc.). With the applied technical design solutions for RES in the Main Engineering Design, it must be proven that at least 30% of the annual delivered energy is provided from RES for the operation of the technical systems of the entire destination, which includes all energy consumers of individual and shared facilities. The capital discount is awarded on the basis of the share of the calculated total delivered energy from RES for the operation of the technical systems of the entire destination as follows:   * Total RES [kWh/annum] = (>30% to <=40%) of total requirements [kWh/annum] = 5% * Total RES [kWh/annum] = (>40% to <=50%) of total requirements [kWh/annum] = 10% * Total RES [kWh/annum] = (> 50%) of total requirements [kWh/annum] = 15% |
| **Source of ex-ante verification:** Depending on the character and scope of the project of a new camping destination as a single energy cost unit, the source of ex-ante verification can be: the Mechanical Heating, Ventilation and Air Conditioning Design/Study and the Energy Performance Certificate and/or a separate part of the technical design documentation proving the calculation and showing the total delivered energy as Total RES (kWh/annum) for the operation of the technical systems of the entire destination, the Architectural Main Design/Study with the Energy Performance Certificate showing the total RES (kWh/annum) for the operation of the technical systems of the building. |
| **Source of ex-post verification:** Depending on the character and scope of the project of a new camping destination as a single energy cost unit, the source of ex-post verification can be: the Report of the supervising engineer of the mechanical and/or architectural/construction profession on the completed works/equipment installation and compliance/deviations in relation to the Designs/Studies with a special statement of the type of installed/built-in technical systems and a link to their calculation and position in accordance with the Design/Study. Energy Certificate and Report on the Conducted Energy Audit after completion of works/installation of technical systems and completion of all works. |
| Note: The enclosed technical design documentation should clearly and unequivocally specify the calculation of the total required energy for the operation of all technical systems and the share of the calculated energy from RES in relation to the type and position of the common facilities (restaurant, reception building, sanitary facilities, etc.) and/or the position of accommodation units for the needs of which technical systems are installed. |
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| **c)** | **Investing in reconstruction/extension/expansion projects**  MEASUREMENT UNIT is the calculated annual primary energy (Eprim) per unit area of the useful area of the heated part of the building in relation to the prescribed maximum permitted values from Table 9 of the Technical Regulations Eprimdop [kWh/(m2a)]   * Eprim[kWh/(m2a)] = (>80% to <=90%) Eprimdop[kWh/(m2a)] = 5% * Eprim[kWh/(m2a)] = (>70% to =80%) Eprimdop [kWh/(m2a)] = 10% * Eprim [kWh/(m2a)]= (<= 70%) Eprimdop [kWh/(m2a)] = 15% |
| **Source of ex-ante verification:** Energy Performance Certificate for a building and/or separate part of the technical design documentation proving that the value of Eprim is below the permitted threshold from Table 9 of the Technical Regulations. |
| **Source of ex-post verification:** Energy Certificate and Report on the Conducted Energy Audit of reconstructed/extended/expanded building. |
| or  For types of Heritage hotels which are located within a protected area of cultural and historical entity or have the status of an individually protected cultural heritage and which are predominantly in old, traditional, historical, rural-urban structures and buildings, arranged and equipped in a traditional way, where there are restrictions on capital investments due to the application of conservation protection and supervision conditions, the following is applied:  MEASUREMENT UNIT – calculated annual specific CO2 emission saving [kg/(m2a)]. The calculated annual specific CO2 emission saving is the calculated annual specific CO2 emission saving, CO2after (kg/m2a) compared to the situation before the project CO2before (kg/m2a). Total annual reduction of specific CO2 emission (kg/m2a):   * CO2after[kg/m2a)] = (>85% to <=95%) CO2before[kg/m2a] = 5% * CO2after[kg/m2a] = (>75% to =85%)CO2before [kg/m2a] = 10% * CO2after [kg/m2a]= (<= 75%) CO2before [kg/m2a = 15% |
| **Source of ex-ante verification:** Energy certificate and Report on energy audit before the project and the Certificate of energy properties of the building and/or a separate part of the project and technical documentation proving the existing savings before the project, and possible CO2 saving after the project implementation. |
| **Source of ex-post verification:** Energy certificate and Report on energy audit after project implementation. |
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| **d)** | **Investments in projects of reconstruction/expansion/upgrade of hospitality establishments for accommodation from the „Camping site“ group (Camping site/ Glamping)**  In case of investments in projects from the categorisation of existing camping sites and glamping:  MEASUREMENT UNIT is the calculated total annual primary energy saving per accommodation unit Eprim (kWh/accommodation unit). When calculating the percentage of annual primary energy savings, the quantity/number of accommodation units is the calculation of annual primary energy saving after the project, must not be lower than the quantity/number of accommodation units before the project, i.e. the entire campsite is considered as one energy cost unit. The calculated total annual primary energy saving per accommodation unit Eprim (kWh/accommodation uni.), is the calculated annual primary energy saving Eprimafter (kWh/accommodation unit) in relation to the situation before the project Eprim before (kWh/accommodation unit). Total annual reduction:     * Eprimafter[kWh/accommodation unit) = (>80% do <=90%) Eprimbefore[kWh/accommodation unit] = 5% * Eprimafter[kWh/accommodation unit] = (>70% do =80%)Eprimbefore [kWh/ accommodation unit] = 10% * Eprimafter[kWh/accommodation unit] = (<= 70%) Eprimbefore [kWh/ accommodation unit]  = 15% |
| **Source of ex-ante verification:** Depending on the nature and scope of the project in the camping site as one energy cost unit, the source of ex-ante verification can be: Mechanical Heating, Ventilation and Air Conditioning Design/Study  and the Certificate of energy properties and/or a separate part of the project and technical documentation proving the calculation and stating Eprim (kWh/accommodation unit) before and after the project, Architectural main design/study with the Certificate of energy properties stating the calculation Eprim (kWh/accommodation unit), before and after the project. Energy certificate and the Report on energy audit after project implementation. |
| **Source of ex-post verification:** Depending on the nature and scope of the project in the camping site as one energy cost unit, the source of ex-post verification can be: Report from a supervisory engineer of mechanical and/or architectural profession on the executed works/installation of equipment and compliance/deviations from Projects/Surveys before the project with separate statement of Eprim (kWh/accommodation unit) after the project. Energy certificate and the Report on o energy audit after the completion of works/installation of equipment in the camping site carried out. |
| Note: In the attached project and technical documentation, each individual described measure of energy savings calculation linked to the type and position of the common facilities (restaurant, building, reception building, sanitary facility, etc.) and/or the position of the accommodation unit (camper/tent) to which the energy savings calculations are applied, should be clearly and unambiguously visible. |

1. **Investment in Tourist Development Index categories (hereinafter: TDI)[[3]](#footnote-4) – up to maximum 30%**

* The Project is implemented in TDI 1 = 5%
* The Project is implemented in TDI 2 = 10%
* The Project is implemented in TDI 0, 3 and 4 = 30%

The capital discount for the investment criterion in the TDI area can be achieved provided that one of the two criteria for capital discount is met.

**Source of verification:** TDI valid on the day of submitting the loan application published on the website of the Institute for Tourism: <https://www.iztzg.hr/hr/itr/>

**3.1. Result of investment upon the completion of the implementation of project in hospitality establishments for accommodation classified in the type and/or the category is obtaining a new Decision – up to maximum 20 %**

* 3 stars =10 %
* 4 stars and a diffuse hotel =15%
* 5 stars and heritage hotel =20%

**Source of ex-ante verification:** Project proposal and/or valid (final) decision on the fulfilment of requirements for the type and category of hospitality establishment in accordance with the Ordinance on Classification, Categorisation and Special Standards of Hospitality Establishments in the Hotels Group (Official Gazette of the Republic of Croatia Nos. 56/16, 120/19) or the Ordinance on the Classification and Categorisation of Hospitality Establishments from the Camping Sites Group (Official Gazette of the Republic of Croatia Nos. 54/16, 68/19, 120/19).

**Source of ex-post verification**: A ne decision on meeting the requirements for the type and category of a hospitality establishment after the project is implemented in accordance with the Ordinance on the Classification, Categorisation and Special Standards of hospitality establishments from the Hotels group (Official gazette of the Republic of Croatia Nos. 56/16, 120/19) or the Ordinance on the Classification and Categorisation of Hospitality Establishments from the Camping Sites group (Official Gazette of the Republic of Croatia Nos. 54/16, 68/19, 120/19).

**3.2. Investments in new or optional facilities and/or investments in the expansion and/or improvement (reconstruction/renewal) of existing additional or optional facilities that are created for the purpose of providing other services within a hospitality establishment for accommodation of a minimum 3-stars category from the „Hotels“ group and from the „Camping sites“ group by investment value – up to a maximum of 20%**

* For a loan in the amount higher than EUR 500,000 up to EUR 700,000 = 10%
* For a loan in the amount equal to EUR 700,000 or higher than EUR 700,000 up to EUR 1,000,000 = 15%
* For a loan in the amount equal to or higher than EUR 1,000,000 = 20%

**Source of ex-ante verification:**  Main design with clearly displayed and visible additional/optional facilities and the list of expenses.

**Source of ex-post verification:** Final report of the supervising engineer and the Contractor’s report on the maintenance of the building.

1. nZEB: nearly zero-energy building [↑](#footnote-ref-2)
2. Technical Regulations on the Rational Use of Energy and Thermal Protection in Buildings (“Narodne novine”, Official Gazette of the Republic of Croatia, Nos. 128/15, 70/18, 73/18, 86/18, 102/20) with all future changes and amendments. [↑](#footnote-ref-3)
3. Tourism Development Index of Local Government Units in the Republic of Croatia (TDI): The Tourism Development Index of Local Government Units in the Republic of Croatia is a classification of local government units in 5 categories of tourism development (TDI 0,1,2,3,4) and is available on the website of the Institute for Tourism: <http://www.iztzg.hr/hr/itr/> [↑](#footnote-ref-4)