PERSONAL FINANCE & MOBILITY

CAPEB L'Artisanat du Bâtiment

PRESS RELEASE

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Energy Renovation: CAPEB and Crédit Agricole Personal Finance & Mobility Join Forces to Remove Financing Barriers for Renovation Projects

As some energy renovation projects remain stalled due to a lack of immediate financing solutions, the French Confederation of Crafts and Small Building Companies (CAPEB) and Crédit Agricole Personal Finance & Mobility, through its Sofinco brand, are announcing a partnership designed to help building craftsmen better support their customers in financing renovation work.
The agreement includes an information and training program for craftsmen throughout France, as well as access to tailored financing solutions, including a designated-purpose loan offered by Sofinco. It also aims to address a major challenge for craft businesses: cash-flow pressures linked to delays in the payment of public subsidies, particularly MaPrimeRénov'.
At a time when housing renovation is essential to achieving France's climate objectives, this partnership seeks to make financing an operational lever supporting both household decision-making and craftsmen's business activity.

A Partnership to Turn Renovation Intentions into Actual Projects

France must significantly accelerate the renovation of its residential housing stock to meet its climate commitments and, more importantly, help citizens reduce energy costs, improve living comfort, and increase property value.

Insulation, heating system replacement, photovoltaic panel installation, and similar projects represent a substantial investment for households. Financing remains one of the main barriers preventing homeowners from moving forward.

To address this challenge, CAPEB and Sofinco are partnering with a shared ambition: to equip craftsmen—trusted advisors to homeowners, technical experts, and operational project leaders—with the tools needed to inform customers about available financing solutions within a clear, responsible, and compliant framework.

By facilitating access to responsible financing when customers are making their decisions, the CAPEB–Sofinco partnership aims to:

- Accelerate the completion of energy renovation projects;
- Help households turn plans into action;
- Secure the business activity of craft enterprises;
- Reduce project cancellations due to a lack of financing solutions;
- Improve the quality of information provided to customers.

The initiative is primarily targeted at companies involved in the ECO Artisan by CAPEB program, CAPEB's quality label dedicated to energy renovation.

Informing and Training Craftsmen on an Increasingly Important Subject

The partnership is based on an information and training program rolled out through CAPEB's network of 62,000 members.

Key initiatives include:

- A launch webinar for CAPEB elected representatives and employees;
- Sofinco participation in CAPEB webinars dedicated to energy renovation;
- Regular information distributed through CAPEB communication channels;
- Support and training for craftsmen authorized to distribute financing solutions, in strict compliance with regulatory requirements.

Craftsmen who wish to do so can receive support to become approved distributors. They will then be able to present customers with a Sofinco designated-purpose loan solution, acting as intermediaries and fully complying with their legal obligations.

This approach responds to a growing market demand: homeowners increasingly ask building professionals about the total cost of projects, available subsidies, and financing options. Having access to a secure framework and a recognized financing partner helps craftsmen convert more quotations into projects and reduce cancellations.

MaPrimeRénov': Also Addressing Craftsmen's Cash-Flow Challenges

Public subsidies, led by MaPrimeRénov', complemented by Energy Savings Certificates (CEE) and the Eco-PTZ (interest-free eco-loan), help reduce the final cost of renovation work for households. However, these subsidies are generally paid after project completion.

This delay often creates operational challenges for craft businesses. Between purchasing materials, mobilizing teams, carrying out work, and receiving subsidy payments, several weeks or even months may pass. For some companies, this cash-flow advance limits their ability to take on new projects or weakens their financial balance.

Sofinco helps address this issue by combining its expertise in renovation financing with its role as a financial agent for **Anah** (France's National Housing Agency). This capability enables professionals to obtain advances on public subsidies, allowing projects to move forward more quickly and under better conditions.

For homeowners, the objective is to make financing clearer and smoother. For craftsmen, it helps secure payment for completed work and limit the impact of administrative delays on cash flow.

« By giving our craftsmen the means to better inform their customers about renovation financing, we are removing a very concrete barrier to energy renovation. Craft businesses are deeply rooted in local communities

and close to households; they must be able to rely on simple, reliable, and compliant tools to turn more renovation plans into completed projects. » **Jean-Christophe REPON** – President of CAPEB

« The energy transition cannot happen without craftsmen. Our role as a credit institution is to provide them with operational solutions—complementary to public subsidies—that enable households to invest in their homes, secure renovation projects, and support the energy transition. Beyond environmental considerations, recent heatwaves also remind us that housing renovation is a matter of public health and personal well-being. Together with CAPEB, we are putting responsible financing at the service of a challenge that benefits society as a whole.» **Franck ONIGA -** Chief Executive Officer, Sofinco

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About CAPEB
The French Confederation of Craftsmanship and Small Building Companies (CAPEB) is the employers' organization representing the entire building and construction sector. It is the leading representative body for craft businesses in the building industry, namely companies registered with the Trades Register, whether they employ staff or not. With 62,000 member companies, CAPEB is France's largest professional organization by membership.
CAPEB represents: 526,100 companies, accounting for 96% of all building businesses, employing between 1 and 10 people;, 541,000 employees, representing 42% of the sector's workforce, including 14% women; 59,200 apprentices trained in the building industry; Nearly half of the construction sector's total turnover (47%).

About Crédit Agricole Personal Finance & Mobility
Crédit Agricole Personal Finance & Mobility is a leading provider of consumer finance and a gateway to mobility solutions across Europe. Through direct sales channels, point-of-sale financing, and its partners' e-commerce platforms, the company offers a comprehensive range of financing solutions—including personal loans, revolving credit, leasing, and debt consolidation—alongside value-added services such as insurance products, instalment payment solutions, and mobility services.
Its mission is to support the energy transition in mobility, housing, and consumption. Financing solutions and services are marketed through established brands across several countries: Sofinco in France, Agos in Italy, Creditplus in Germany, Credibom in Portugal, Sofinco España in Spain, Wafasalaf in Morocco, and GAC-Sofinco and GAC-Sofinco Leasing in China (automotive financing only). Crédit Agricole Personal Finance & Mobility aims to become Europe's leader in electric mobility and provides a full mobility ecosystem across the 22 countries where it operates, including leasing, short- and medium-term rental, subscriptions, car-sharing services, and EV charging solutions. The company relies on Leasys, a joint venture equally owned with Stellantis, as well as CA Auto Bank, Drivalia, and Crédit Agricole Mobility Services, while continuing to expand automotive financing through its European subsidiaries, Crédit Agricole Regional Banks, and LCL via Agilauto. Serving 17 million customers, Crédit Agricole Personal Finance & Mobility managed €122.5 billion in outstanding loans as of 31 December 2025.
For more information: **www.ca-personalfinancemobility.com**.

About Sofinco
As a financial intermediary appointed by the French National Housing Agency (Anah) and a member of France's Electrification Team initiative, Sofinco, the commercial brand of Crédit Agricole Personal Finance & Mobility, supports French households with their energy renovation and home adaptation projects, helping people live independently at home for longer.
For 75 years, Sofinco has offered a broad range of payment, financing, and related service solutions through all distribution channels, including direct sales, point-of-sale financing, and e-commerce platforms.
For more information: **www.sofinco.fr**.