



"CIRCULAR ECONOMY" CHARTER

Via dit charter, wil de Belgische Leasingvereniging (BLV) haar leden aansporen om de implementatie van circulaire businessmodellen in bedrijven mogelijk te maken en te versnellen.

Het doel? Ervoor zorgen dat die projecten beter en sneller ondersteund worden vanuit de financiële sector.

Via cette charte, l'Association belge de Leasing (ABL) encourage ses membres à permettre et à accélérer la mise en œuvre de modèles commerciaux circulaires dans les entreprises.

L'objectif ? Veiller à ce que ces projets soient mieux et plus rapidement soutenus par le secteur financier.



Bienvenue/ Welkom

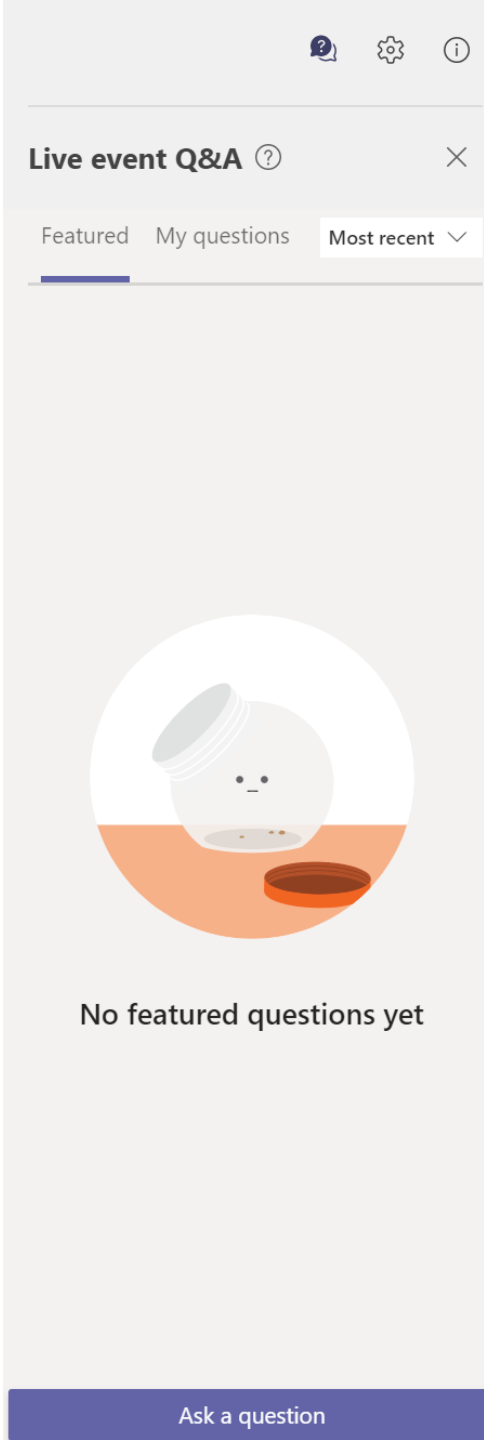
22/6/2021

Programme

14h - 14h10	Message de bienvenue Dirk Boeykens , président de l'ABL
14h10 - 14h25	Le pourquoi et le comment de la charte Christian Levie , Directeur général adjoint chez Econocom
14h25 - 14h40	L'économie circulaire en Flandre Brigitte Mouligneau , Transitiemanager Circulaire Economie chez Vlaanderen Circulair
14h40 - 14h55	L'impact de la politique sur l'économie circulaire Anthony Naralingom , Conseiller stratégique à la direction de Hub.Brussels
14h55 - 15h	Signature officielle de la charte (sous la forme d'une vidéo)

Praktische richtlijnen

- Tijdens het evenement zijn je camera en microfoon automatisch uitgeschakeld.
- Heb je een vraag voor één van de sprekers?
Stel ze via de chatbox aan de rechterzijde van je scherm.



Charter Leasing en Circulaire Economie

Het hoe en het waarom van het charter

Christian Levie, Deputy Managing Director, Econocom Lease

22/06/2021

Agenda



1

Economie Linéaire

2

Economie Circulaire

3

Rôle actif du secteur du leasing

4

Contenu de la Charte

5

Exemples

6

Conclusion

Context: Lineaire Economie

— We leven in een lineaire wegwerpmaatschappij

Het model:

- grondstoffen nemen
- een product maken
- het product weggooien

TAKE → MAKE → WASTE

Contexte: Economie Linéaire

Conséquences dramatiques sur les ressources naturelles

-consommation exponentielle

-gaspillage

-épuisement des ressources

-impact climatique: 50 % des émissions de CO2 sont liées à l'exploitation des ressources

=> Ce modèle n'est pas durable

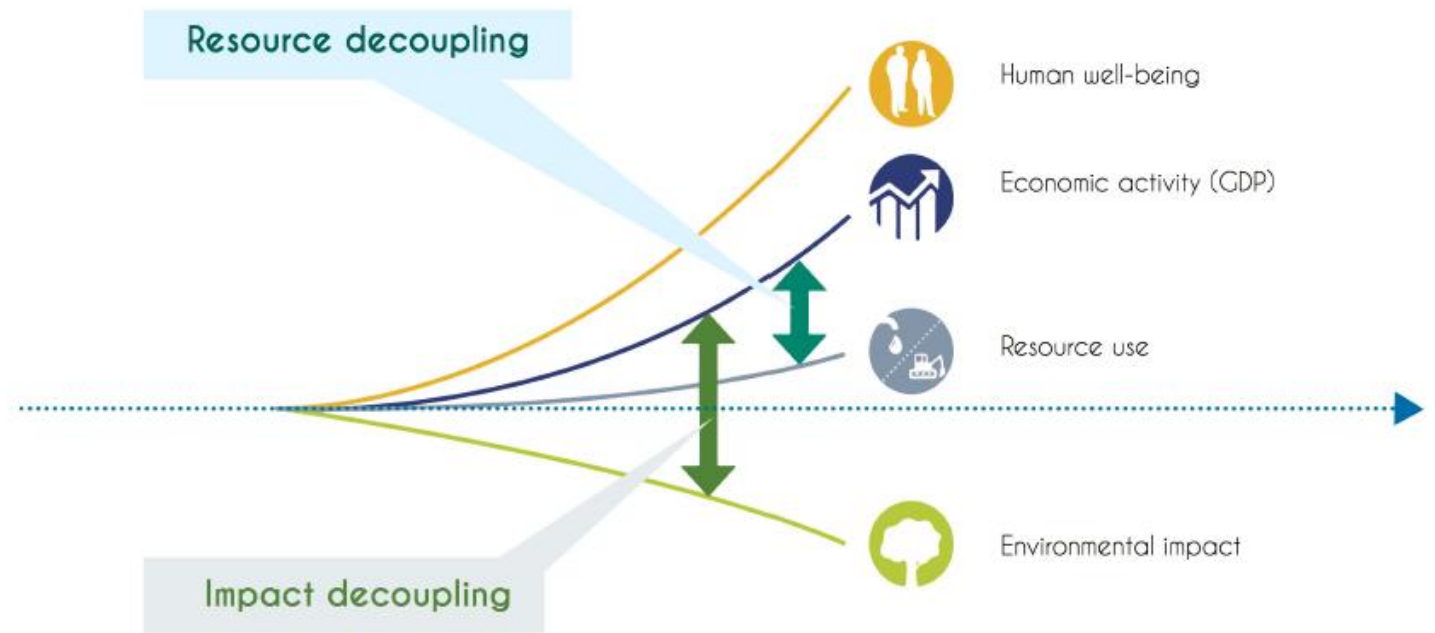
Circular Economy:
Negative value product in linear economy.



Graphical representation of value creation in linear economy. Value of product is increasing during the production process until the sale. As of then, value is going down, speed of downturn depends on assets. (hard/soft)

Circular Economy: Can we change? Planetary Limits

When sustainability meets the core business



- We are 2 billion people in the “Global Middle Class”, using now already 1,7 planets worth of resources. Towards 2030, additional 3 billion people will join, having an increased impact on resources & well-being

The Circular Economy – Possible Solutions

In a circular economy, numerous strategies are applied to continue to use materials and products of high quality during the different life cycles of products.

As a consequence, the products ...

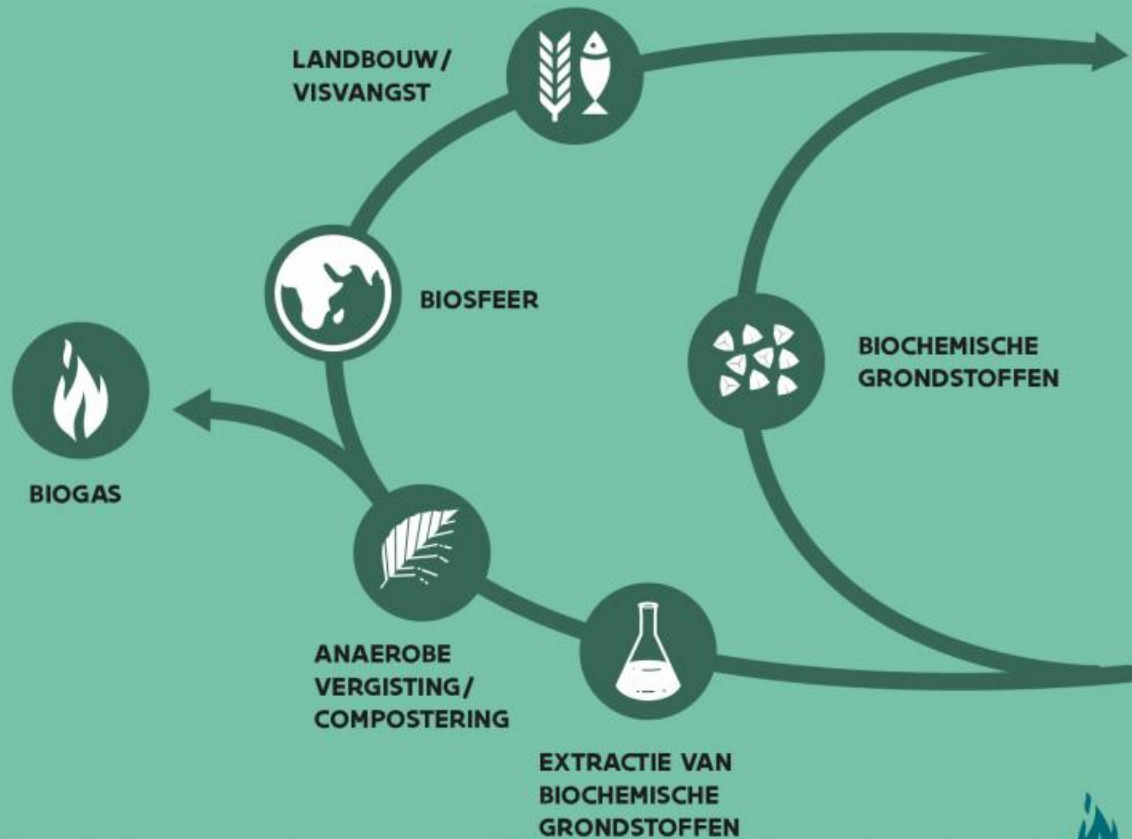
- are repaired,
- have a high second-hand value,
- are upgradeable,
- can be easily disassembled
- can be easily transformed into new products.

The chosen materials are recycled or bio-based at birth, and recyclable or degradable at the end of life.

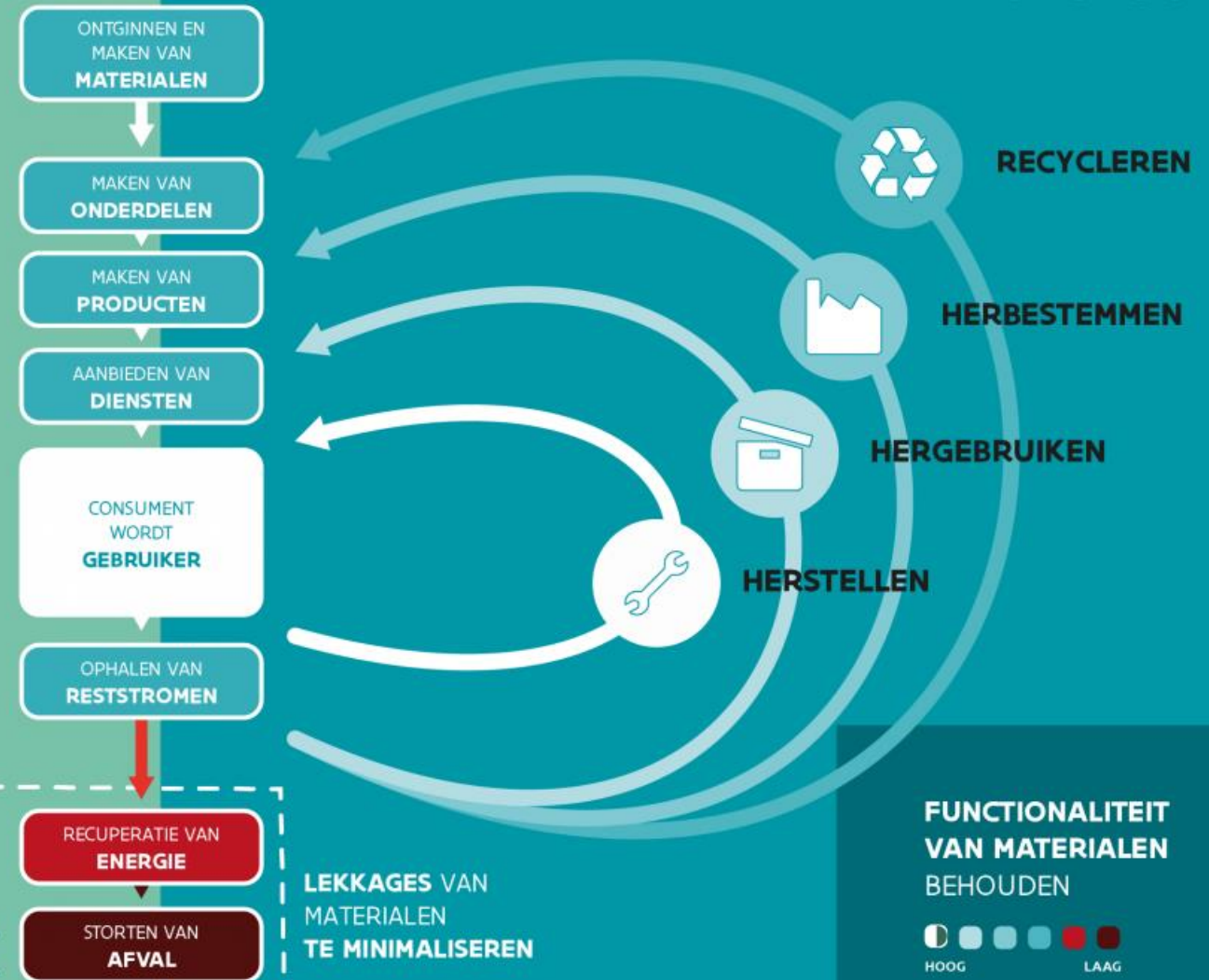
=> in a Circular Economy , resources and streams are managed more efficiently

DE CIRCULAIRE ECONOMIE

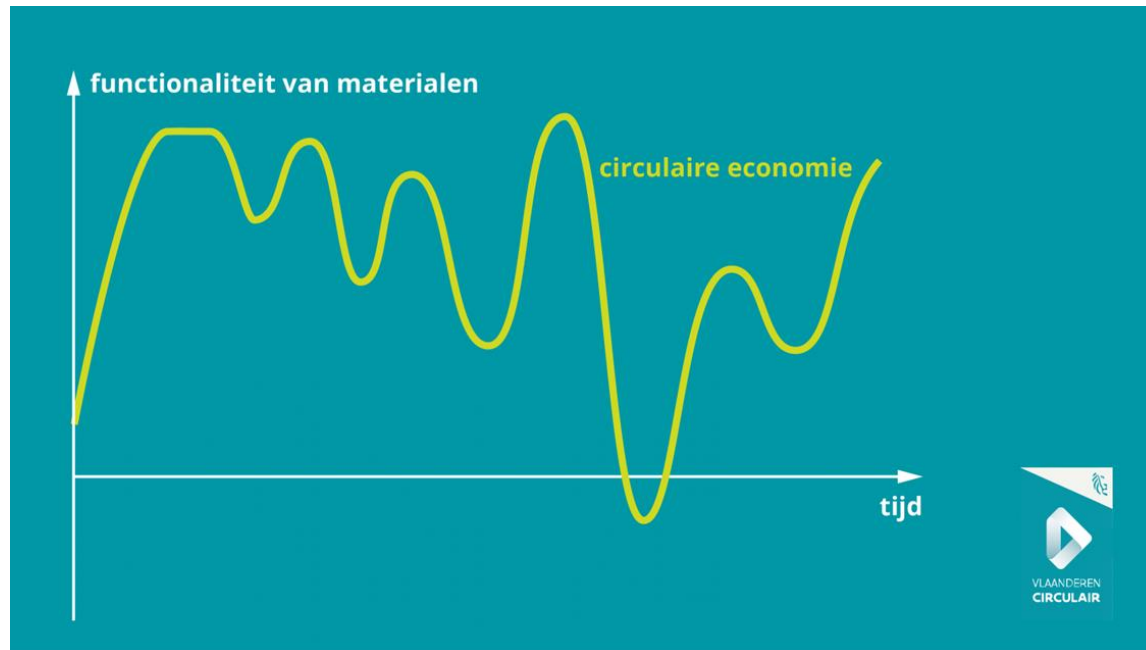
BIOLOGISCHE CYCLUS



TECHNISCHE CYCLUS



Circular Economy:
Value of product.



Graphical representation of value creation and re-creation in circular economy. Value of product is increasing during the production process until the sale. Value goes down then, but is being increased again by refurbishing/recycling etc.

Circular Economy: in real action

- Governmental ambitious targets and action plans to reduce Co2 emissions : in EU, less 55 % by 2030 and zéro émission by 2050. All business sectors will have to contribute together to achieve those targets
- United Nations Sustainable Development Goals
- EU Green deal with 1.000 billions Euro to be invested in the transition to Circular Economy + new rules with respect to recycled portion of products, fight against programmed obsolescence, guarantees,...
- Growth and creation of new jobs : 580.000 jobs expected in the EU
- Impact of Covid crisis: studies have shown that sustainable companies are more resilient in covid times than linear companies

Role actif du secteur du leasing

- Le secteur est convaincu du futur de l’Economie Circulaire
- Le Leasing est le meilleur outil financier pour le développement de l’Economie Circulaire
 - “Febelfin et le secteur du leasing sont convaincus que le leasing est la solution financière la mieux adaptée pour le développement de l’Economie Circulaire”
(communiqué de presse du 9/5/2019)
 - Un groupe de travail spécifique a mis en oeuvre cette vision positive et conçu la Charte pour jouer un rôle actif

Actieve rol van de Leasing sector

—Waarom ?

- => circulariteit is meer gericht op gebruik/functie dan op eigendom
- => iemand wordt wel eigenaar, dit is de DNA van de leasing maatschappijen
- => circulariteit is niet enkel recyclage, maar het beheer van het volledige levenscyclus
- => leasing is een “asset-based” financiering
- => jarenlange ervaring en bewezen oplossingen die al bestaan
- => drie-partij financiële relatie, waar ook de leverancier betrokken wordt, in samenwerking met de lessee en de lessor (belang van ecosystemen en co-creatie)
- => leasing is niet circulair per se, het ondersteunt/versnelt circulaire projecten, ook in de vorm van pay per use, as a service, enz.

Le résultat = la Charte du secteur du leasing pour accélérer le financement des nouveaux modèles commerciaux de l'Economie Circulaire

- Objectif = veiller à ce que le secteur financier accompagne mieux et plus rapidement les projets circulaires des entreprises
- Charte signée par le Conseil d'Administration de ABL-BLV (9 dirigeants de sociétés représentatives du secteur)
- Recommandations + informations + inspirations
 - à tous les membres de la mettre en pratique, selon les règles internes à chacun
 - aux entrepreneurs pour augmenter les chances d'acceptation des projets

Content of the Charter of the leasing sector to finance the CE



- “deal structure”

=> **asset-based** financing for B2B or B2B2C

=> **Establish criteria** to make it easier to finance projects via leasing.

A/ Duration : between 2 and 10 years

B/ Commitments from the supplier

C/ Structures

Content of the Charter of the leasing sector to finance the CE



B/ Commitments from the supplier

=> invests in a businessmodel that differs from the simple one-off sale,

=> and commits to

- use less resources, use circular resources
- give a longer useful life to the product (upgrade, repair, re-use)
- optimize the number of products in use
- makes the product modular, so that each component keeps value
- optimize the “residual” value at the end of the first use, or commits to buy it back from the lessor
- support the traceable retro-logistics
- improve the secondhand channels
- make recycling possible, in a traceable, secure and healthy way, in line with the best applicable standards

C/ Structures:

C1 : contractuellement:

- ⇒ gestion propre - risque sur le fournisseur (Headlease – sublease)
- ⇒ gestion externalisée - risque sur l'utilisateur final (lease direct, cession de créances)
- ⇒ financement de portefeuille
- ⇒ aussi pay per use, as a service, etc.

A. Gestion propre

Société de leasing



Fournisseur/Vendor



Utilisateur/Client

B. Gestion externalisée

Fournisseur/Vendor



Société de leasing



Utilisateur/Client

C/ Structures:

C2 : Identify & manage the tasks of each party, as well as the risks and benefits of circular business models : transparent, open, measurable, proven

example : 4 types of risks in as a service

crédit risk

performance risk

idle time (risk of non-use)

residual value risk

example : opportunities in terms of digitalisation/data

C3 : Improve communication & preparation : checklist in appendix as a guidance when submitting a financing request for a circular project

Content of the Charter of the leasing sector to finance the CE



- Examples of successes already achieved:
 - IT and mobile devices
 - Heating and temperature
 - Office furniture as a service
 - Carpet as a service
 - Household equipment as a service
- Improve training: courses on Circular Economy at the Febelfin Academy
- Ultimately, the financial sector wants to shift part of lease production towards circular projects.
Set quantified targets

Conclusion

The Charter is the start of a new development

⇒ Accelerate: Do more and do it quicker

-sense of urgency: speed is of the essence. The gap is huge: our world is only 9 % circular, vs. 91 % linear

-from the happy few to the many:

-start small projects to learn, each step is an important step

-look at how to scale-up => achieve significant results

De circulaire economie in Vlaanderen

Brigitte Mouligneau

Transitiemanager Circulaire Economie

Vlaanderen Circulair



- 1 Het doel, en de weg ernaartoe
- 2 Timing?
- 3 EU
- 4 Opportuniteit voor de leasingsector?





1

Het doel, en de
weg ernaartoe

HET DOEL

LINEAR ECONOMY



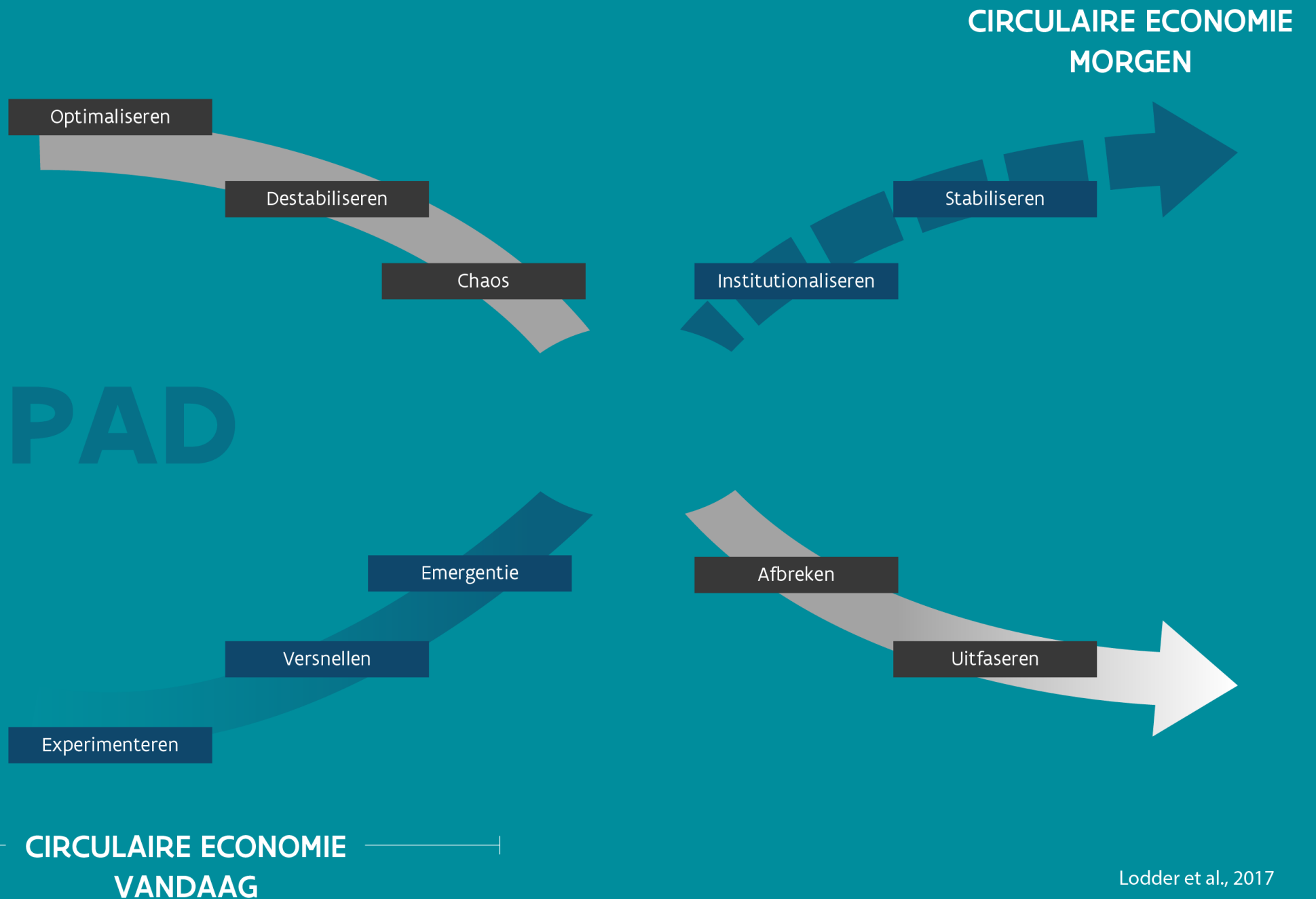
RECYCLING ECONOMY



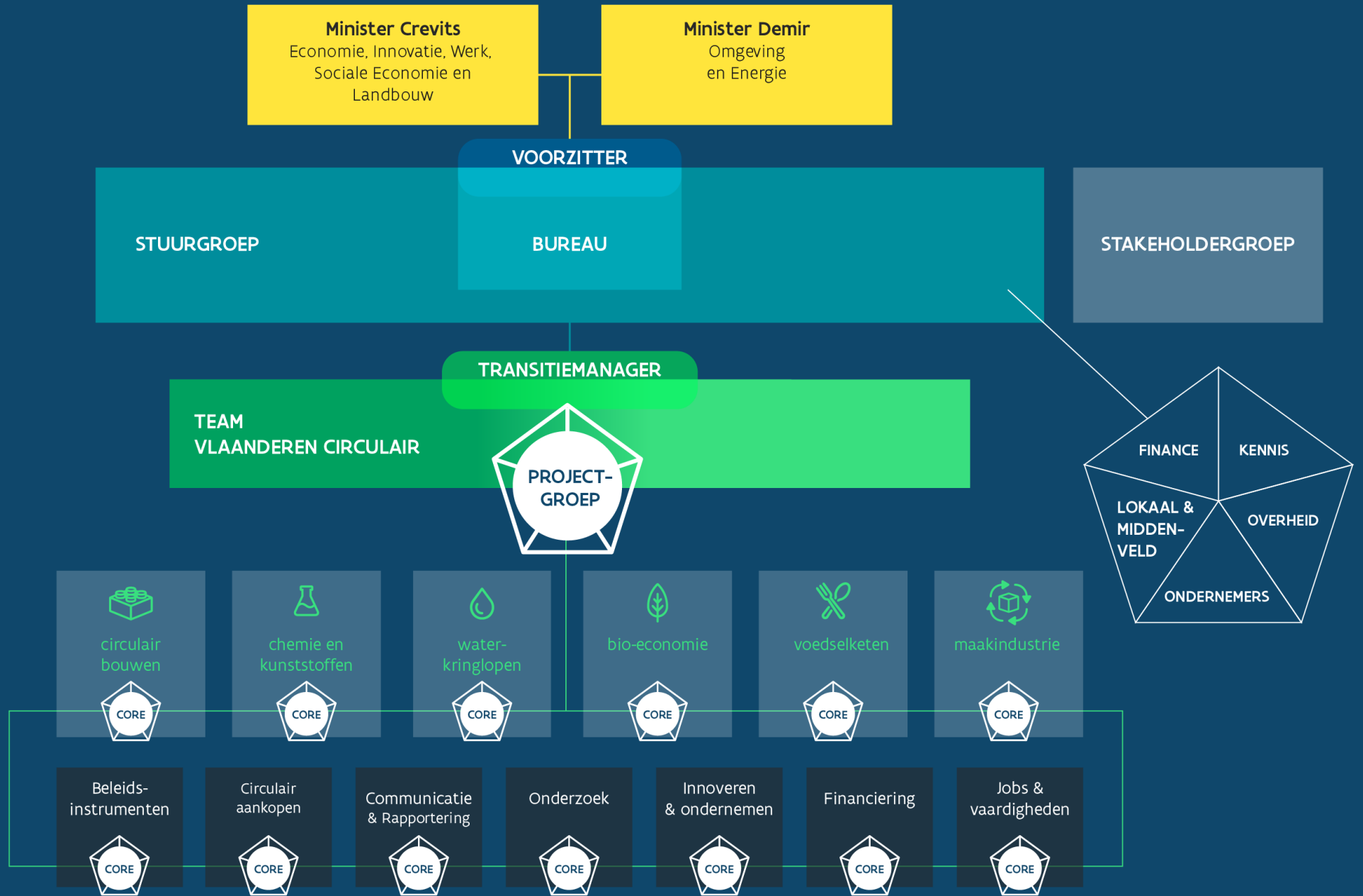
CIRCULAR ECONOMY



HET PAD



GOVERNANCE



OVERHEID

Mark Andries
VLAIO
Administrateur-generaal

Peter Cabus
Departement Omgeving
Secretaris-generaal

Henny De Baets
OVAM
Administrateur-generaal

Patricia De Clercq
Departement Landbouw
en Visserij
Secretaris-generaal

Bernard De Potter
Vlaamse MilieuMaatschappij
Administrateur-generaal

Johan Hanssens
Departement EWI
Secretaris-generaal

Raf Suys
Kabinet Crevits
Kabinetschef

Bob Van den Broeck
Kabinet Demir
Kabinetschef

INDUSTRIE & ONDERNEMERS

Frank Beckx
essencia
Gedelegeerd Bestuurder

Filip De Jaeger
Fedustria
Adjunct-directeur-generaal

Paul Demyttenaere
REO Veiling
Algemeen directeur

Marc Dillen
Vlaamse Confederatie Bouw
Directeur-generaal

Nadia Lapage
Fevia
Secretary General
Vlaams Werkgeversplatform

Stany Vaes
Denuo
Algemeen directeur

Patrick Van Den Bossche
Agoria
Director

LOKAAL & MIDDENVELD

Christof Delatter
VVSG
waarnemend directeur Omgeving

Danny Jacobs
Bond Beter Leefmilieu
CEO

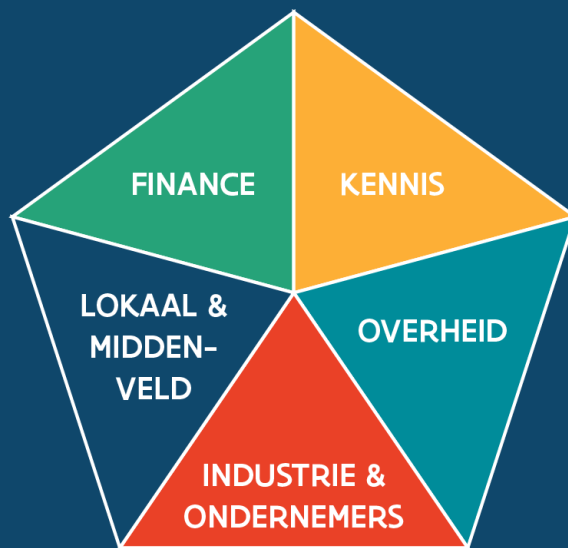
KENNIS

Dirk Fransaer
VITO
Managing Director

Karel Van Acker
KULeuven / Steunpunt CE
Professor / Coördinator

FINANCE

Anne-Mie Ooghe
Febelfin / BLV
Directeur Corporate Banking en
Secretaris-Generaal BLV



Paul De Bruycker
Voorzitter Vlaanderen Circulair

Brigitte Mouligneau
Vlaanderen Circulair
transitiemanager

1. KADER



Roadmap Circulaire Economie

2. ACTIE /LEREN

6 werkagenda's



circulair bouwen



chemie en kunststoffen



water-kringlopen



bio-economie



voedselketen



maakindustrie

3. OPSCHALEN

7 hefboomen

Beleidsinstrumenten

Circulair aankopen

Communicatie

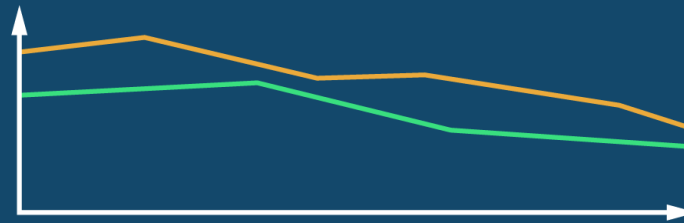
Onderzoek

Innoveren & ondernemen

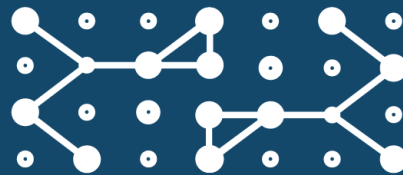
Financiering

Jobs & vaardigheden

4. RAPPORTEREN



5. PROCES



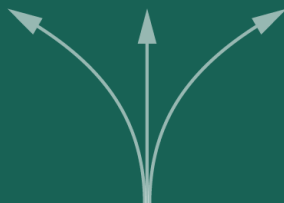


ROADMAP CIRCULAIRE ECONOMIE

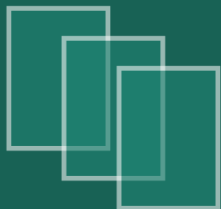
Algemene visie 2050

Kompas voor acties
Stand van zaken
Bestaande beleidsdoelstellingen en streefwaarden

Scenario's



Toekomstbeelden



Doelstellingen



Werkagenda's

Voeden en inspireren
algemene roadmap
en vice versa

Procesaanpak

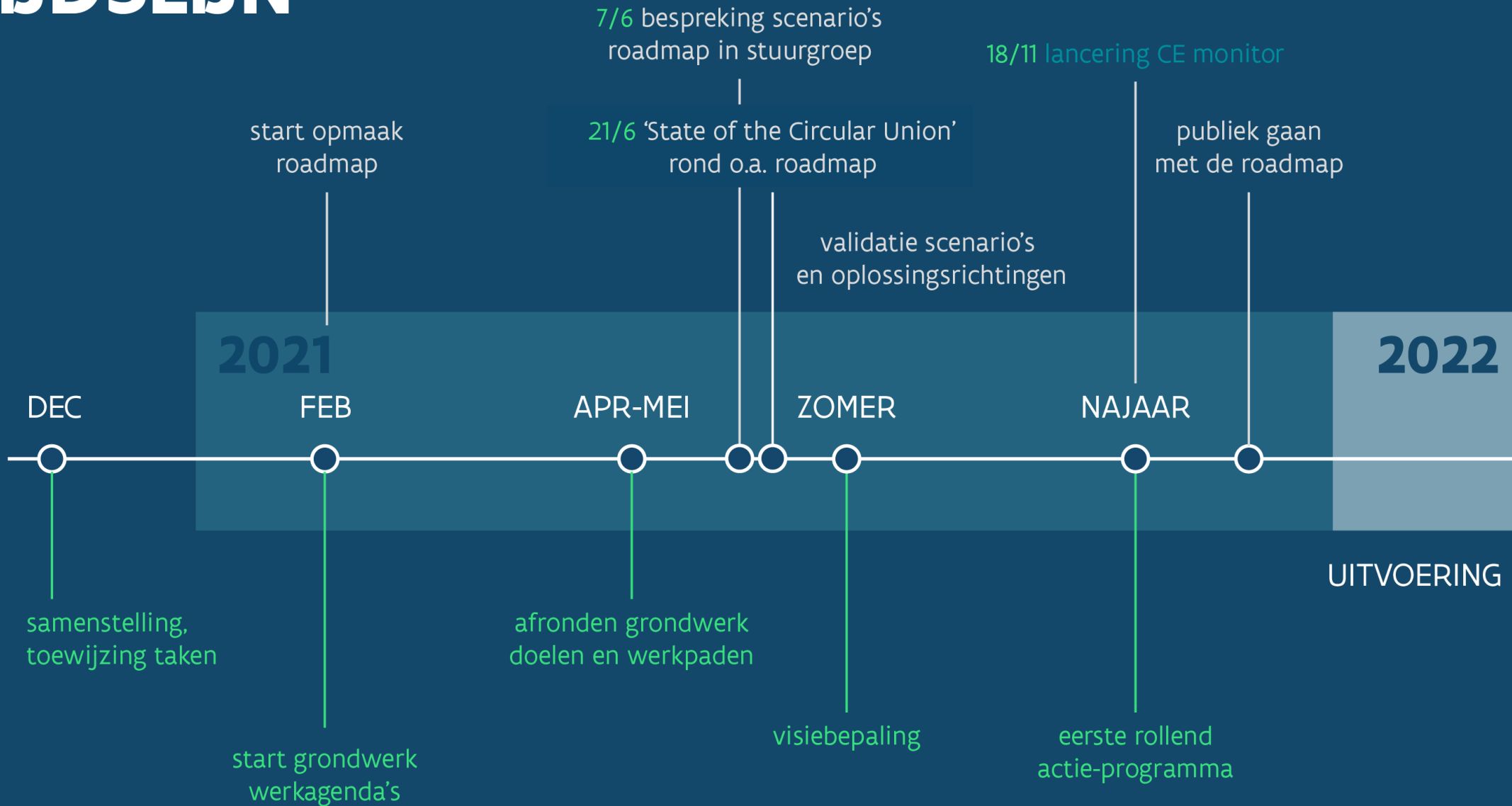
Open deelnemersveld
Co-creatief
Dynamisch



2

Timing?

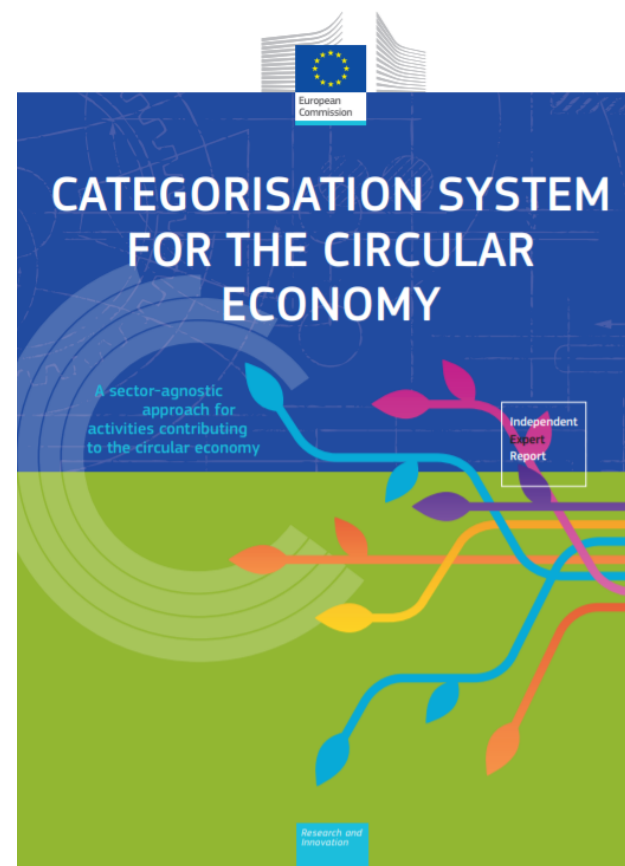
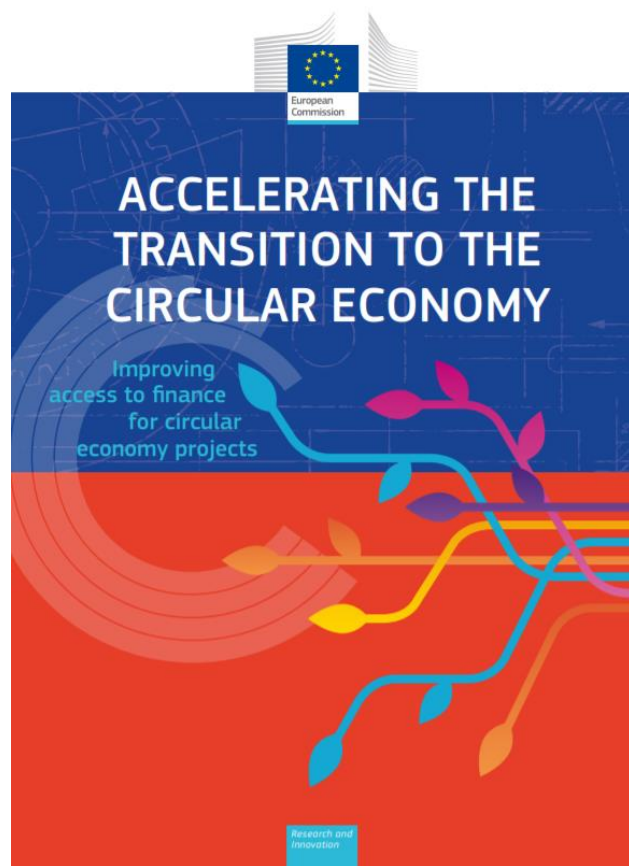
TIJDLIJN



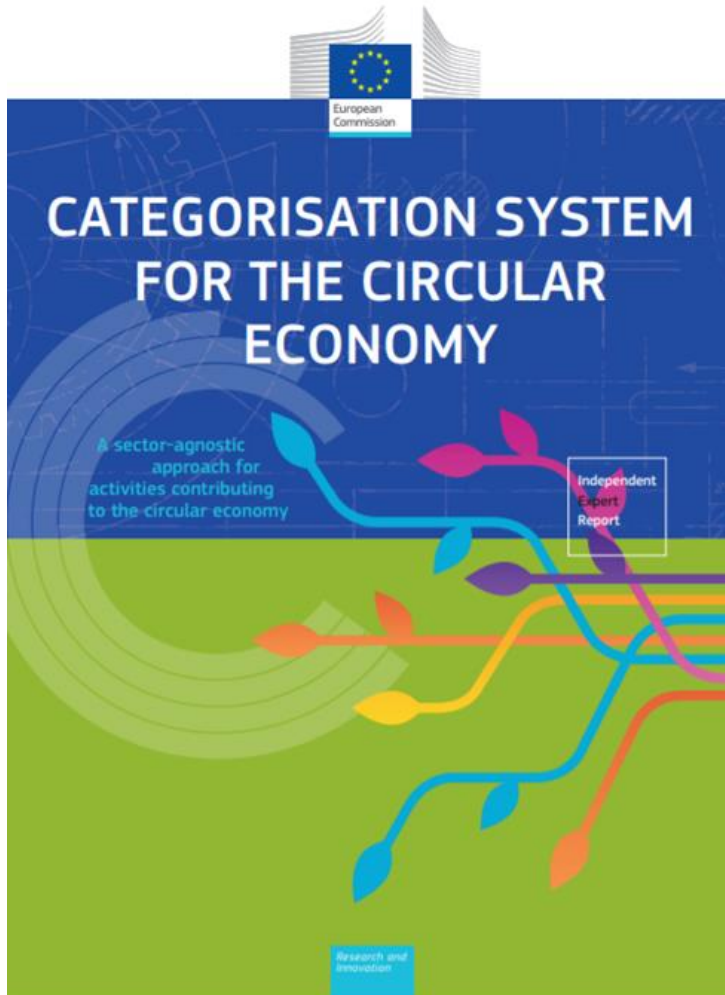




Lid van EU expertengroep m.b.t. financieren van de circulaire economie...



... om te wegen op het EU-beleid



Vertaling naar EU
Taxonomy tegen
eind 2021



Vertaling van kennis naar hands-on tools



HOME



EN ▾



Circular financing



Evaluation tool for circular entrepreneurs and financiers

<https://cevaluator.be/nl> (beschikbaar in NL, FR, EN)

4

Opportuniteit
voor de
leasingsector?

CIRCULAR ECONOMY GREATEST HITS SO FAR



**217 co-financed
experiments**

Total 23M euro



**500 organizations
united in
2 green deals**



**+/- 60 spearhead
cluster projects
funded**

Est. 60M euro



**500 young
(system) designers
reached every year**

Gerichte publieke financiering van CE in Vlaanderen

REGULIER BELEID

 Circulaire experimenten in **Calls VI. Circulair** 217 gefinancierd **23M** over 4j

 Circulaire projecten in **Speerpuntclusters** +/- 60 gefinancierd **60M** over 3j

 Circulaire projecten in **Moonshotprogramma** 7 gefinancierd (excl. CCU) **11M** over 3j

 Publieke investeringen CE projecten bij PMV **30M** kapitaal beschikbaar

RELANCEBELEID

Recyclagehub **30M**

Circulair bouwen **10M**

Circulaire maakindustrie **15M**

Circulaire bio-economie **20M**

Januari 2021: start van de opmaak van de inhoudelijke werkagenda per thema
Eerste helft 2021: inhoudelijke afstemming van en beslissing over de werkagenda's

6 werkagenda's

Publiek-private partnerschappen met eigen dynamiek, doelen, trekkers en acties



circulair bouwen



chemie en kunststoffen



water-kringlopen



bio-economie



voedselketen



maakindustrie

Roadmap Circulaire Economie

7 hefboomen

Versnellers om drempels te overwinnen en goede praktijken ingang te doen vinden

Beleidsinstrumenten

Lokaal beleid
Vlaams Beleid
Intra-Belgisch Platform
Europese agenda

Circulair aankopen

ProCirc
Voorbeeldrol overheid
Innovatieve overheidsopdrachten

Communicatie

Sensibilisering, co-creatie
Kennisdeling & best practices
Monitoring, rapportering

Onderzoek

Strategische onderzoeksagenda's
Monitor CE
Steunpunt CE-Center

Innoveren & ondernemen

VLAIO-steun & diensten
VC Partnerschap en begeleiding
Experimenten, projecten

Financiering

Stimulerings- en investeringsbeleid
Febelfin/BLV & PMV aan zet

Jobs & vaardigheden

Onderwijs
Starters en bedrijven
Werkgelegenheid/ sociale economie

**samenwerking van 30 organisaties
100 medewerkers**

The impact of policies on circular economy

Illustrated by the Brussels policies for Circular Economy



Anthony Naralingom

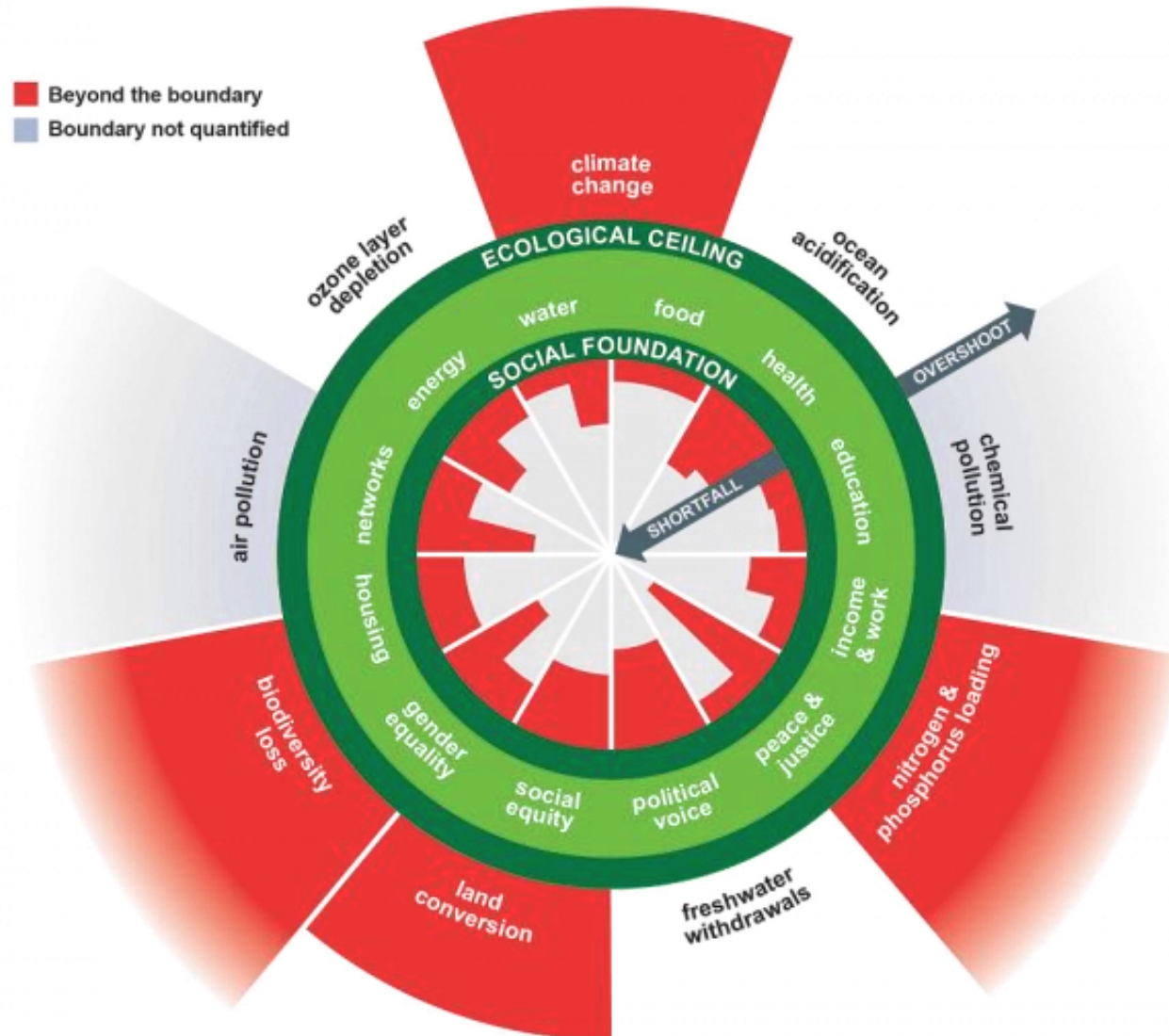
*Head of Business Unit Economic Transition and
Entrepreneurship @[hub.brussels](https://www.hub.brussels)*

Circular & Social Economy Expert



1. Context

The challenges of our time



Brussels-Capital Region and its specificities

BRUSSELS-CAPITAL REGION



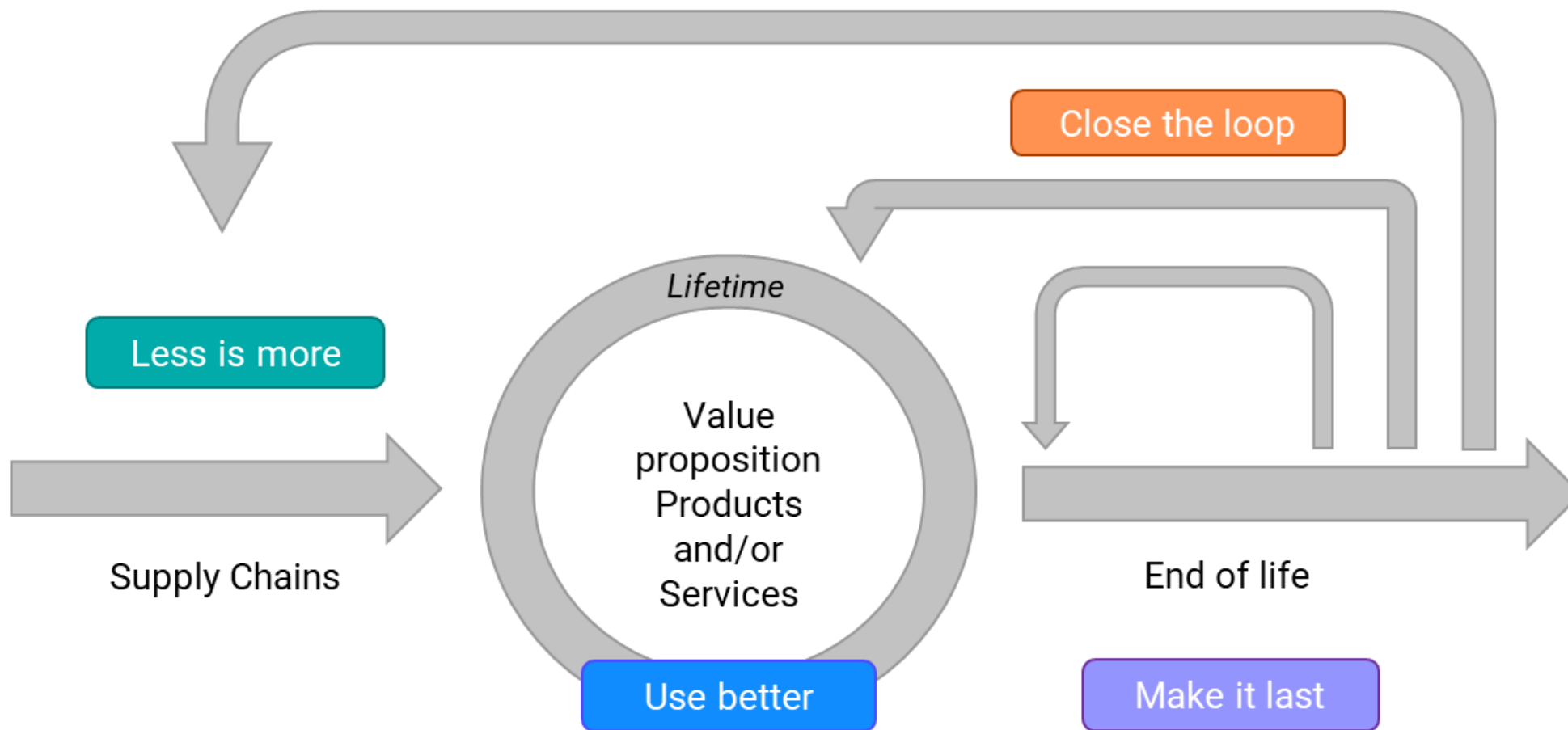
Belgium

- Federal State and 3 regions
- 3 languages : NL, FR, GER
- **Few natural resources**

Brussels-Capital Region

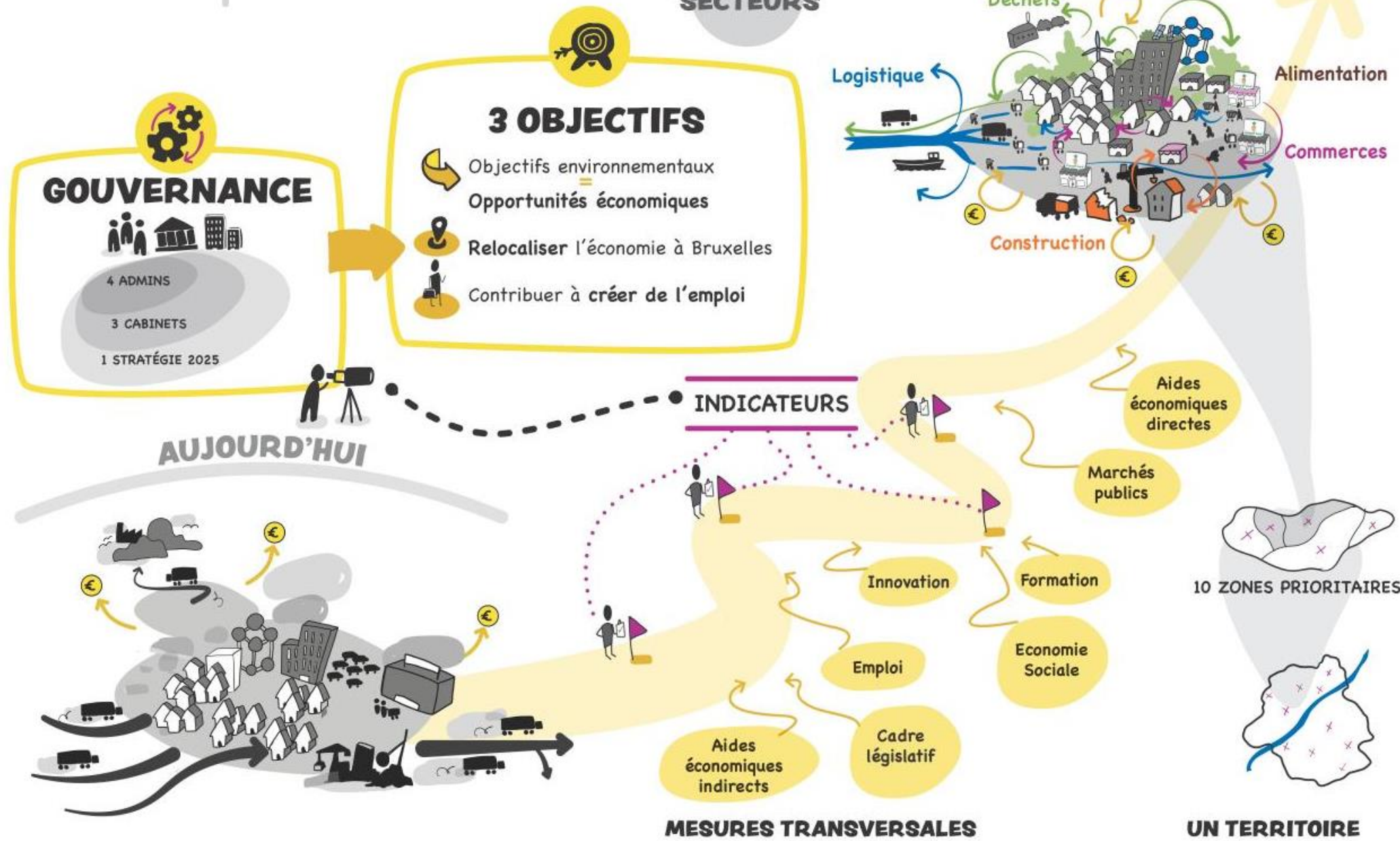
- **1.2 million inhabitants**
- 161 km² (+-7.000 inh/m²)
- GDP per capita : high (n° 4 in EU)
- 0,3 million of commuters
- **17 % unemployment**
- **Tertiary sector = 93% of jobs**
- **“City”-Region with decision-making powers**

4 strategies to move forward toward CE

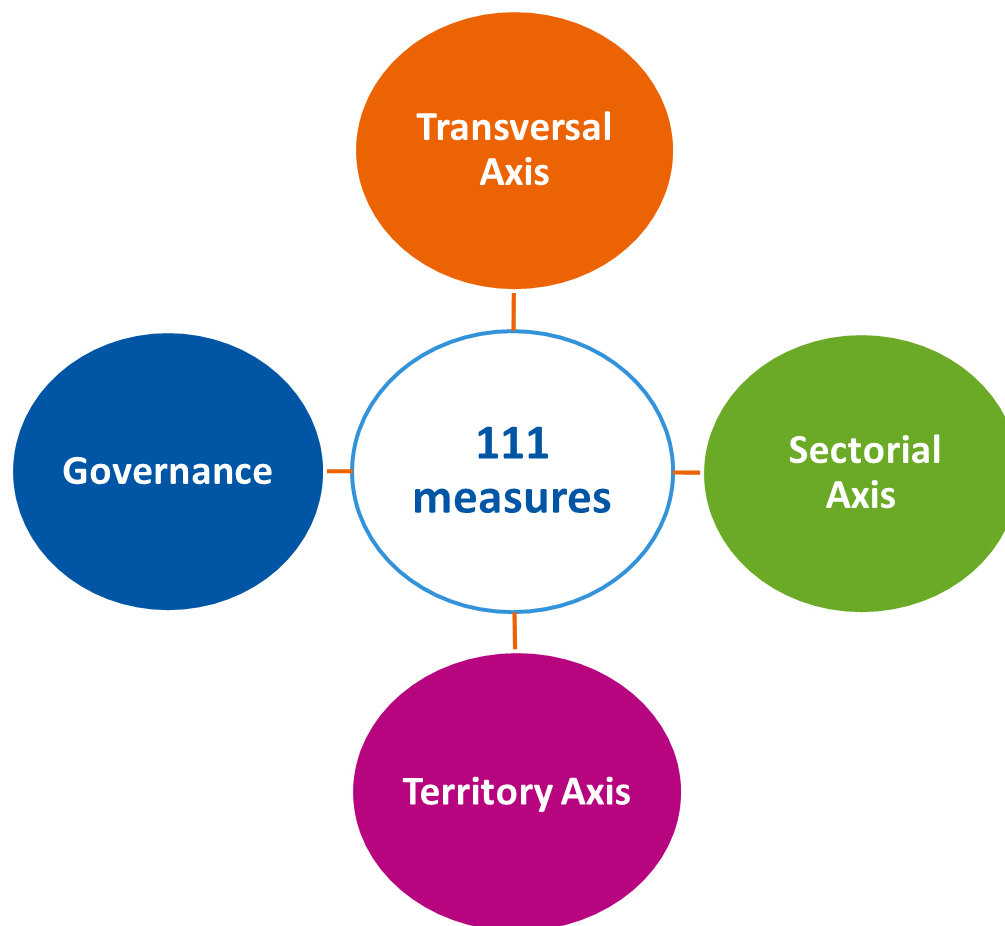




2. The Regional Program for Circular Economy



An holistic approach for a systemic problem



Legislation

LEG 2 (& GOUV 4) - Circular Regulation Deal (CiRèDe)

→ Platform to analyse and solve legal barriers to circular economy

First program focus on 3 themes :

- Temporary occupation: urban planning legislation simplification.
- Waste legislation : interregional harmonisation and waste definition.
- Improving access to information on urban planning for companies



Financing Circular Economy

AED 1 – Call for projects Be Circular

- Helping companies develop new projects on circular economy
- Allows more offers on circular economy on the Brussels market
- and 4 other measures on financing (grants, CE fund, economic subsidies, network)

- already **6 editions** (2016-2021)
- **1 → 3,5 million euros/year**
- Around 100 applications/year
- **30 projects selected/year**



52

Business Support

AEI 1A – Plateform of coordination for Business Support

- Improving access to information on available business support
- Elaboration of a common vision and tools on circular economy
- Developing sharing mechanisms between key players of business support
- Evaluation of the progress on circular economy.

JE SOUHAITE



M'INFORMER

sur le concept d'économie circulaire



M'INSPIRER

des initiatives circulaires portées par des entreprises bruxelloises



ÊTRE ACCOMPAGNÉ

pour définir et/ou mettre en oeuvre une démarche d'économie circulaire



UN FINANCEMENT

Découvrir les financements pour soutenir ma démarche d'économie circulaire



UNE LOCALISATION

Découvrir les offres d'hébergement existantes pour soutenir ma démarche d'économie circulaire

Facilities

AEI 2 – Incubator Greenbizz

Incubator dedicated to sustainable and circular economy companies

- 8 000 m² of facilities
- > 60 start-up



Innovation

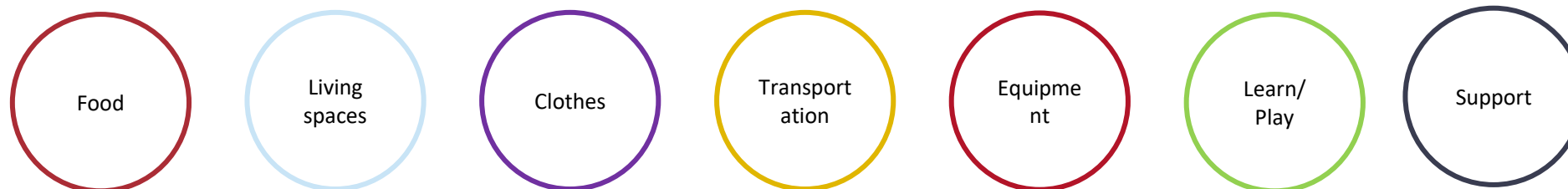
INNOV 4 – Cluster in circular economy

circlemade.brussels:

Stimulate innovation in circular economy through the development of a community of pioneers in circular economy.

Create collaboration between companies, academic and administration

58 members since 2018 with a unique intersectorial approach based on the needs of the territory



INNOV 10 (&1 et GOUV 9) – Chair in Circular Economy

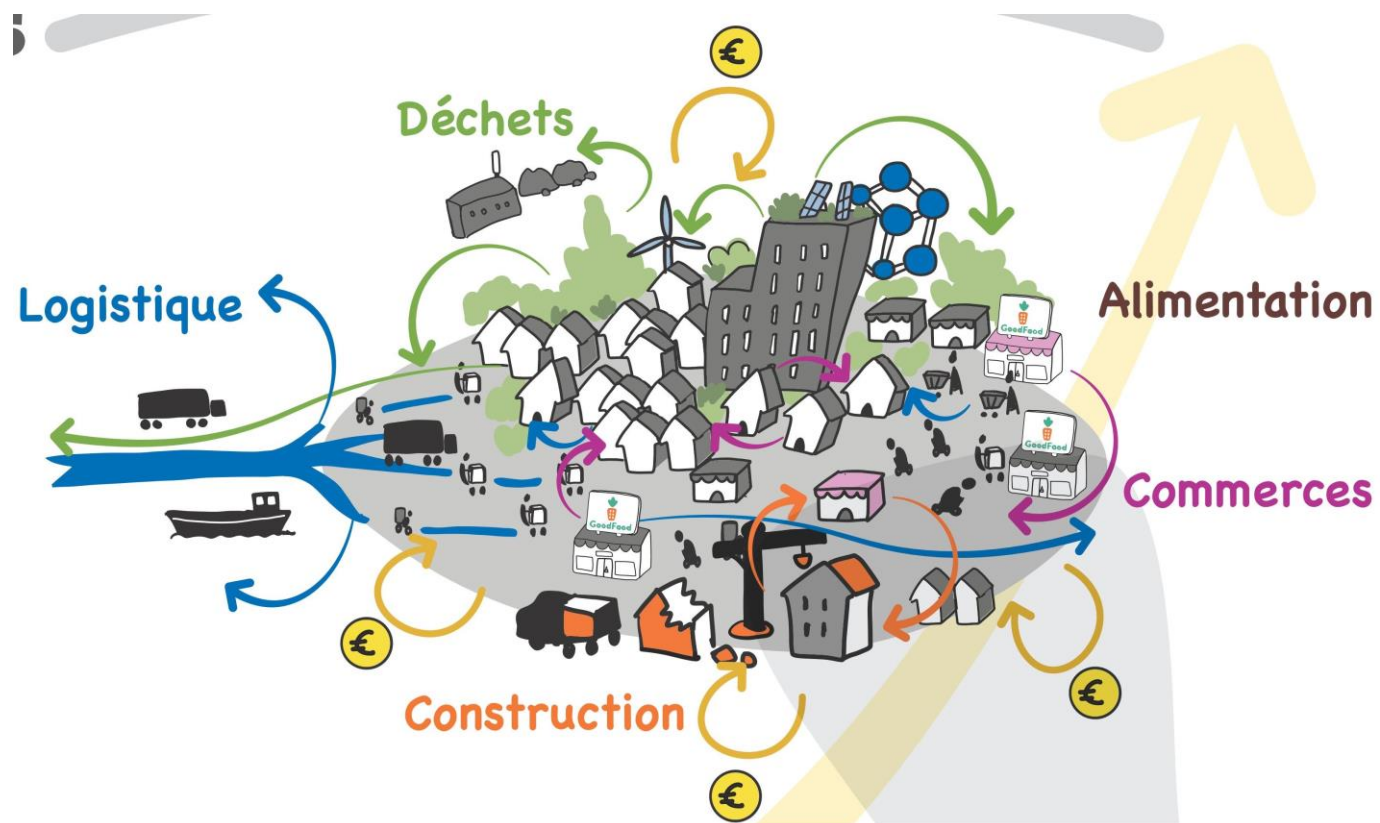
- Facilitating exchanges between researchers, decision makers and on-field actors to develop a circular economy
Action-research and community of expertise to enhance circular economy in Brussels



**Aristide Athanassiadis
& Stephan Kampelmann**
Université Libre de Bruxelles

Sectorial approach

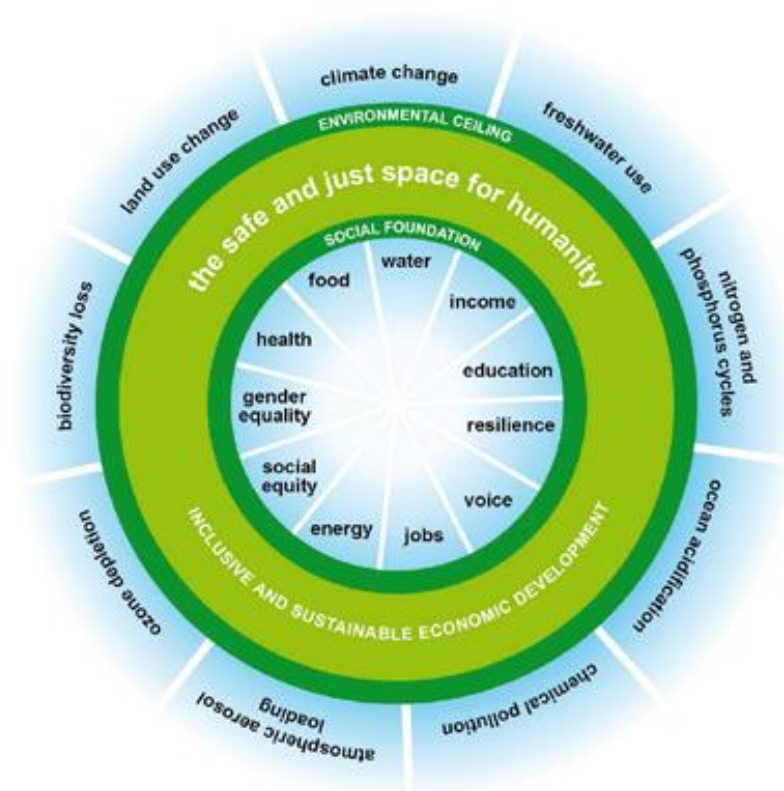
- 5 sectors chosen for:
 - **Their potential in terms of job creation**
 - **Their impact on GHG Emissions**
 - **Their importance in the Brussels Region challenges**





3. What's next?

A global momentum for action



The Brussels Capital Region's acceleration



be gov
be.brussels

« La Région mettra, dans cette perspective, la transition économique au centre de sa stratégie et orientera progressivement et prioritairement ses moyens vers les entreprises inscrivant leurs activités dans une démarche environnementalement et socialement responsable. »

GO4
BRUSSELS
2030

Stratégie Go4Brussels 2030

Engager Bruxelles sur la voie de la transition économique, sociale et environnementale

Bruxelles, le 16 janvier 2020

- « Créer les conditions de la transition économique pour contribuer aux objectifs climatiques régionaux »
- « Programmer et mettre en œuvre la Transition économique vers une économie décarbonée, circulaire et régénérative »

And now? The Regional Strategy for Economic Transition

- More ambitions from the Regional Government
- An integrated bond between social and environmental challenges with digitalisation as a tool to maximise impact
- Continued support on innovators but a shift forward to the early majority
- Demand Stimulation as well

Q & A



Belgian Leasing Association
www.blv-abl.be



Belgian Financial Sector Federation
www.febelfin.be