

## NEFCO

## English style and usage guide

<b>Spelling conventions</b>	
Convention	British spelling
Examples	<ul style="list-style-type: none"> <li>• <b>-ise/-ize?</b> Use -ise spellings. For example: <i>organise, advertise, compromise, exercise, improvise, merchandise, fertiliser, realise</i></li> <li>• <b>-ogue/-og?</b> Use -ogue spellings. For example: <i>analogue, catalogue, dialogue</i></li> <li>• <b>-our/-or?</b> Use -our spellings. For example: <i>colour, favourite, harbour, labour, neighbourhood</i></li> <li>• <b>-re/-er?</b> Use the -re spelling. For example: <i>centre, fibre, litre</i></li> <li>• <b>-yse/-yze?</b> Use -yse spellings. For example: <i>analyse, catalyse, paralyse</i></li> <li>• <b>-er/-or?</b> Use -er in words like adviser</li> </ul> <p><b>Double consonants</b> after a short vowel when adding -ing or -ed to verbs or -ed to nouns E.g. travelling, travelled, traveller; modelling, modelled, modeller, cancelled, fulfil, fulfilling, fulfilled, <u>the sole exception to this rule is parallel – paralleled,</u></p> <p><b>Some exceptions:</b> <i>Benefit - benefiting -benefited, develop - developing - developed, focus - focusing - focused , target - targeting - targeted</i></p> <p><b>Miscellaneous:</b> Use meter for <u>measurement</u> and meter for <u>measuring instruments</u> programme for conferences, television and radio but program for software and gram, kilogram, but tonne when referring to 1000 kg (also known as a metric ton) and ton when referring to a short ton (907.18474 kg) used in the US or long ton (appr. 1,016 kg)</p>
Exceptions	<p>When in an official name</p> <p>The World Nature Organization (WNO), World Health Organization, The World Health Organization <i>The Organisation</i> for Economic Co-operation and Development</p> <p>The United Nations Environment Programme (UNEP) <i>The Russia and Eurasia Program</i></p>

<b>Use of Nefco's name</b>	
Rule(s)	<p>Internal use: Nefco</p> <p>In external communications &amp; branded material</p> <ul style="list-style-type: none"> <li>• Nefco Also together with the tagline: <i>Nefco - The Nordic Green Bank</i></li> </ul> <p>In loan and other legal documents:</p> <ul style="list-style-type: none"> <li>• NEFCO</li> <li>• The Nordic Environment Finance Corporation (“NEFCO”)</li> </ul>

<b>Dates</b>	
Rule(s)	<p>Write dates in the format day/month/year. To avoid confusion from:</p> <p>UK: 11.09.14 = 11 September 2014 (dd/mm/yyyy)            USA: 11.09.14 = 9 November 2014 (mm/dd/yyyy)            Sweden: 14.09.11 = 11 September 2014 (yyyy/mm/dd)</p> <p>the month should be written out <b>in full</b> and <u>not as a number</u>.            For example: <b>26 March 2014</b>. No commas or full stops are required.</p> <p>Please note that the suffixes – st, nd, rd, th (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, etc.) for ordinal numbers are not normally used with dates except in extremely formal texts.</p> <p>E.g. Nefco's next meeting will be on Tuesday 25 March 2014.            Exceptions to this rule are the use of ordinal numbers otherwise.            E.g. The 65<sup>th</sup> Nordic Council Session, This was the 21<sup>st</sup> time that...            If you need to abbreviate dates because of lack of space, use:</p> <p>Sun Mon Tues Wed Thurs Fri Sat            Jan Feb March (Mar) April (Apr) May June July Aug Sept Oct Nov Dec</p> <p>Note that there is no apostrophe in decades:            E.g. in the <b>1990s</b>, in the <b>2000s</b>, etc.            For time spans, use a closed-up dash 2010-2014</p>
Examples	

<b>Use of currencies and monetary amounts</b>	
Rule(s)	<p>Use currency codes:            E.g. EUR, NOK, SEK, RUB, UAH and <b>before the amount</b>.</p>
Examples	<p>The total budget for the Fourth Call is EUR 4 million.            The total budget for the Fourth Call is RUB 2 billion.</p>

<b>Numerical expressions</b>	
Rule(s)	<p>Write out numbers from one to ten using words and use numerals for 11 upwards:            E.g. There were <b>two</b> people present at the meeting. Finland joined the EU almost <b>30</b> years ago</p> <p>Do not combine numerals with hundreds and thousands, write either: 400 and 4,000 (4 000 in tables), not 4 hundred and 4 thousand. However, you can combine numerals with million and billions: 4 million, 4 billion</p> <p><b>Write as words</b>            numbers below 10 that do not represent precise measurements: five participants; a two-day course, a four-day week            BUT a 700-year-old building, a 40-hour week, the 24-hour clock            any numbers that begin a sentence: Seven mills were...; Seventy per cent of...            common fractions: three-quarters of ...            the number zero            a tenth; one-half            There are thousands of...</p>

<b>Numerical expressions</b>	
	<p>We have hundreds of...</p> <p>Exceptions: numbers  before a unit of measurement – 5 cm; 9am  with decimals – 3.6 ml  numbers below 10 grouped for comparison - ...7, 12, 4 and 5  <b>Do not begin</b> a sentence with numerals. Either write the number in full or use words such as: <i>Altogether, A total of, Approximately, Some, Almost, Nearly, About</i>  <b>Seventy-three</b> people turned up for the meeting OR <b>About 70</b> people turned up for the meeting.</p> <p>There are several ways to write thousands and millions in numerals.</p> <p>5,000  3,567,880  or  5 000 (official translation guide – use protected space)  3 567 880</p> <p>Millions and billions  million (m) = 1,000,000  billion (bn) = 1,000,000,000  When writing million and billion in conjunction with numbers or amounts, the abbreviations “m” and “bn” may be used:</p> <p>E.g. a subsidy of EUR 10,000m, we raised EUR 1.5bn</p> <p><b>Remember that where Finnish and most other European languages use a comma (,) with decimals, in British English a full stop (.) is used. Whereas Finnish and most other European languages use a full stop (.) to separate thousands, tens of thousands, etc. British English uses a comma (,).</b></p> <p>E.g. A 3.5% rise in funding. A new loan of EUR 15,100,000. Modernisation will cut carbon emissions by 3,500 tonnes a year.</p>
<b>Examples</b>	
<b>Use of hyphens</b>	
Rule(s)	<p>There are no fixed rules on whether to hyphenate or not. If in doubt, consult a good dictionary. However, here are some very broad guidelines and some examples.</p> <p>Sometimes hyphens are necessary to make the sense clear:  E.g. re-sign (to sign something again) vs resign (to give notice on your job) or re-cover (to cover something over again) vs recover (to get back to normal)  They make <b>hot-rolled</b> steel (which tells the reader that “rolled” belongs to hot and not to steel).  <b>Front-end</b> fees (which tells the reader that “end” belongs to front and not to “end”) are the fees paid by a borrower to a lender at the beginning of a loan transaction.</p> <p>Or to avoid an awkward combination of letters:  re-enter  co-ordinator  co-chair</p>

<b>Numerical expressions</b>	
	<p>co-member co-worker co-owner co-financing semi-independent</p> <p>NB. <b>Cooperation</b> is written <u>without</u> a hyphen as is <b>subcommittee, subparagraph</b> and <b>subordinated</b></p> <p><b>Use a hyphen</b> to join two or more words serving as a single adjective <b>before</b> a noun: E.g. Nefco is a <b>well-known</b> financial institution. They signed a <b>ten-year</b> agreement. A <b>broad-based</b> programme. There was a <b>cooling-off</b> period. Nefco has embarked on a new <b>energy-efficiency</b> programme. They took out a <b>short-term, subordinated</b> loan.</p> <p>However, there is <b>no hyphen</b> when the combination of words <b>follows</b> the noun: E.g. Nefco's partners are <b>well known</b>. The programme is <b>broad based</b>. The programme will improve <b>energy efficiency</b>. The loan was only <b>short term</b>.</p> <p>Hyphenate when <b>adverbs other than <i>ly</i></b> adverbs are used as compound words in front of a noun. E.g. Nefco is a <b>very well-known</b> financial institution, but an occupationally exposed worker</p> <p>Hyphenate all compound numbers from twenty-one through to ninety-nine</p> <p>Hyphenate words beginning with the prefixes: <u>self-</u> as in <b>self- self-assured; self-respect; self-addressed</b> (except <i>selfish</i> and <i>selfless</i>) <u>ex-</u> as in <b>ex-managing</b> director; <b>ex-boss</b> (meaning <i>former</i>) <u>all-</u> as in <b>all-inclusive, all-round</b> <u>anti-</u> as in <b>anti-mill</b> demonstration <u>non-</u> as in <b>non-flammable, non-coherent</b> <u>mid-</u> as in the <b>mid-1990s, mid-April</b></p>
Examples	A minimum of 20% co-financing is required before mid-June.

<b>Use of commas</b>	
Rule(s)	<p>Use a comma (,) to separate introductory clauses of time and place, etc. from the main clause:</p> <p><b>Time</b> At the end of 2013/ year-end 2013, On Tuesday, In March, In 2014, Today, So far, To date, Last year, Recently,</p> <p><b>Place</b> Across the Eurozone, In Ukraine, In most Central Eastern European countries,</p>

Use of commas	
	<p>Having opened the meeting, the chairman.... Before they signed the agreement, they....</p> <p><b>To separate an if clause when you <u>start</u> a sentence with if</b> If they don't raise the extra money by the end of the year, the project will collapse. BUT: The project will collapse if they don't raise the money by... (NO COMMA)</p> <p><b>Direct speech</b> In direct speech, the comma (,) comes before the closing quotes: E.g. "The project might be a waste of money," the CEO said.</p>
Examples	So far, the programme has selected ten project partners in the cities of...

Units of measurement	
Rule(s)	<p>Spaces or not?</p> <p>There are no standard rules for leaving a space between the numeral and the abbreviation – the following is a suggested format:</p> <p><b>no spaces:</b> m (million) / °C / g / % The original estimate was <b>EUR 12m</b> in 2014. The machines cannot work in temperatures below <b>-14°C</b>. There was a price increase of <b>5.5%</b>.</p> <p><b>with spaces:</b> Always use a space when written in full</p> <p>The length of the machine is exactly <b>108 metres</b>. The volume is exactly <b>54.9 cu m</b>. The volume is <b>5 m<sup>3</sup></b>. Add <b>2.5 litres</b> of water to the mixture. The total area is <b>14 cm<sup>2</sup></b>. The site was originally <b>12.7 ha</b>. The distance from Manchester to Crewe is <b>134 km</b>.</p> <p><b>Metre vs meter</b> Use <b>metre</b> for <b>measurement/distance</b> and <u>meter</u> for <u>measuring instruments</u></p> <p>watt                      W is standard kilowatt-hour      kWh is standard kilowatt                kW is standard</p>
Examples	

How to write cities and geographical areas	
Rule(s)	
Examples	<p><b>Write countries in alphabetical order:</b></p> <p>Grant financing of up to EUR 500,000 can be granted to partnerships between relevant Nordic (Denmark, Finland, Iceland, Norway and Sweden) institutions, organisations, companies, authorities and qualified local partners in low-income</p>

## How to write cities and geographical areas

countries.

### Spelling cities, regions, waterways

The general rule is to use the anglicised form where this exists:

**When writing place names in Finland in English, use the name the region uses according to the official language in single language municipalities or the majority language in bi-lingual municipalities:**

E.g. Helsinki (not Helsingfors), Turku (not Åbo), Iisalmi (not Idensalmi), Mariehamn (not Maarianhamina), Åland or the Åland Islands (not Ahvenanmaa). The exception to this is where there are already established English names in use: Ostrobothnia (not Pohjanmaa or Österbotten), Karelia, Lapland, etc.

### For Russian/Ukrainian place names:

Kyiv  
 Archangel  
 St Petersburg or Saint Petersburg  
 Moscow  
 Sosnovy Bor

**Write the country after the name of city or town except where the place is very well known**

### Capitalised

Northwest Russia  
 the Barents Region  
 the Baltic Sea Region  
 In Leningrad Region  
 In Vologda Region

Because these are geographical regions/proper nouns

Use **lower case** where the question is more one of description or when this is otherwise the norm.

the Arctic region  
 the Baltic states  
 the Nordic countries

**Capitalise North, South, East and West** where these designate definite regions or are an integral part of a geographical name,

North America  
 South Africa  
 Southeast Asia  
 North Pole  
 West Coast  
 the West (political)  
 the East (political)  
 the Middle East  
 South Atlantic  
 East Asia

How to write cities and geographical areas	
	<p>South-East Asia the Far East North Korea North and South America Central and South-East Asia Russia's Far East</p> <p>But use <b>lower case</b> when they merely indicate direction or general location</p> <p>The bank was south of the Thames. They live in east London. The site is 100 km north of Oslo. The project will take place in the northwest of Russia. Most industry is in the east (west, north, south) of the country. There are two mills in central Sweden. Our main markets are in eastern and southern (northern, western) Russia. The plant is located 10 km west of Archangel.</p> <p>With waterways that do not have an anglicised form, insert a noun to help the reader: E.g. the river Kemijoki, lake Päijänne, lake Vänern</p>

Use of abbreviations	
Rule(s)	
Examples	<p>First instance</p> <p>The NEFCO Norwegian Carbon Procurement Facility (NorCaP) was established in October 2013 by Nefco and the Norwegian government.</p> <p>If used only once it is not necessary to give abbreviated form</p> <p>E.g.</p> <p>The first Call for Proposals for NorCaP has been launched. Nefco is inviting CDM project participants to submit proposals...</p> <p><b>Not:</b> The first Call for Proposals (CfP) for NorCaP has been launched. Nefco is inviting CDM project participants to submit proposals...</p> <p>Use initial capitalisation for words like <b>Euribor</b> and <b>Eurozone</b></p> <p><b>Euro Interbank Offered Rate (Euribor)</b> is a daily reference rate based on the averaged interest rates at which <u>Eurozone</u> banks offer to lend unsecured funds to other banks in the euro wholesale money market (or interbank market)</p> <p>Use upper case letters for acronyms like:</p>

Use of abbreviations	
	EBITDA is an acronym for earnings before interest, taxes, depreciation, and amortisation.

Titles and names in interviews, etc.	
Rule(s)	
Examples	<p>Recommended order</p> <p>Title, name, position, company</p> <p>“We are very pleased with the fact that the projects in Vinnytsia and Zhytomyr are moving forward,” says Dr Magnus Björk, Senior Adviser, Nefco.</p> <p>Note: the comma is within the quotation marks.</p>

Quotations and quotation marks	
Rule(s)	
Examples	<p><b>“...” for direct quotes</b></p> <p>“There is clearly a need for setting up funds aimed at greening the transportation industry. With the help of this joint fund with the BNB we can achieve both environmental results as well as promote transfer of Nordic cleantech to Belarus,” says Thor Thorsteinsson, Investment Manager, Nefco.</p> <p><b>‘...’ for other e.g. terminology</b></p> <p>Three environmental pollution sources were excluded from the Barents environmental ‘hot spots’ list today at the Barents Euro-Arctic Council (BEAC) meeting of the ministers of the environment, held in Inari, Finland.</p> <p>This includes projects which are otherwise at a standstill or ‘stranded’, with priority given to projects that can be re-started promptly.</p>

Environmental terminology	
Rule(s)	Phosphorus instead of phosphorous, sulphur/sulphur how to write megawatt/kilowatt/gigawatt-hours (+ abbreviations), emissions or discharges, environmental benefits or environmental gains.
Examples	<p>sulphur</p> <p><b>Phosphorus vs phosphorous</b></p> <p>Phosphorus is a noun Phosphorous is an adjective</p> <p>Phosphorus has an atomic number of 15 and an atomic weight of 30.973761.</p> <p>Phosphorous acid is the compound described by the formula H3PO3.</p> <p>Confusion arises in that ‘phosphorous’ is also an alternative spelling for ‘phosphorus’.</p> <p>Emissions to air</p>



<b>Environmental terminology</b>	
	Discharges to water

<b>How to write all renewable energy sources, hydropower, solar, biomass, thermal energy etc.</b>	
Rule(s)	
Examples	<p>Wind Power</p> <p>Hydropower</p> <ul style="list-style-type: none"> <li>• Hydroelectric - This type of power is extracted from the gravitational pull of water falling from a higher source, such as using a waterfall to generate energy.</li> <li>• Tidal power - This type of power is generated by the tides of oceans and seas.</li> <li>• Damless hydropower - This type of power is extracted from the natural flow of rivers.</li> </ul> <p>Geothermal Energy</p> <ul style="list-style-type: none"> <li>• Dry steam - Power plants around the world take the steam that pours out of fault lines and fractures in the ground and uses it to power turbines to generate energy.</li> <li>• Flash steam - Water below the ground can heat in excess of 200 degrees Celsius. Scientists have found that by letting the water boil up through the ground to produce steam can generate power for a turbine to generate electricity.</li> <li>• Binary cycle - Hot water gets pumped through a heat exchanger which heats up a liquid with a low boiling point such as butane. The butane is boiled at a low temperature which converts to steam and powers turbines which generate electricity. The cool water then gets pumped back into the Earth to repeat the process.</li> </ul> <p>Solar Energy</p> <ul style="list-style-type: none"> <li>• Active solar involves capturing and redistributing sunlight through the use of solar panels, pumps or solar fans to generate power.</li> <li>• Passive solar works to reduce the amount of energy traditionally used to power a location, such as a building or house. Examples of using passive solar power include building a house in the natural direction of sunlight to trap heat and using airtight windows, walls and floor structures in a manner that generates passive energy.</li> </ul> <p>Biomass</p> <ul style="list-style-type: none"> <li>• Includes materials, such as wood chips, agricultural waste and plants. They can be burned like coal and natural gas.</li> </ul> <p>Biofuel bioenergy</p> <ul style="list-style-type: none"> <li>• Biofuels, such as ethanol and biodiesel can be distilled and extracted from plants that are high in starch and sugar. These plants include corn, sugar cane and switch grass. There has been much talk and production of ethanol in the Midwest as well as Brazil. Ethanol is considered the main biofuel today.</li> </ul>

<b>Energy efficiency or energy saving</b>	
Rule(s)	
Examples	Energy efficiency is "using less energy to provide the same service".

<b>Energy efficiency or energy saving</b>	
	<p>There are other definitions, but this is a good operational one.</p> <p>The best way to understand this idea is through examples:</p> <p>When you replace a single pane window in your house with an energy-efficient one, the new window prevents heat from escaping in the winter, so you save energy by using your furnace or electric heater less while still staying comfortable. In the summer, efficient windows keep the heat out, so the air conditioner does not run as often and you save electricity.</p> <p>When you replace an appliance, such as a refrigerator or clothes washer, or office equipment, such as a computer or printer, with a more energy-efficient model, the new equipment provides the same service, but uses less energy. This saves you money on your energy bill, and reduces the amount of greenhouse gases going into the atmosphere.</p> <p>Energy efficiency is not energy conservation.</p> <p>Energy conservation is reducing or going without a service to save energy.</p> <p>For example: Turning off a light is energy conservation. Replacing an incandescent lamp with a compact fluorescent lamp (which uses much less energy to produce the same amount of light) is energy efficiency.</p> <p>Both efficiency and conservation can reduce greenhouse gas emissions.</p> <p style="padding-left: 40px;">Energy conservation refers to reducing energy through using less of an energy service. Energy conservation differs from efficient energy use, which refers to using less energy for a constant service. For example, driving less is an example of energy conservation. Driving the same amount with a higher mileage vehicle is an example of energy efficiency. Energy conservation and efficiency are both energy reduction techniques.</p>

<b>How to write the names of our funds</b>	
<b>Rule(s)</b>	
<b>Examples</b>	<p>Financing Instruments</p> <p>Nefco administers a range of different funds for a variety of purposes. For more information, please visit Nefco website by clicking the link.</p> <p><a href="#">Nefco's Investment Fund</a></p> <p><a href="#">Nordic Environmental Development fund (NMF)</a></p> <p><a href="#">Nordic Project Fund (Nopof)</a></p> <p><a href="#">Arctic Council Project Support Instrument (PSI)</a></p> <p><a href="#">The Barents Hot Spots Facility (BHSF)</a></p> <p><a href="#">The Baltic Sea Action Plan Fund (BSAP Fund)</a></p> <p><a href="#">Beyond the Grind Fund for Africa (BGFA)</a></p> <p><a href="#">Nefco Carbon Fund (NeCF)</a></p>

<b>How to write the names of our funds</b>	
	<a href="#">Nefco Norwegian Carbon Procurement Facility (NorCaP)</a> <a href="#">Other funds managed by Nefco</a>

<b>Miscellaneous financial terms and how to write them</b>	
Rule(s)	To disburse a loan Return on investment (ROI) Return on capital employed (ROCE) Interest rate, interest cap, interest swap 12-month Euribor rate contractual obligations variable interest rate fixed interest rate credit rating agency debt service costs provide a grant FOR a project // provide a grant TO do something Project Support Instrument (PSI)
Examples	

<b>The difference between funding and financing, how to write about grants - the terminology related to disbursements</b>	
Rule(s)	
Examples	

<b>Loan terminology</b>	
How do we differentiate between loan facility, fund and investment programme/scheme?	
Rule(s)	
Examples	

<b>Macroeconomic terms of relevance, GDP growth rate, subsidies/green tariffs/support schemes for renewable energy sources etc.</b>	
Rule(s)	
Examples	