



EUROPEAN
MICROFINANCE WEEK 2013

THE FUTURE OF MICROFINANCE:
INVESTING IN INCLUSIVE GROWTH

Green Microfinance: The investors' perspectives

ADA: Expanding access to green energy through financial inclusion

■ Contents

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3. Lessons learned
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1. Our Goals

■ Green loans can help to fight against the poverty.

Provide to vulnerable people with renewable energy technology or energy efficient equipment



- ✓ Reduce energy expenses
- ✓ Improve their microenterprise
- ✓ Health benefits
- ✓ Reinvestment of saved expenses
- ✓ Protect the environment



Millenium Goals

- ✓ Eradicate extreme poverty and hunger
- ✓ Ensure environmental sustainability
- ✓ Promote gender quality and empower women

2. Our activities in the green microfinance sector: 2 pilot projects in Peru



GENERAL INFORMATION

- Borrowers: 154 066 (2012)
- 37% rural
- Loan Portfolio : USD 380 740 MIL
- Average loan/Microenterprise client : USD 2680
- 59 branches

GENERAL INFORMATION

- Borrowers: 10 747 (2012)
- 93% Rural
- Loan Portfolio : USD 20,43 MIL
- Average loan/client : USD 1602
- 18 branches



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2. Our activities in the green microfinance sector: 2 pilot projects in Peru



- Solar Water Heater



✓ Restaurant
✓ Hostels

- Solar Dryer



✓ Coffee and cacao
producers

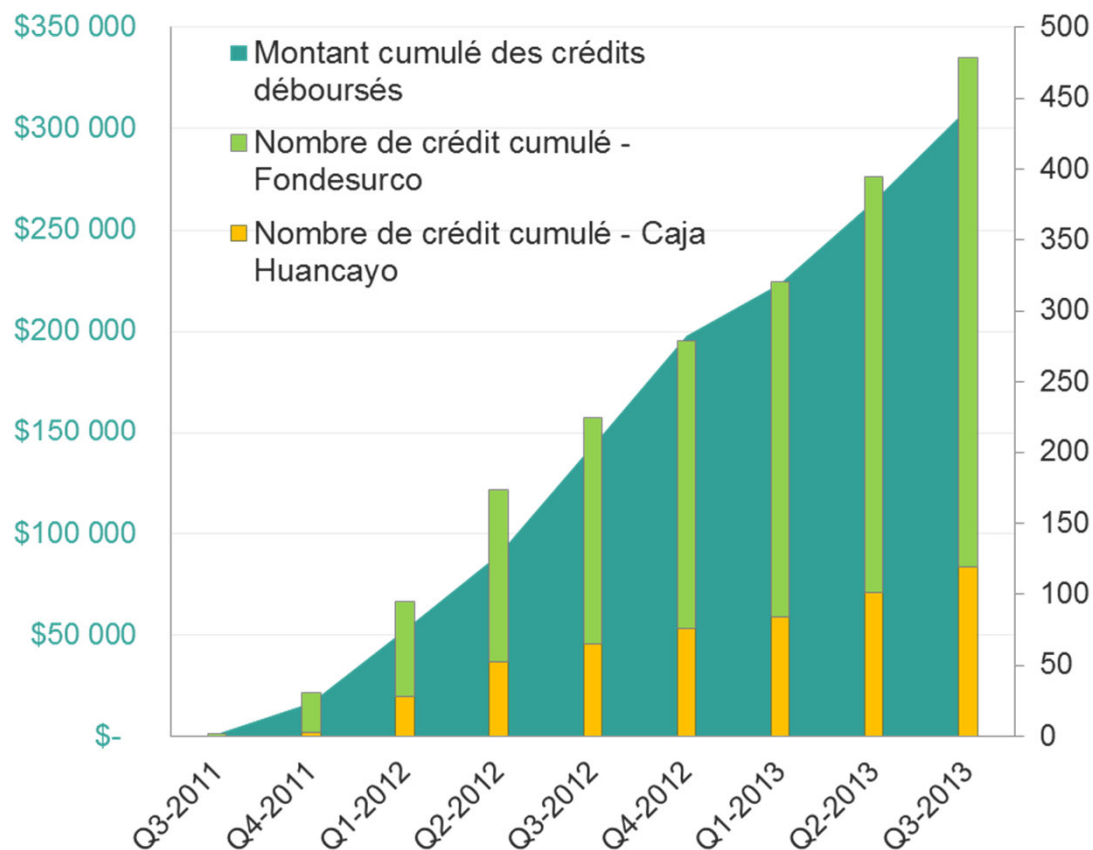
- Improved Cooking Oven



✓ Restaurant
✓ Bakeries

2. Our activities in the green microfinance sector: 2 pilot projects in Peru

ADA Roles



- ✓ Technical Assistance (financial product): Set up New product Financial Value Chain
- ✓ Co-financing activities: Awareness raising, marketing and HR (Technical Energy Advisor)
- ✓ Financing the technical assistance necessary to set up the technological value chain

3. Lessons Learned

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- **People don't know RE and EE equipment**

- **Strengthen the set-up of the supply chain**
 - Identification of technologies: Needs assessment
 - Identification of suppliers and contract adaptation: shared responsibilities
 - Adaptation of work schemes

- **Strengthen the actors of the value chain**
 - Validations and certifications
 - Technical training for installers
 - Control assessment
 - Improve the logistic: Distribution in rural areas (find distributors)

4. Ways forward

- **Maximizing the local expertise through the creation or the reinforcement of specialized centers in EE & RE.**
 - Ensure proximity of technical services for RE and EE for the MFI.
 - Ensure proximity of technical services for the actors of the value chain.
 - Achieve economies of scale.

- **Develop projects with national MFI network**
 - 2013 – Start the project with the national network of Philippines, MCPI

- **Explore the possibility of setting up new specialized centers in EE & RE with a national or regional outreach**
 - Business Plan in Peru with the consortium Copeme



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Thank you!

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