



MicroEnergy International

Presentation for the European Microfinance Week 2009



Welcome

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**Energy Engineering & Economics
Since 2002 Managing Director of**



... Since 2008 Phd thesis at the University of Luxembourg



We support Microfinance Institutions developing energy specific programs



Microfinance Institutions

Rural Financial Institutions



Post Banks

Agricultural Value Chains



Energy and Climate Change

The Macro Energy View

Energy from the Microfinance Perspective

Energy Poverty

International Experience on Microenergy

Combining Microfinance and Energy

MicroEnergy International

Energizing Microfinance!

Energy & Climate Change

The Macro Energy View



- Increasing demand, absolute prices and volatility
- Scarcity of ressources
- Last but not least...

...Climate Change





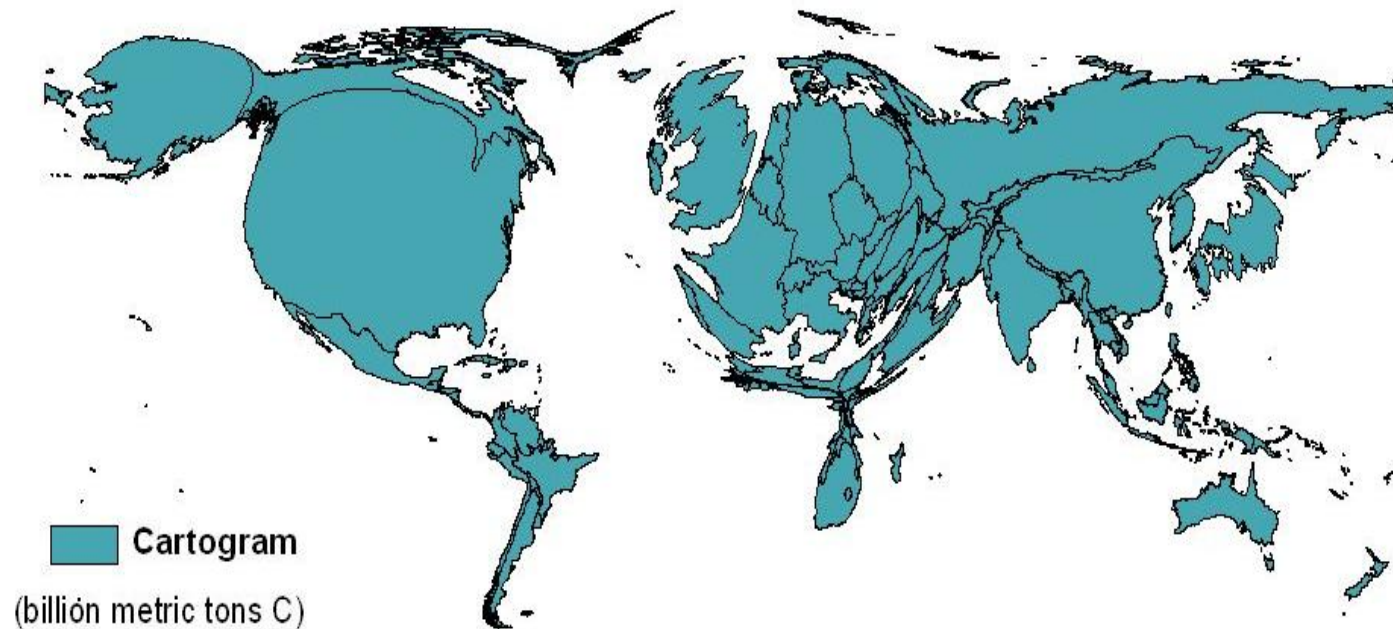
Regional Energetic Challenges





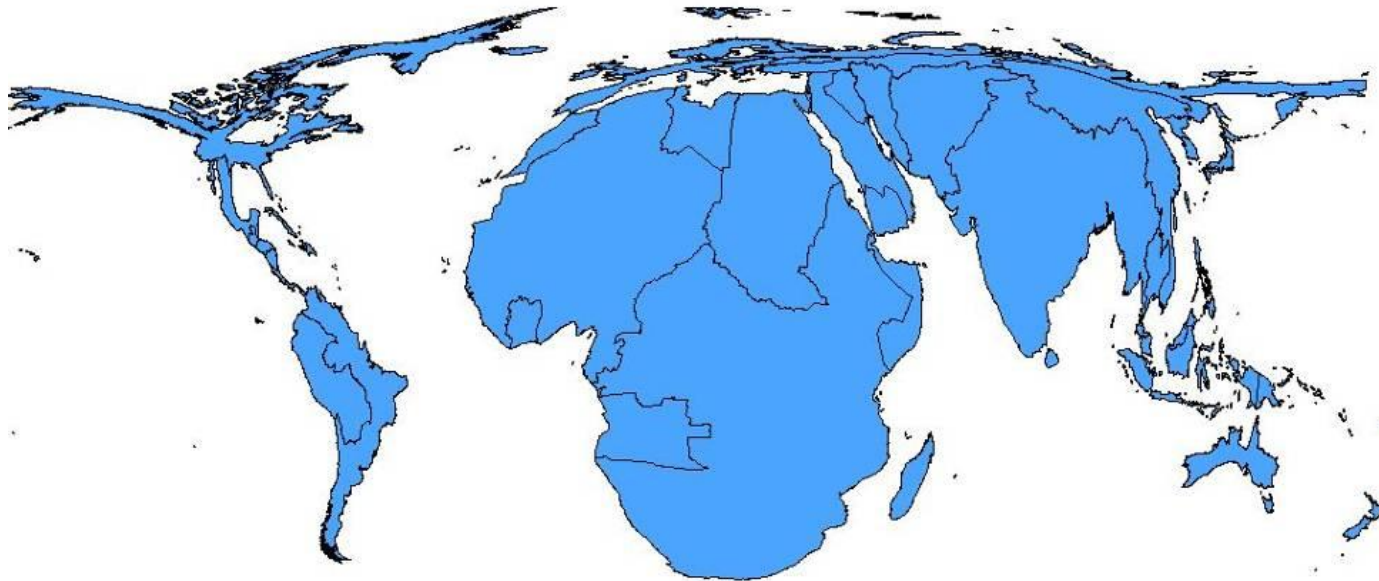
Greenhouse Gas Emissions by Country

Total CUMULATIVE Greenhouse Gas Emissions in the Year 2002, by Country





Climate Related Mortality



This map shows estimated mortality (per million people) attributable to climate change by the year 2000. Map is a density-equalizing cartogram in which the sizes of the 14 WHO regions are proportional to the increased mortality.

Energy from the Microfinance Perspektive

Energy and Poverty



Cooking energy for restaurants



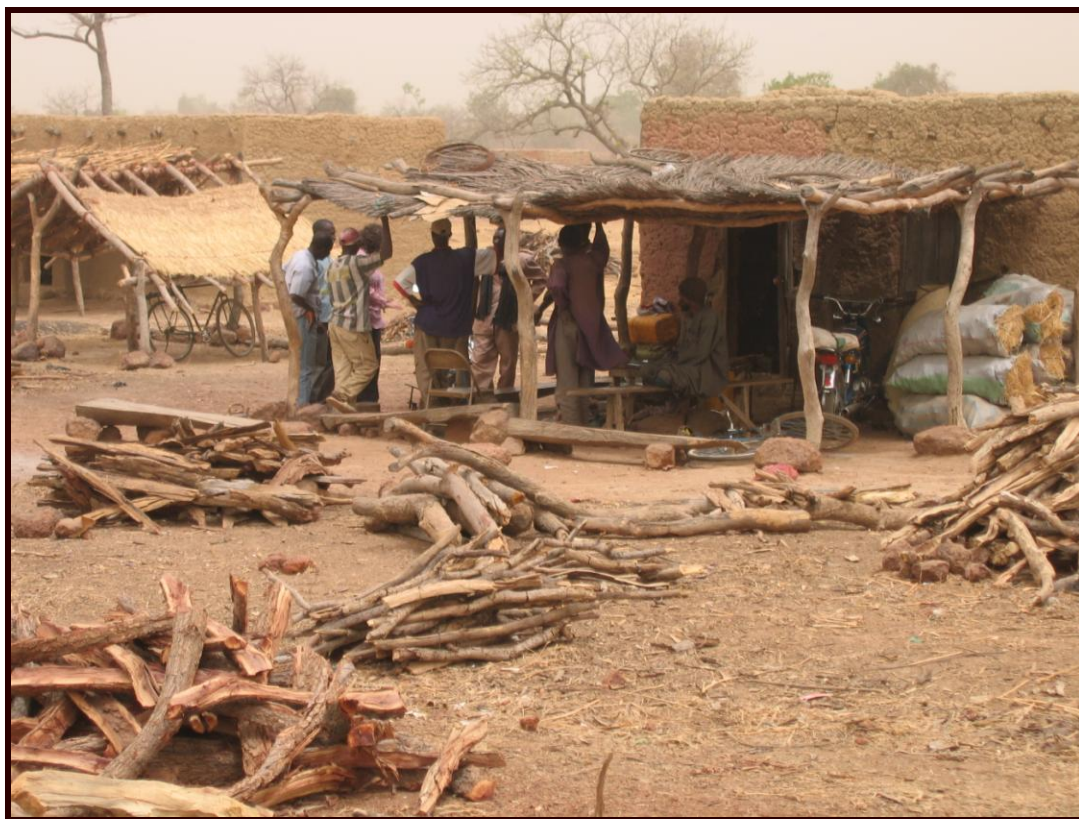


Energy for food processing





Cooking energy business





Energy in poultry farms





Energy for artisanry





Cooling Energy – Cool drinks





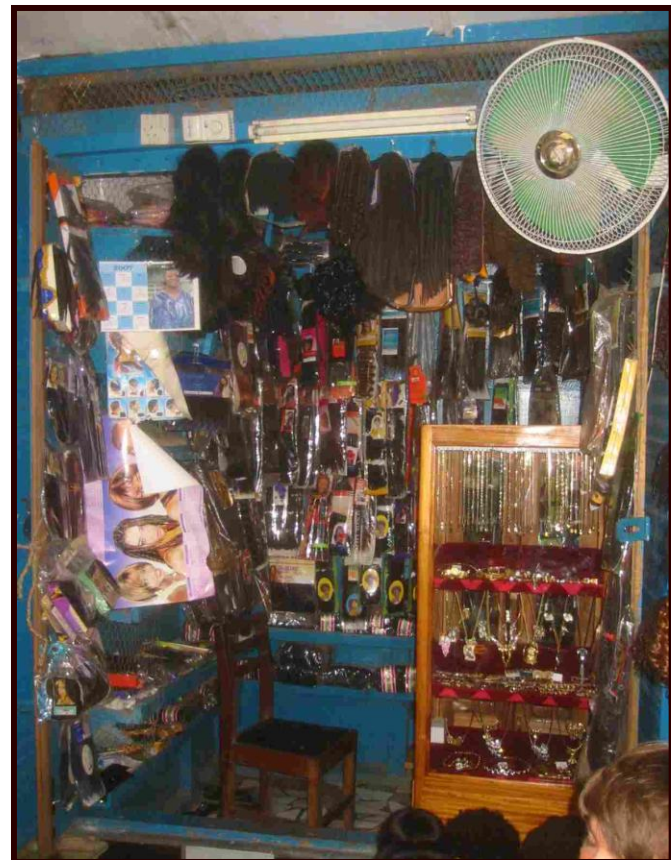
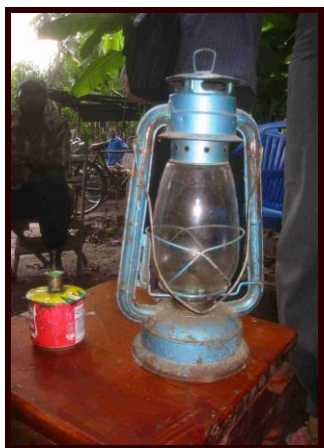
Energy in Small Businesses

Cooling Energy – for ice creme or frozen fish





Energy in commerce





5 to 10 Family members

700 € Annual Income

***10 to 20€ monthly
energy expenditure***

Substitutionspotential





Energy Costs

Grid(Germany)

0.20 € per kWh

Kerosene

3.80 € per month

Battery

4.30 € per month

Wood

6.00 € per month

Energy costs

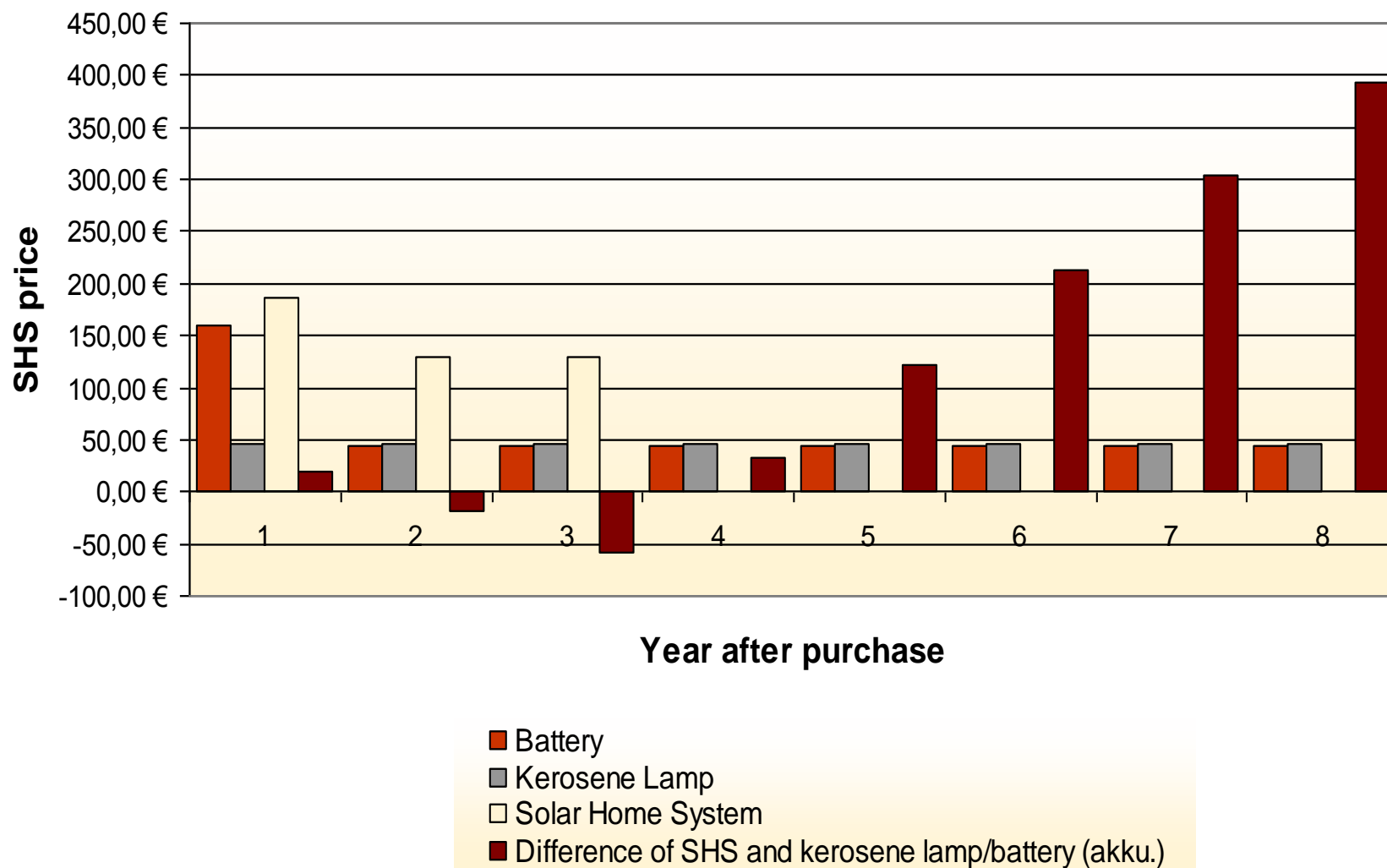
1.50 € per kWh

Solar Energy

0.60 € per kWh



The Market Mechanism





International Experience on Microenergy

Combining Microfinance and Energy



Currently

- About 10.000 MFIs world wide serving more than 155 mio. clients
- 20 – 30 MFIs are experiencing energy loans

Google

„Using Microfinance to Expand Access to Energy Services“



Enhancing productivity – Support existing businesses with better solutions

Financing the substitution process with energy efficient solutions

Supporting other products through energy



Every MFI has an own strategy



Enhancing Productivity

Enhancing productivity – Support existing businesses with better solutions



Equity Bank Kenya

*Cooperation with
Kenyan utilities*



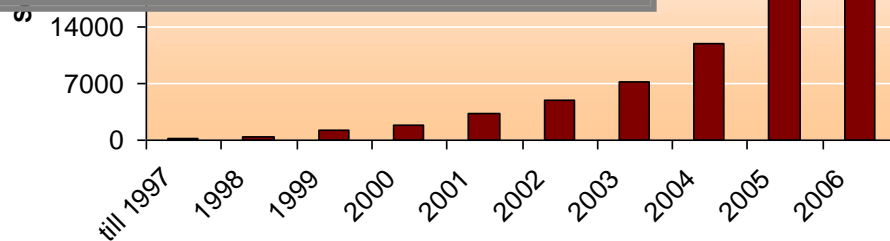
Financing Substitution

Financing the substitution process with energy efficient solutions



Grameen Shakti Bangladesh

*Subsidiary of
Grameen Bank*





Financing Substitution

Financing the substitution process with energy efficient solutions



SEEDS SriLanka



*Cooperation with 13
solar companies*



Financing Substitution

Financing the substitution process with energy efficient solutions



Emprenda Argentina



*Learning to serve
rural customers*



Financing Substitution

Financing the substitution process with energy efficient solutions



Madina Tadjikistan



*Cooperation with
local handcraft*



Supporting other Products

Supporting other products through energy



For exemple health insurance



Diseases for which epidemiological studies exist

ALRI/
Pneumonia
(meningitis)

Asthma

Low birth
weight &
stillbirth

Early
infant
death

Cognitive
Effects?

Chronic
obstructive
lung disease

Interstitial LD

Cancer
(lung, NP, cervical,
aero-digestive)

Blindness
(cataracts, trachoma)

Tuberculosis

Heart disease





Supporting other products through energy

**Combining improved cooking
stoves
with micro health insurance**





MicroEnergy International

Energizing Microfinance



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Microfinance Institutions

Rural Financial Institutions

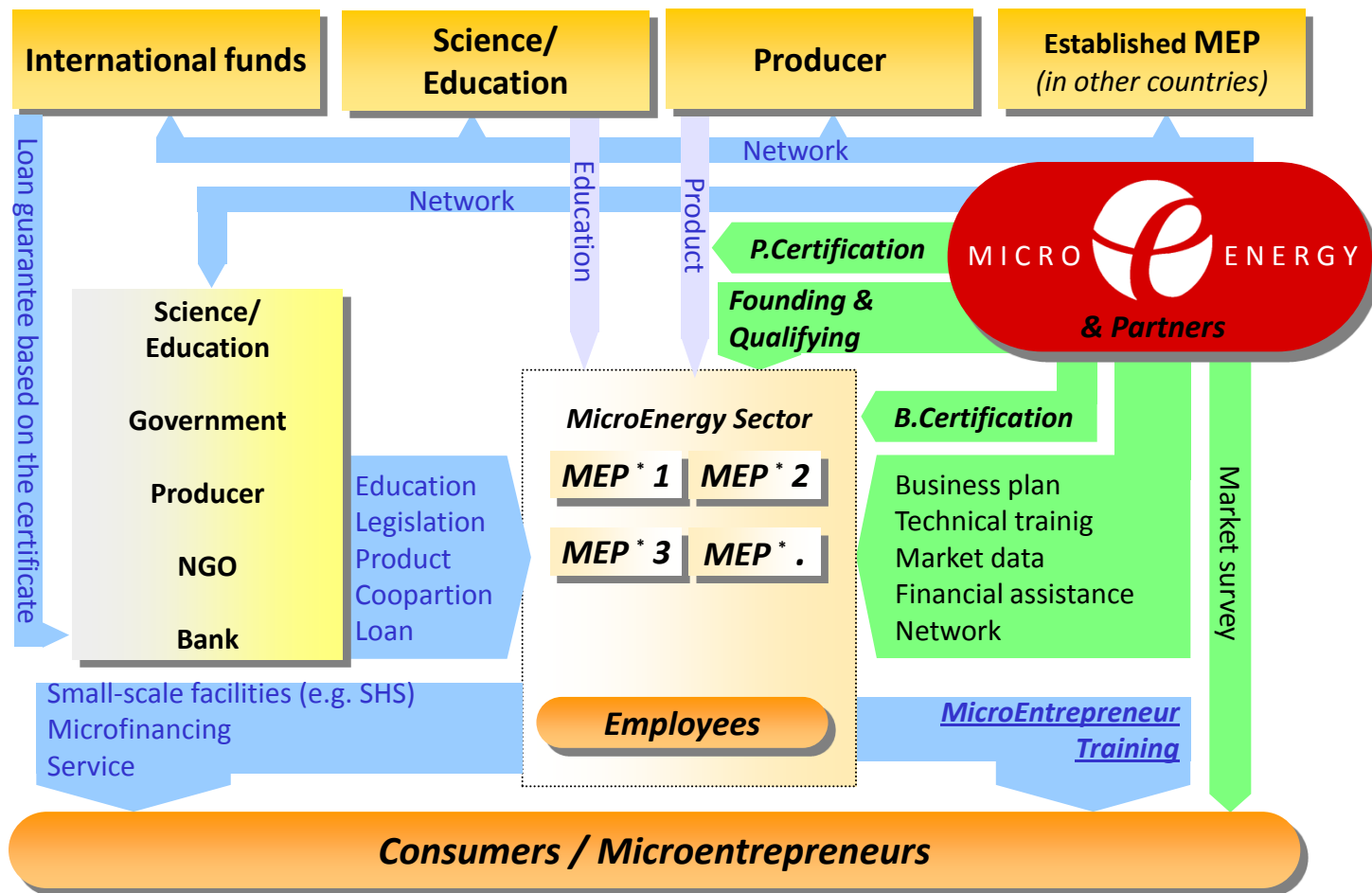


Post Banks

Agricultural Value Chains



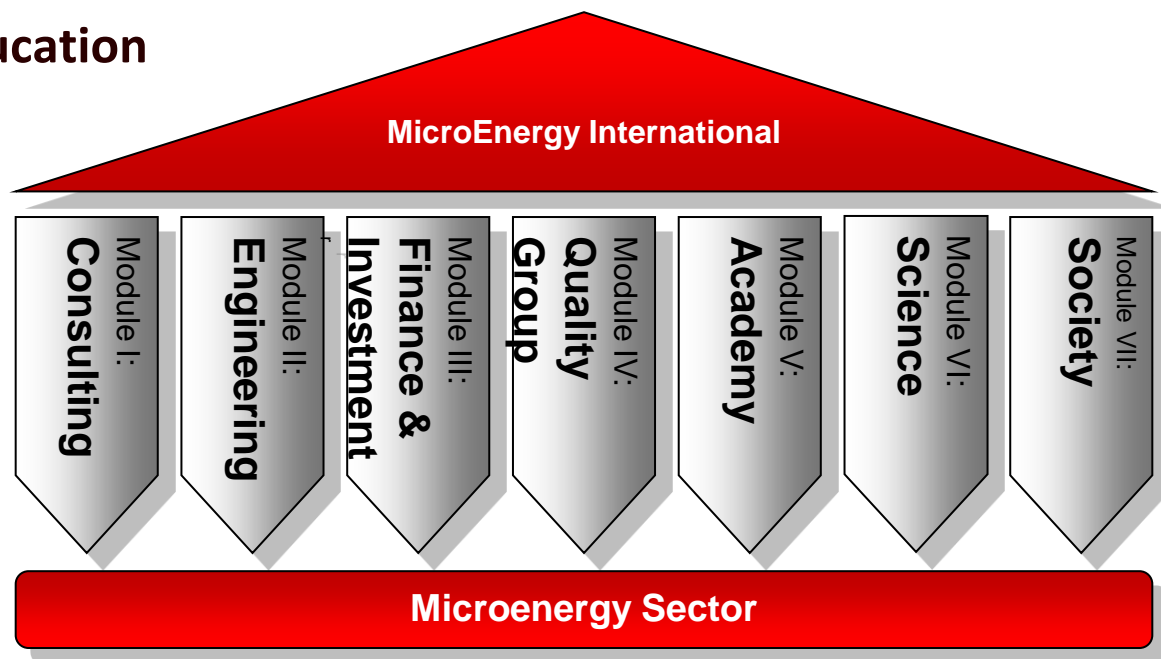
MicroEnergy Strategie





Cooperation Opportunities


- Policy & business consulting
- Engineering and product development
- Quality management & consumer protection
- Training
- Scientific research & education





MicroEnergy Activities since 2001





.... Thank you!
Comments and Questions are Welcome!

www.microenergy-international.com