

**MicroEnergy
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How to Scale Up Green Microfinance?

A Comparative Study of Energy Lending in Peru

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Green Microfinance?

Environmental Risk Assessment

Ecological footprint

Environmental policy

Green non-financial services

Green microcredits



Green Microcredits

Climate change and mitigation

Energy loans



Energy loans

Leasing-scheme

One-hand model

Two-hand model



Two-hand model

MFI & Energy Suppliers

constellation

interests

capital

favorable external
conditions



Comparison of two-hand model experiences

Peruvian MFIs:

Fondesurco

Caja
Huancayo

financial and technical assistance



Assistance

UP-SCALE

Tackle obstacles

Development of

internal capacities

profitable business models

efficient supply chains



Context





Green Loans



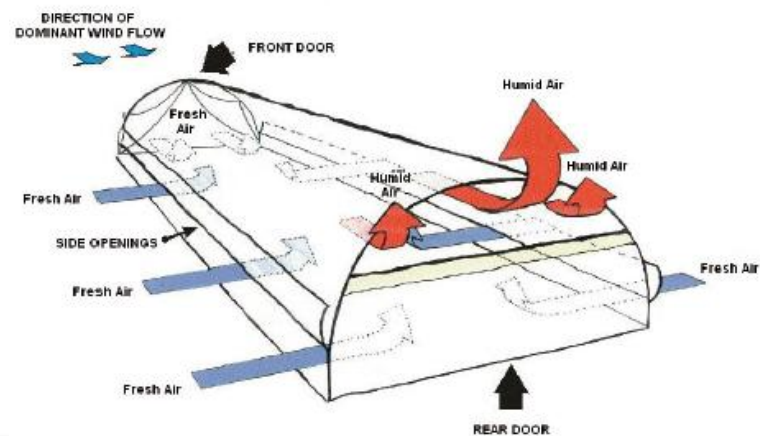
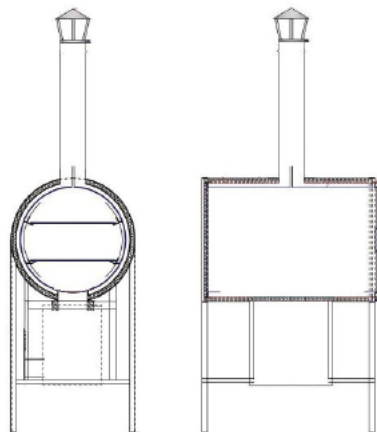
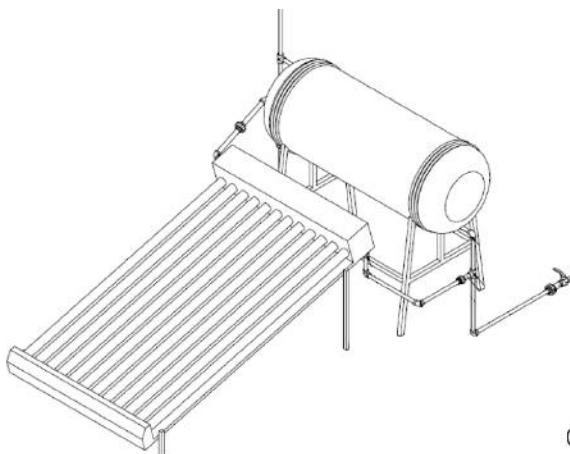
FONDESURCO
FONDESURCO

**Fonde
ENERGÍA**



CAJA HUANCAYO

**credi
ecológico**
Ahorro y Energía para tu negocio
conservando el medio ambiente.





Set-up

IMPLEMENTATION PHASES



Program Coordinator
Energy Technical Advisor



ETA





Challenges

Green Loan Disbursement



Incentives schemes

Disbursement complexity

Motivation of loan officers

Cash sales



Challenges

Institutional Commitment



High risk diversification

Learning-by-doing processes



Training of loan officers

Trust-building with suppliers



Challenges

Supply Chain Design



Sustainability of MFI's involvement

Stock management

Market development:
demand and offer

Suppliers reliability



Challenges

Client Response



Awareness-raising costs

Interest in cash sales

Quality control



Empowering Green MFIs

External support for MFIs and Energy Partners

Importance of financial and technical assistance

Access to finance to energy suppliers

Implementation of train the trainer approach for successful know-how transfer



Empowering Green MFIs

Consolidation of green programs within MFI internal structure and governance

Absorption of ETA's position

Credit product adaptation

Fully integration of energy loan in product portfolio



Empowering Green MFIs

Capacity building and empowerment process

‘Autonomization’ of stakeholders to link successfully

Tools for market assessment: demand, appropriate technology and validated suppliers

Booster know-how transfer between MF and Energy sector



Empowered to spread the word?

Thanks for your attention!

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