

**BMS College of Engineering,
April 23-24, 2015**

**MES 2015
MICRO PERSPECTIVES FOR
DECENTRALIZED ENERGY SUPPLY**

SESSION IV – FINANCING



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A photograph of two women walking across a dry, dusty field towards a body of water. The woman on the left is wearing a yellow and orange sari and carrying a black water jug on her head. The woman on the right is wearing a light blue sari and carrying a red water jug on her head. The water in the foreground is calm, reflecting the women and their surroundings. In the background, there are some trees and utility poles. A large red graphic element is visible on the right side of the image.

ADA

- Luxembourg-based NGO
- specialized in inclusive finance
- since 20 years
- 150 MFIs supported
- in West Africa, Central America, South America, South-East Asia
- 5 million lives improved

We believe that we can contribute to poverty alleviation and autonomous development through financial inclusion

1 Inclusive Financial Innovation

Research & Development

3 Investment Services

Capacity Building

Knowledge Management

Inclusive Financial Innovation

Financial services tailored to meet the needs of the most vulnerable

5 innovation fields

- Microfinance and access to green energies
- Youth financial access
- Micro-insurance
- Migrant remittances
- Micro-leasing



Microfinance and access to energy

giz

MICRO ENERGY
INTERNATIONAL

CAJA HUANCAYO



COPEME
*Consortio de organizaciones privadas de
promoción al desarrollo de la micro y pequeña empresa*

Peru:

- 2010-2012 accompaniment of two MFIs, pilot > commercialisation
- 2014 partnering with the network COPEME for the creation of a so-called Hub for support along the value chain (esp. MFIs and TPs)



MICRO ENERGY
INTERNATIONAL

**Frankfurt School of
Finance & Management
Bankakademie | HfB**



Philippines:

- Replication together with the network MCPI
- After successful pilot with two member MFIs, launch of the DevSEA program for commercialisation by these MFIs and further replication by other MFIs

Research & Development

Contributing to research projects and bringing public & private players together to set up new structures

Make a contribution to research

- Cooperation with universities
- Conceptualisation and implementation of research projects

Incubate new ideas

- European Impact Investing Luxembourg



ADA's cycle of research for inclusive financial innovation

Conceptualisation
& Implementation
of IFI projects

Evaluation
& Capitalisation
for R&D



Analyses
& Initiatives
for IFI

Conceptualisation
& Implementation
of R&D projects



Session IV – Financing

Access to Microfinance and Access to Energy

Opportunities and Challenges

- Presentations (3 x 20 min)
- Discussion (10 min)
- Wrap-Up (5 min)



Implementing a Green Microfinance Strategy – The Case of CONTACTAR



Elena-Raluca Dumitrescu

Microenergy International

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Key points

- Linking financial inclusion and energy inclusion by implementing a green microfinance strategy
- Two-hand, bottom-up approach for energy lending
- Key success factors?
- Successful scaling-up?

The Role of Microfinance in Energy Access – Changing Roles, Changing Paradigms and Future Potential



Sebastian Groh

**Microenergy Systems –
Postgraduate Program**

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Key points

- Scarcity of successfully scaled-up programs
- Shifts in donor perception (energy ladder) and changes in client needs (lower + higher on ladder)
- Stand-alone systems vs. solar lanterns and minigrids?
- Challenges, opportunities and new roles for MFIs?

The SEWA/ GTNFW Hariyali Project – Experiences from the Ground



Arunag Bhatnagar

Grassroots Trading Network for
Women (GTNFW)

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Key points

- Push vs. pull products
- Awareness, needs and requirements
- International partnerships and a large-scale provision of solar lanterns
- Possible effects of financial inclusion and energy especially on poor, vulnerable women



Access to Microfinance and Access to Energy Opportunities and Challenges

Some take-aways
and things to remember...



**African
Microfinance Week**

Dakar, SENEGAL
29 June - 3 July 2015

Accelerating Innovative Rural Finance in Africa

SAM - 2nd edition



THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG
Ministry of Foreign and European Affairs

Directorate for Development Cooperation
and Humanitarian Affairs



Thank you for your attention

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