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RESEARCH ARTICLES

Peer-to-peer financing mechanisms to accelerate renewable energy deployment

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photovoltaic system can be modelled as an investment and how P2P lending mechanisms can then be used to provide capital for the initial costs. The requirements for and limitations of these types of funding mechanisms for RETs are quantified and discussed and future work to deploy this methodology is described.

Keywords:

feed-in tariff	funding innovation	microfinance	peer-to-peer lending	photovoltaic	renewable energy
sustainability					

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Green Loans for Green Home Improvement www.prosper.com/loans/personal/green/

The TREC is a non-profit, co-operative, environmental organization. Community power co-operatives are organized to develop local member-owned co-operative renewable energy projects. Visit: www.trec.on.ca/

Registered Educational Savings Plan in Canada. RESPs allow parents, friends or family members to put money away in a special savings account that will only become accessible when the child enrolls in a post-secondary educational programme. More information available via

www.hrsdc.gc.ca/eng/learning/education_savings/public/resp.shtml

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An escrow account is a third-party holding account. In a waterfall payment scheme, the highest priority investor is paid first, followed by the next-highest priority investor and so on.

Detailed rules and programme details for the Ontario FIT programme can be found at www.powerauthority.on.ca/FIT/

Technical abbreviations: W: Watt - measure of electrical power; kW: kilo-watt which is

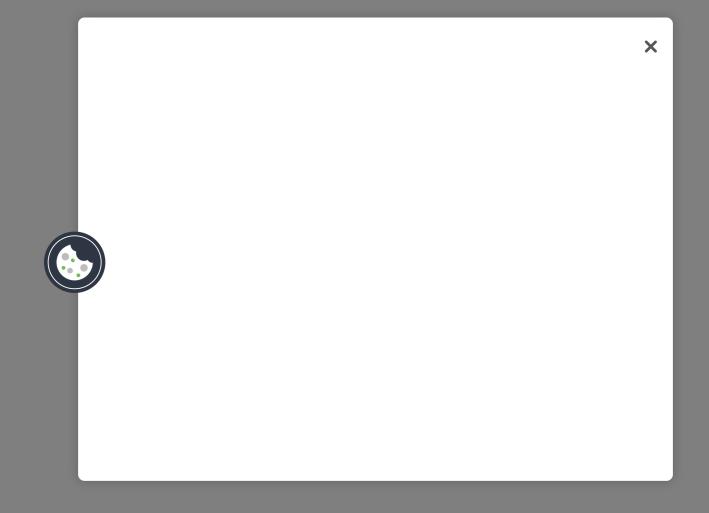
1,000 W (1,000 W). Used to describe the power capacity of an electrical generator; kWh: kilo-watt Hour - measure of electrical energy used; MWh: 1,000 kWh; ¢/kWh: cents/kil X **RETScre** (NRCan). This is fr n, emissions reductio ed on average loan The ana Dollars intere unle

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Parallel metering: Uses 2 m wired in parallel to track the flow of energy into and out of the home. The disadvantages and advantages of this metering system can be discussed with the local utility and varies depending on jurisdiction.





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