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

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Abstract

Despite the clear need to reduce greenhouse gas emissions, lack of access to capital and appropriate financing mechanisms has limited the deployment of renewable energy technologies (RETs). Feed-in tariff (FIT) programmes have been used successfully in many countries to make RETs more economically feasible. Unfortunately, the large capital costs of RETs can result both in the slow uptake of FIT programmes and incomplete capture of deployment potential. Subsidies are concentrated in

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

Notes

- Community Lend (2006): www.communitylend.com/
- Kiva (2005): www.kiva.org/about
- Lending Club (2006): www.lendingclub.com/info/how-social-lending-works.action
- Microplace (2006): www.microplace.com/learn_more/howitworks
- MYC4 (2006): www.myc4.com/About/WHAT_IS_MYC4
- Prosper – Prosper (2005): www.prosper.com/welcome/how_it_works.aspx
- United Prosperity (2008): www.unitedprosperity.org/us/how_up_works

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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

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/kilo-watt hour (a rate for sale of electricity used by the utility).

RETScreen is a decision support tool provided by Natural Resources Canada (NRCan). This is free software that can be used globally to evaluate energy production, emissions reductions, financial viability and risk involved for various types of RETs based on average local metrological data.

The analysis is done at nominal rates without accounting for inflation, since loan interest rates are also at nominal interest rates. All dollars are in Canadian Dollars unless specified otherwise.

Bankruptcy in Ontario, 2009 www.bankruptcy-ontario.org/Ontario_exemptions.htm

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