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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

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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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Notes

Organizations:

- Community Lend (2006): www.communitylend.com/
 - Kiva (2005): www.kiva.org/about
 - Lending Club (2006): www.lendingclub.com/info/how-social-lending-works.action
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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

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 meteorological data

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