

**September 26, 2017** 

### Webinar:

## Exploring Opportunities for PAYG Solar as a Driver of Financial Inclusion

Jem Porcaro,
Senior Director, Energy Access
United Nations Foundation

www.unfoundation.org www.energyaccess.org

### ENERGY ACCESS PRACTITIONER NETWORK

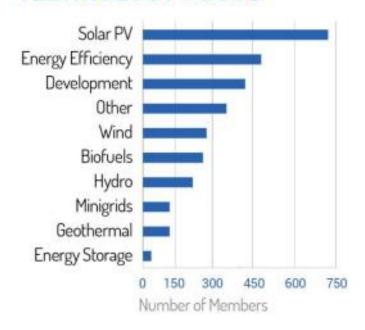
To help meet the energy access challenge, in 2011 the United Nations Foundation launched the Energy Access Practitioner Network. The Practitioner Network is the largest global network of small, medium, and large clean energy enterprises, joined up with participants from civil society, government and academia, to deliver modern energy services, particularly decentralized solutions for rural electrification.

The Network's mission is to contribute to the Sustainable Development Goal of universal energy access by 2030 by:

- Promoting innovation in policy, technology, business and financing
- Amplifying the voice of practitioners in high-level decision-making
- Facilitating increased funding and financing of decentralized energy solutions.



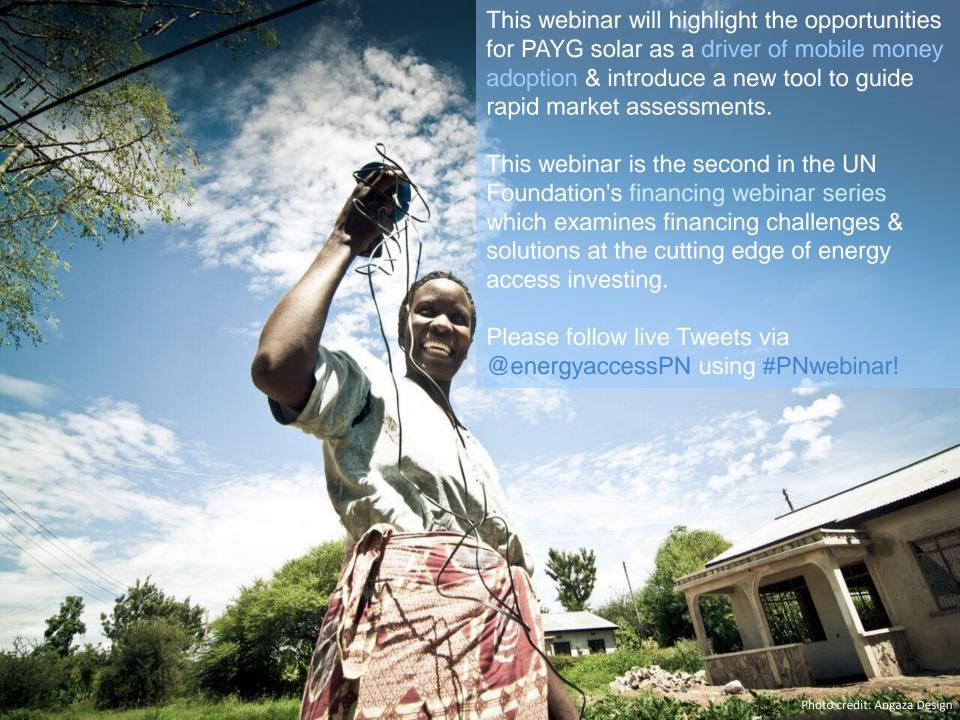
#### **TECHNOLOGY FOCUS**



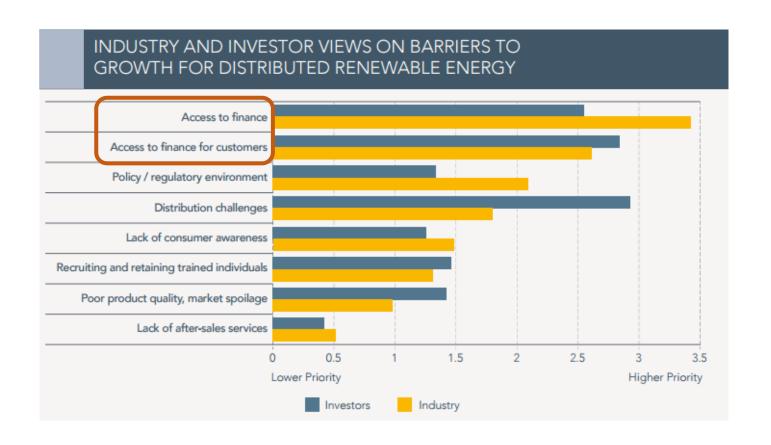






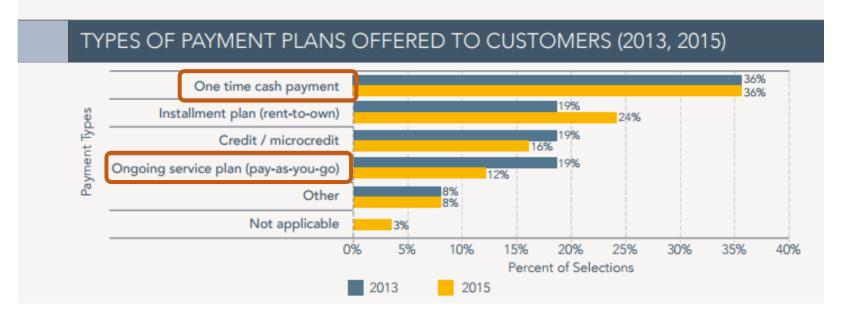


# Financing continues to be a bottleneck for growth for the distributed energy sector



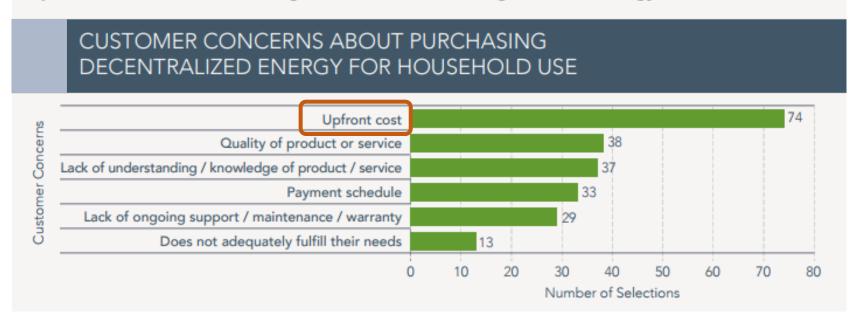
# Business models that match customer needs are crucial to scalability

In 2015, traditional one-time cash payments were the leading payment plan offered by providers of distributed energy products. This leaves plenty of room for growth for consumer finance and Pay-As-You-Go (PAYG) solutions which, despite their rapid growth, still service a relatively small portion of the off-grid market. In 2013, the results were somewhat similar, with one-time cash payments still receiving 36% of selections, followed by installment, credit/microcredit and PAYG all of which received 19% of selections<sup>7</sup>.



### **Up-front costs remain households' concern**

Despite falling technology prices and recent innovations in financing, the upfront cost of distributed energy solutions remains a major concern among households, according to survey respondents. Further reductions in the upfront cost of distributed energy and increased options for consumer financing are critical to achieving universal energy access.









To join the Practitioner Network: Visit our website to fill out our membership registration form.

For questions: Please contact us by email at: info@energyaccess.org





