



**bettervest**  
sustainable - efficient - profitable

## Resilient Cities Asia-Pacific 2019

*Innovative Financing for Sustainable  
Urban Development Projects*

Crowdfunding

April 2019



# The Challenge

Climate Change, Energy Poverty and Limited Natural Resources

**1.1 billion people** lack access to energy

**95%** live in Sub-Saharan Africa and Asia

**Take a look around you. Is there anything we can do without electricity? Be it lighting, education, healthcare, productive work of almost any kind - everything requires electricity.**

More than **50%** of the energy we consume is **wasted**

Global atmospheric CO<sub>2</sub> levels hit **record high**



# The Problem

## Financing the Gap

- Lack of **capital**
- High local **interest rates**
- Overemphasis on **large-scale** projects

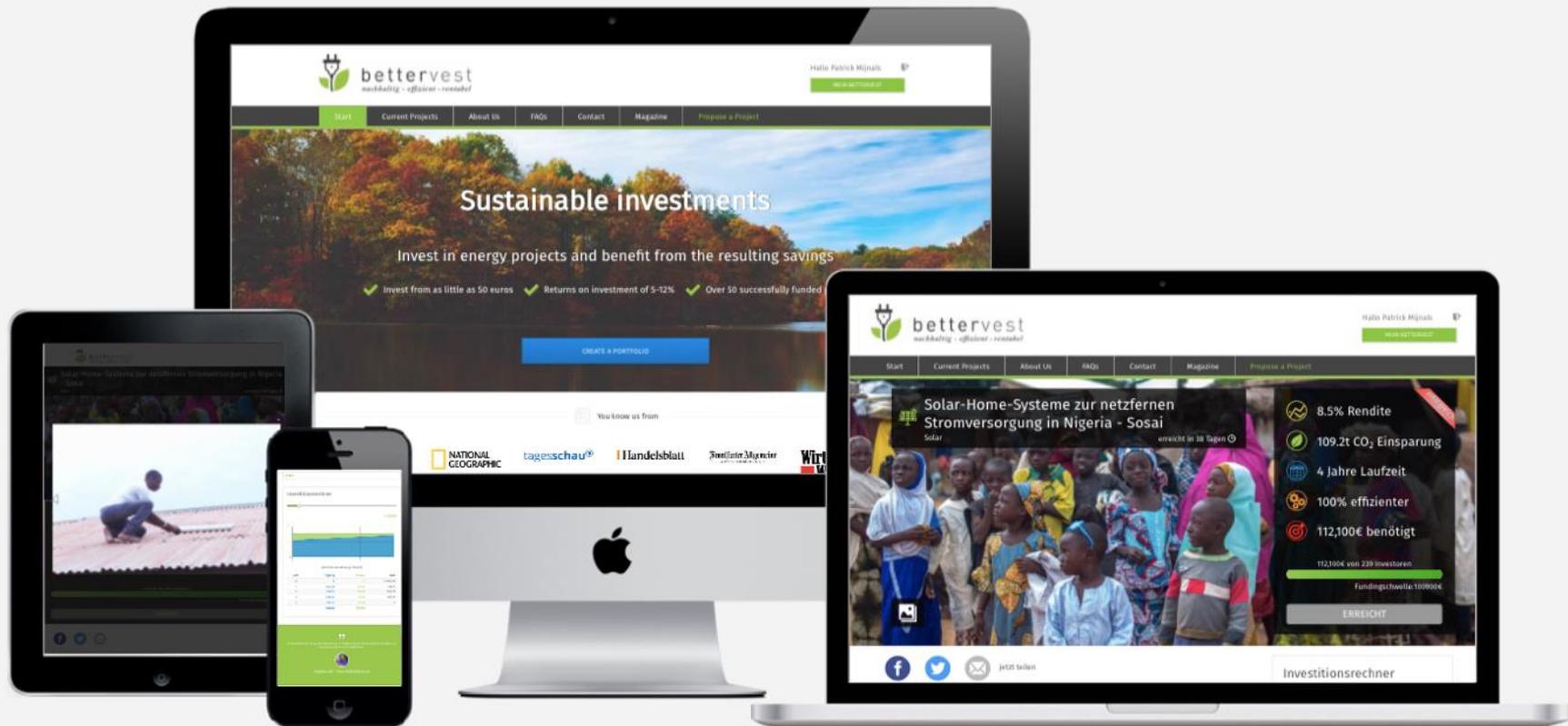
MINID THE GAP



# The Solution

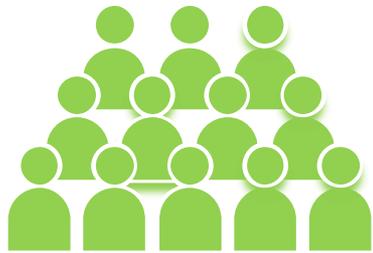
Power to the people

## Crowdfunding the Global Energy Transition



# What is Crowdfunding?

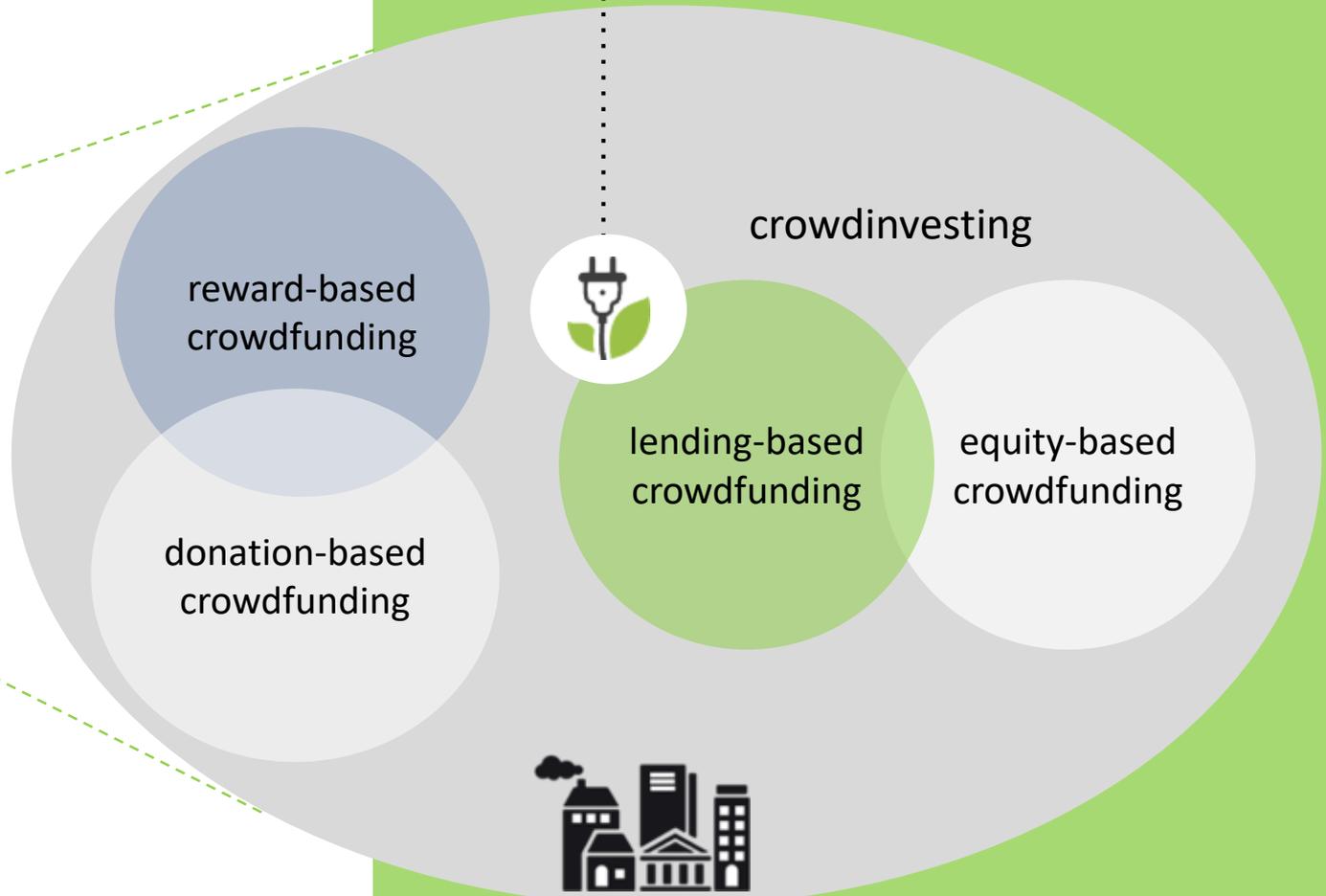
bettervest is uniquely positioned



**crowdfunding**

Many people get involved by making individual small investments in a joint project.

Financial returns + product samples, coupons or discounts



crowdinvesting

reward-based crowdfunding

donation-based crowdfunding

lending-based crowdfunding

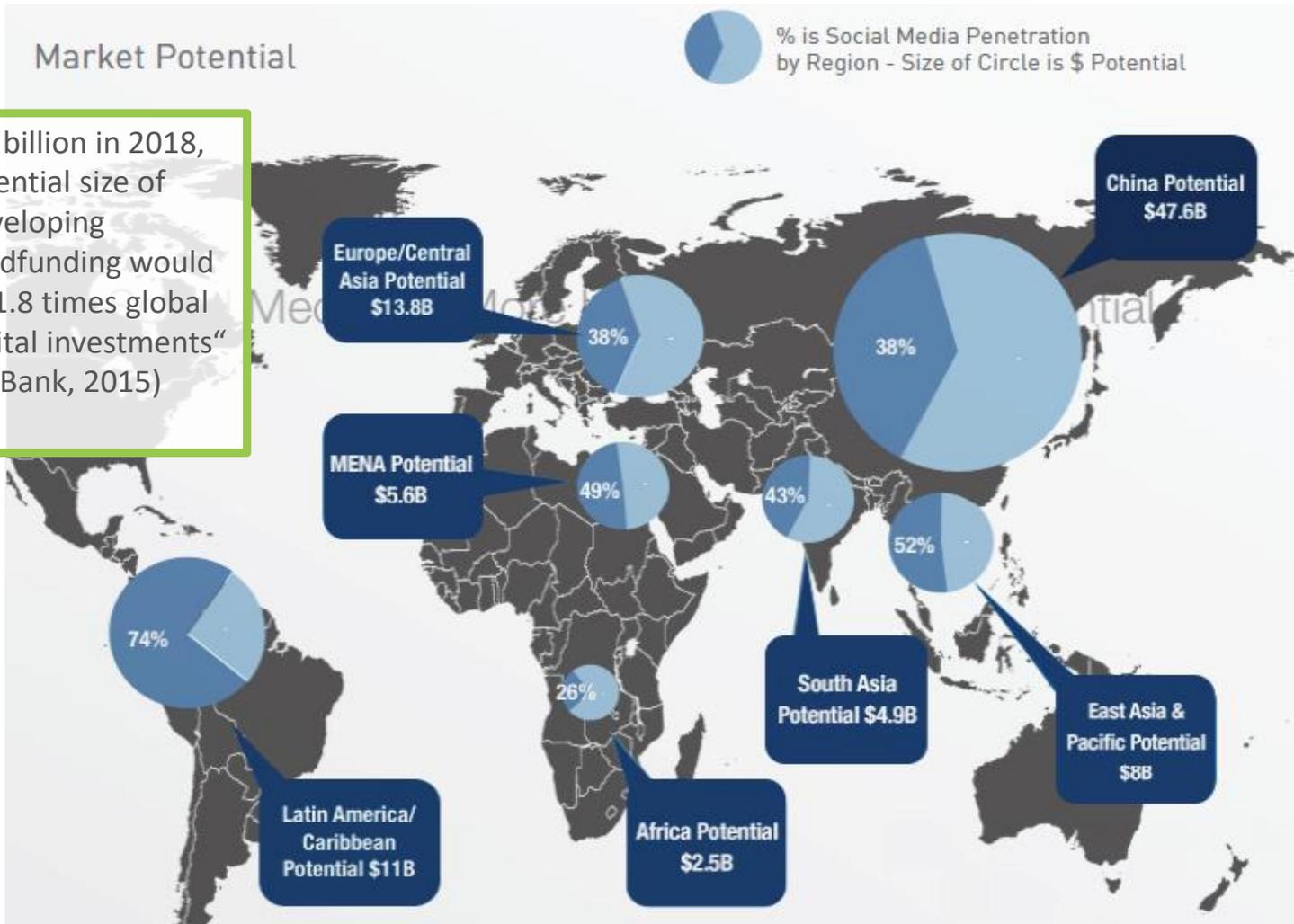
equity-based crowdfunding



**Projects**



# Crowdfunding – tremendous potential



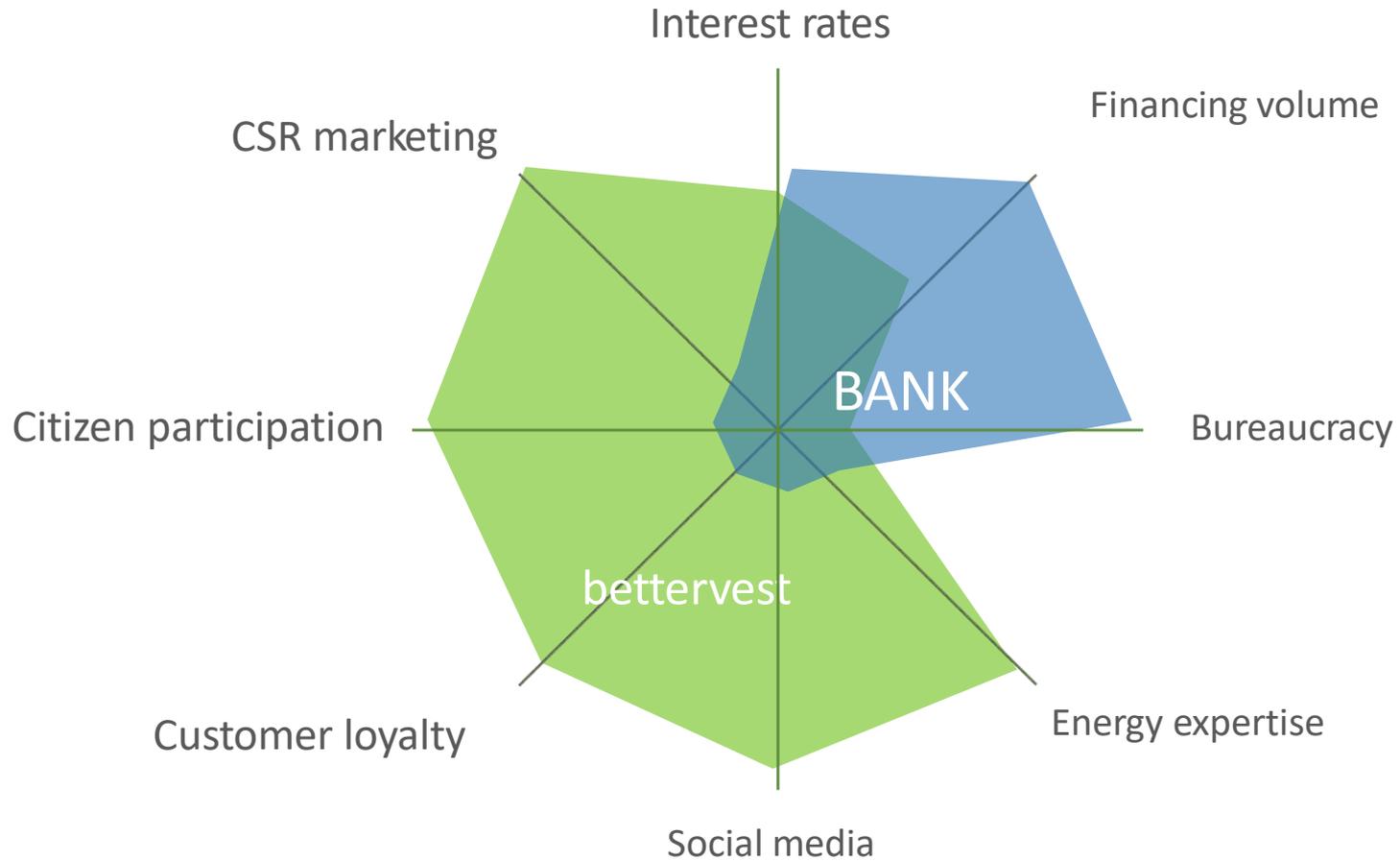
„At US\$93 billion in 2018, the potential size of developing world crowdfunding would represent 1.8 times global venture capital investments“ (World Bank, 2015)



Source: Crowdfunding’s Potential for the Developing World in 2016, World Bank 2016, figures in billion

# Complementary services (developing countries)

bettervest vs. traditional banks



# bettervest Business Model

## How it works

1. Once bettervest has approved a project for funding, UNDP conducts a **pre-assessment of the potential impact** of the project.



Investors from Germany can invest between 50 € and 10,000 € in projects. Registration as well as investments are free of charge.

2. Individual Crowd-investors chose which project(s) to invest in and transfer their funds to an escrow account.

### INVESTMENTS



Escrow account

3. Project partners receive the collected funds in the form of a **loan** and implement the proposed energy measure.

### Sustainable Development Projects

The project's range is from **100,000 to 2.5 m. €** in size and are only presented on bettervest.com following **financial and technical due diligence** processes.

### Crowd Investors



bettervest receives a campaign success fee and yearly handling fee



4. After implementation, **UNDP measures, monitors and reports** on the achieved social and environmental impact.



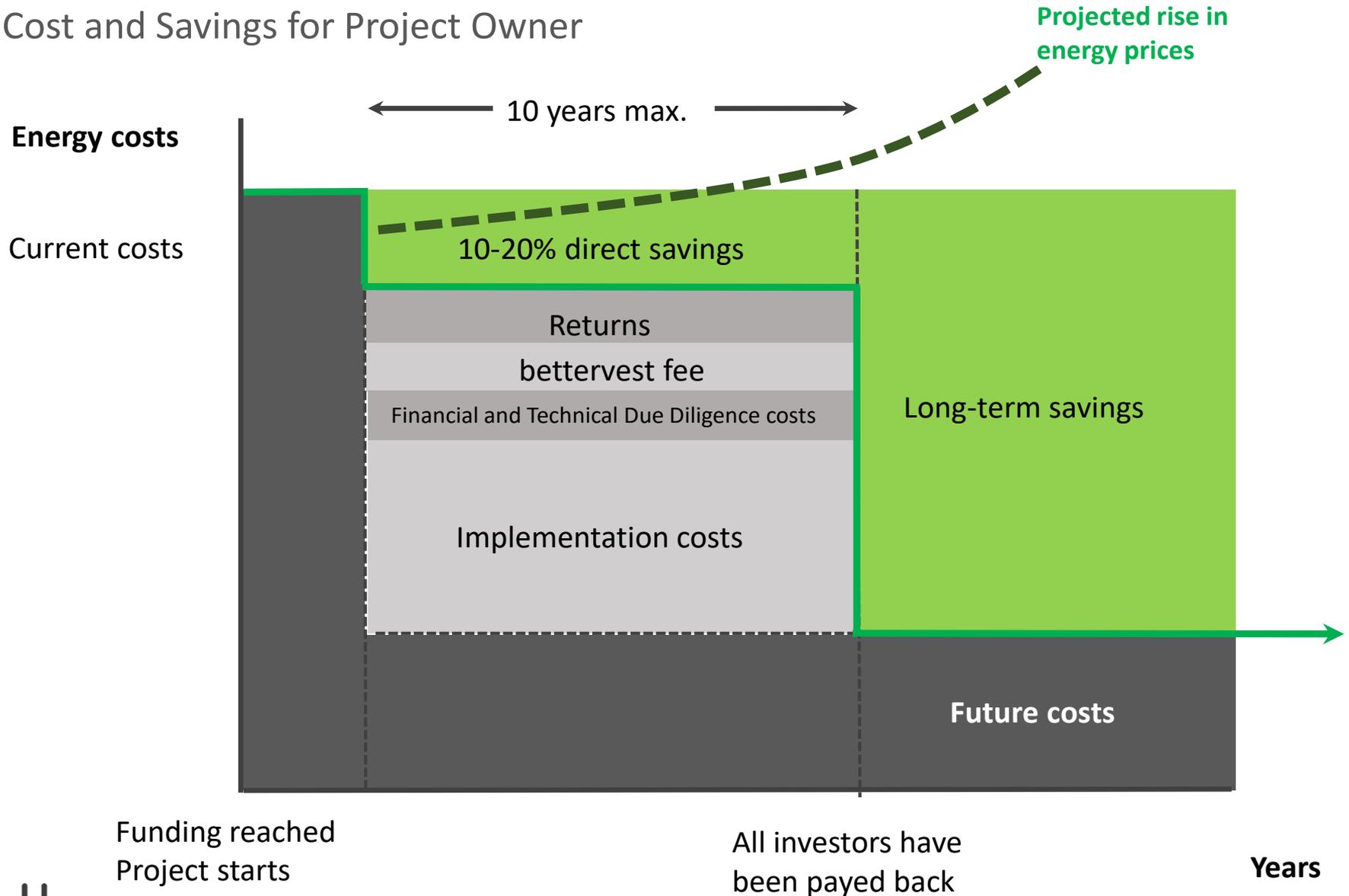
5. The loan **repayment occurs in annual instalments** comprised of the principal and the return. Returns usually range from 5 to 10 %.

### RETURNS



# Time Horizon Overview

Cost and Savings for Project Owner



# bettervest Portfolio

geographical spread

# 39

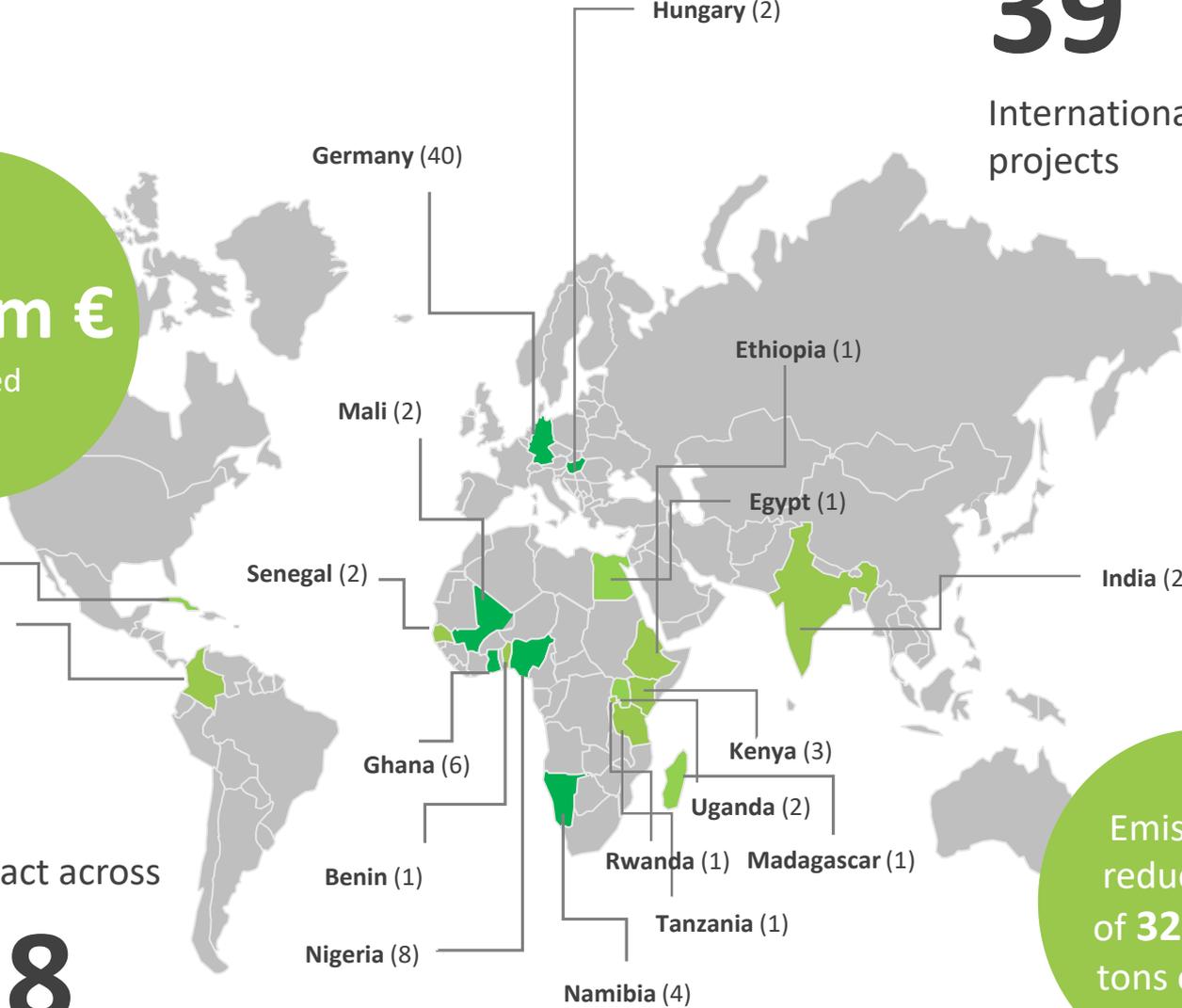
International projects

**11.5 m €**  
funded

**79**  
projects in total

Impact across  
**18**  
countries

Emissions reductions of **326,178** tons of CO<sub>2</sub>



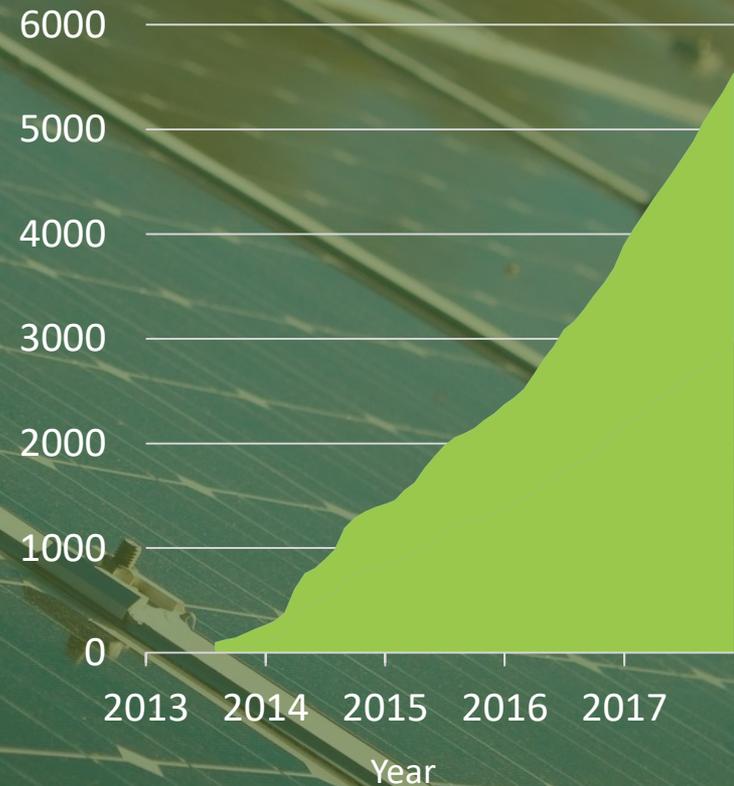
# bettervest - Organic Growth

Since 2013 till now

- 79 projects
- > 11.5 m Euros invested
- > 6580 users
- > 13,000 investments
- 19,300 Facebook followers
- 100 % financing rate

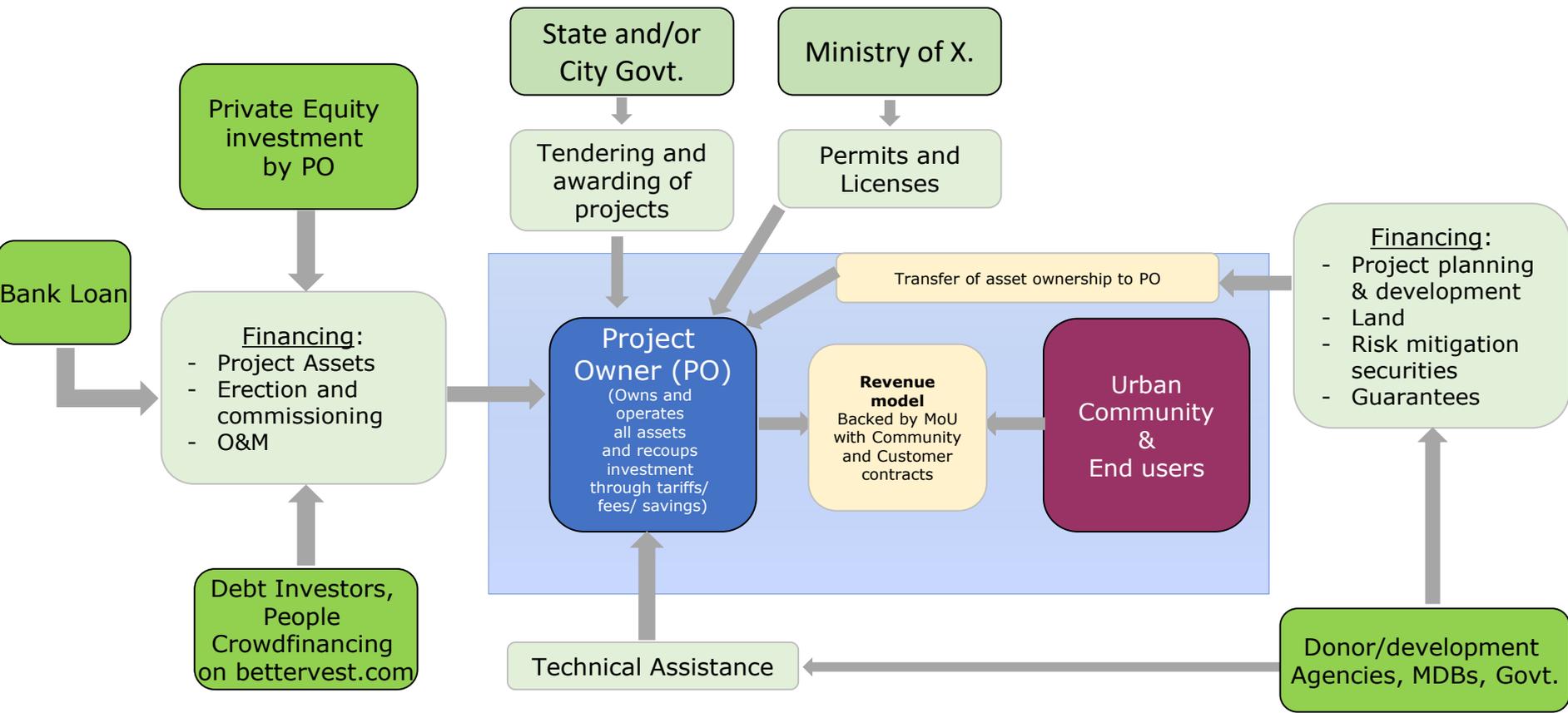
\*as of 23.03.2019

## Organic User Growth



# Sustainable Urban Development project

Business Model suggestion – Public, Private, People Partnership (PPPP)



Good example of Blended Finance for Sustainable Urban Development Projects



# Project Reference 1

## Rooftop-Solar PV project with net-metering for a Hospital in Accra, Ghana



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- Press
- Contact
- magazine
- Finance project

 **Photovoltaic system for the Family Health Hospital in Accra / Ghana - UMAWA**  
Solar reaches in 89 days ⌚

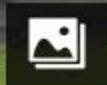
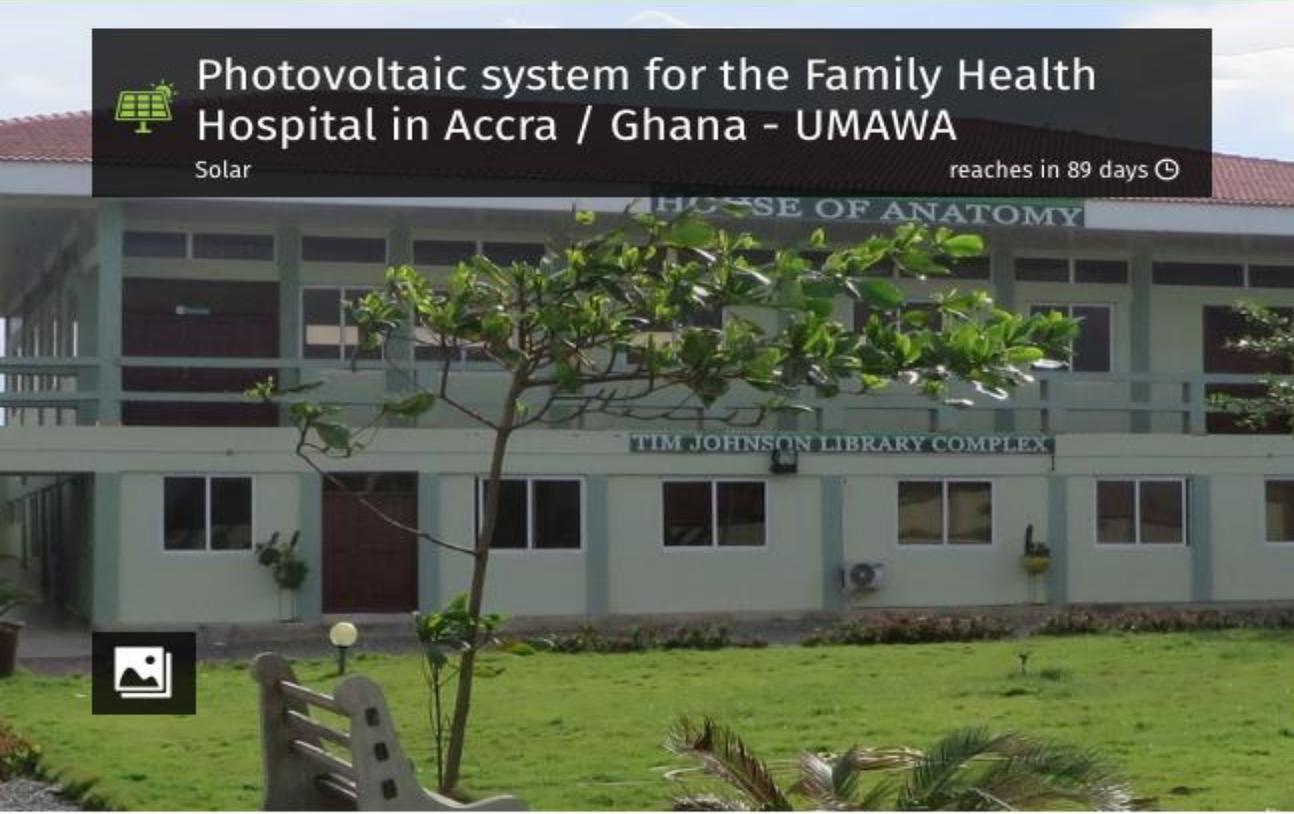
**finanziert**

-  7% Return
-  0% advance interest
-  7 years running time
-  183.350€ needed
-  26.17t CO<sub>2</sub> savings

183.350€ of 272 investors

Funding Threshold: 167000€

**REACHED**



# Project Reference 2

## Refinancing 1 MWp Solar PV project with feed-in tariff model, Cairo, Egypt

bettervest GmbH [DE] | <https://www.bettervest.com/de/projekt/PV-Dachanlage-mit-Netzanbindung-Aegypten>



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### Megawatt photovoltaic system with grid connection in Egypt

Solar

ends in 27 Tagen 10 Stunden ⌚



-  8th% Return
-  0.5% advance interest
-  8 years running time
-  286.400€ needed
-  668t CO<sub>2</sub> savings

242.350€ of 337 investors

Funding Threshold:50€

NOW FROM 50 € INVEST

risk warning



# Project Reference 3

## Energy Efficiency project for Hotel Magnetberg, Baden Baden, Germany

bettervest GmbH [DE] | <https://www.bettervest.com/de/projekt/bhkw-hotel-magnetberg>



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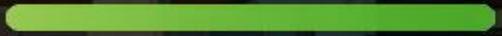
### CHP in the Hotel Magnetberg - Baden Baden

CHP

reached in 37 days

- 7% Return
- 0% advance interest
- 7 years running time
- 172.250€ needed
- 95.78t CO<sub>2</sub> savings

172.250€ of 133 investors



Funding Threshold:167250€

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finanziert



# Project Reference 4

## Energy Efficiency project to meet Heating requirement in a School in Berlin



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 Local heating network with two CHPs and modernized boilers for the Wilhelmstadt Gymnasium in Berlin  
CHP successfully in 121 days 

**finanziert**

-  6% Return
-  0% advance interest
-  8 years running time
-  600.350€ needed
-  621.08t CO<sub>2</sub> savings

418.150€ of 472 investors

 Funding Threshold:300175€

**COMPLETED**



# Project Reference 5

## Methane gas project for climate protection in Colombia



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### Landfill gas climate protection projects in Colombia

Process reached in 19 hours and 1 minute ⌚



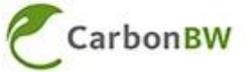
*finanziert*

-  8th% Return
-  0% advance interest
-  3 years duration
-  110.300€ needed
-  146.214t CO<sub>2</sub> savings

110.300€ of 195 investors

Funding Threshold: 77210€

REACHED



# Project Reference 6

## Water disinfection project for 60 Hospitals in Hungary

bettervest GmbH [DE] | <https://www.bettervest.com/de/projekt/Wasserdesinfektion-RedoSystem-Ungarn-Grasshoper>



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Finance project

Water disinfection using REDO technology instead of electric boiler for 60 hospitals and schools in Hungary

Process

successful in 121 days



7% Return



0% advance interest



7 years running time

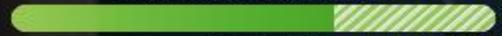


279.450€ needed



282.9t CO<sub>2</sub> savings

186.800€ of 312 investors



Funding Threshold: 60000€

COMPLETED

finanziert



Grasshopper  
Investments



REDO  
watersystems  
Superior Solutions with  
Disinfected Water

# Partnerships

## International Development Organisations

### Existing co-operations



Market Development, Nigeria  
Private Public Partnership



Impact Assessment of projects on SDGs



Investor Risk Mitigation



Solar4All Competition & Project Sourcing

Canopus Foundation



Tech. & Fin. Due Diligence

### Co-operations under development



Social Impact Evaluation



SWEDISH INTERNATIONAL DEVELOPMENT  
COOPERATION AGENCY

First-Loss Guarantee



# Team

## Current Organisation

### Operative Founders



**Marilyn Heib – CEO / Head of Sales**  
Engineer / Energy Expert



**Evgenij Terehov, CTO**  
Software Architect



**Patrick Mijnaals, Co-Founder,**  
Head of marketing Future scientist

### Core Members



**Sissy**  
CFO



**Olga**  
Finance



**Sara**  
PR



**Astrid**  
Marketing Manager



**Johanna**  
Project Manager



**Rohit**  
Strategic Cooperation and  
Business Development  
Manager



**Lawrence**  
Sales/ Country  
Manager Nigeria



**Christoph**  
Investor Relations  
Sales Real Estate



**Mariana**  
Investor Support



**Andreas**  
Sales  
Key Accounts Germany



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