



Blended Financing- a Pathway to Scale

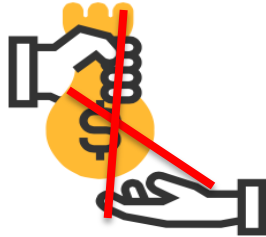
The Role of CSR in Rural Economic Development

E-Hands Energy (India) Pvt. Ltd
ACEF,2017- Manila.



What is the problem?

Financial Exclusion



- The # of bank branches in rural areas has grown at CAGR of mere 1.8% Vs 8% in Urban & 10% in Metro areas between 1991 and 2014 *
- Along with financial viability, lack of reliable electricity supply is a major impediment to expansion. Many affected rural branches/ATMs suffer from frequent load shedding (6 Hrs – 18 Hrs/Day)
- The load shedding is severe that Grid-power based backups are unusable. Alternative such as Diesel Gensets results in Diesel theft, reduced branch efficiency and increased carbon footprint.
- While Inter-operable Micro ATMs are being introduced to take banking to the doorstep of a customer, they are largely focused on payments and these devices will need charging too.



Rural development

Energy Exclusion



- ~77 million households without access to grid and ~20 million underserved households with < 4 hours of power /day.
- A village “ electrified ” if just 10% ** of homes have grid access. This skewed definition leaves millions of households in darkness.
- 1/3rd of households lack access to electricity, ~ 85% of these households is in 5 Kms of “Fully-Functional” grid. Existing mini grids target only these villages.

* Source – Reserve Bank of India

** Source – Government of India, Ministry of Power

Our Solutions



Rural Branch Powering

- “Rooftop Solar” solutions
- 98%+ uptime
- 330+ installations across 270+ rural villages / towns
- Clients include big Banks, MFIs, NBFCs and RRBs.

Micro grids

- Focus on Rural villages that are Off-road , Off grid & Off Network
- Our typical “remote” micro grid is 5–15 Kms off the road and at an altitude of 7500 to 15,000 Ft above MSL
- Lighting, mobile charging and off-the-shelf appliances:\$3/month/ household.
- Cumulative installed capacity at ~90 Kwp.
- RESP since Aug 2016

Micro-enterprise solutions

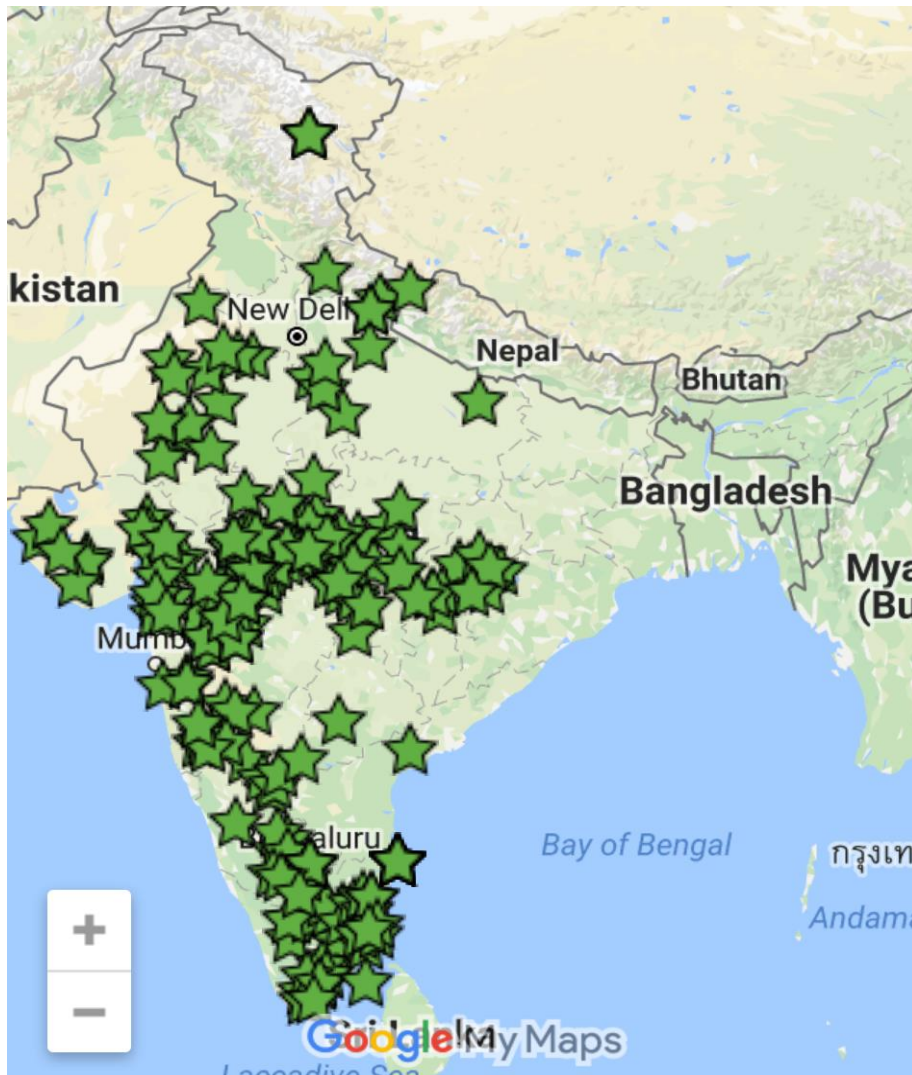
- Inter-operable Micro ATMs providing savings and payment facilities to rural households
- We provide customized solar powering solutions to micro enterprises to meet their business needs.
- Our solutions increase their working hours and improve their working standards.

24 Micro grids
1400 households

Company Confidential

Our Presence, Pan India

400+ installations across 15 States



• Impact FY 20E

- **10 Million**

- Beneficiaries

- **6 Million**

- Liters of Diesel saved

- **14,000**

- Tons of Co2 saved

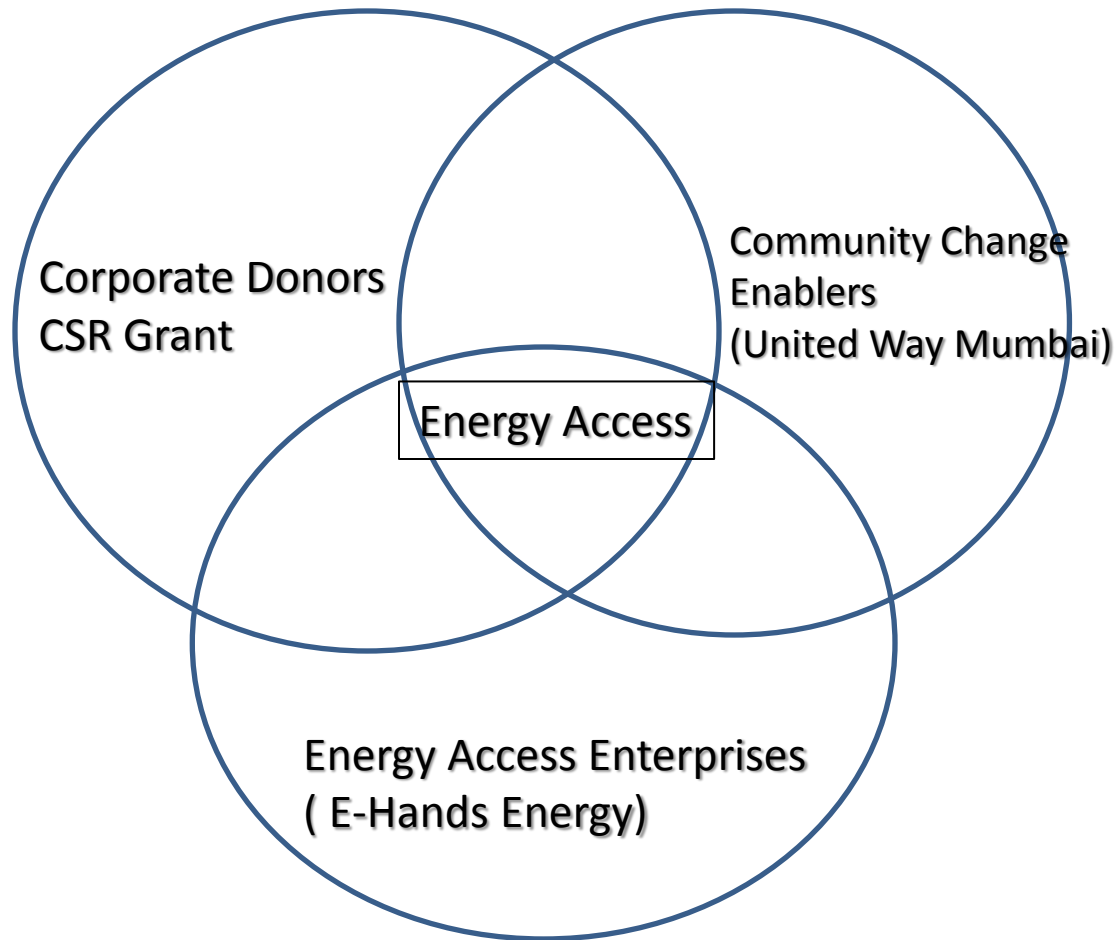
- **142 Million**

- Units of Clean energy generated

- **\$ 750 Million**

- In rural Financing Enabled

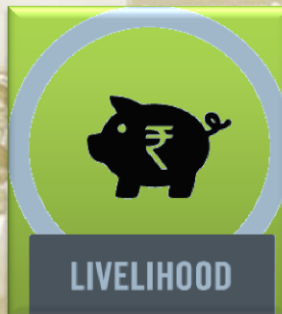
Model for Rapid Scale up of Energy Access



About United Way Mumbai

UWM's mission is to improve lives by mobilizing the caring power of communities to advance the common good.

Our 6 Areas of Focus



Partnerships with 400+ NGOs



Partnerships with 300+ companies



100,000+ individual donors



15 years



INR 205 crores (31.54 million USD) invested in community development projects

United Way Mumbai- Preferred CSR Partner for 300+ Corporates



Company Confidential

Geographical Context

8 Administrative Units

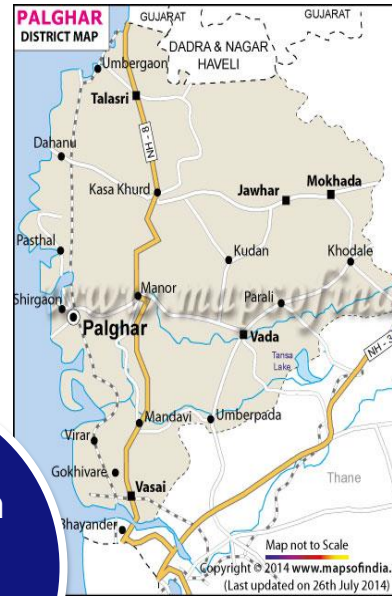
Energy Access work: 2

PALGHAR

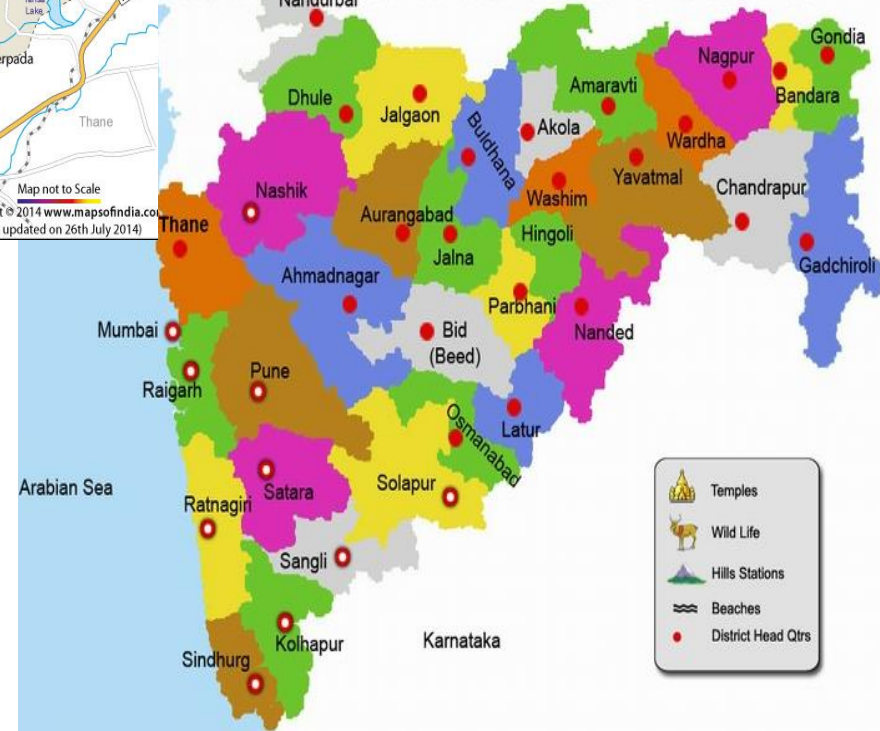


Less than 100 kms from Mumbai, the State Capital of Maharashtra

98 percent tribal population with poor access to energy available through grid



MAHARASHTRA MAP



Scale Up



Scale of the program to 10 villages impacting 800 additional villagers

Community ownership and household contribution will enable long term sustainability of the program

Micro grids

Lighting India's Remote villages



- Kalap, one of “Most remote” villages, is situated on the Himalayas at an altitude of 7,500 Ft and is 13 Kms away from the nearest road.
- Kalap uses a mini grid solution provided by E-Hands, powering ~35 households.



United Way Mumbai



E-Hands Energy
Inspiring Power

Thank you

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