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# 'Smart Biogas'



Value Added Proposition



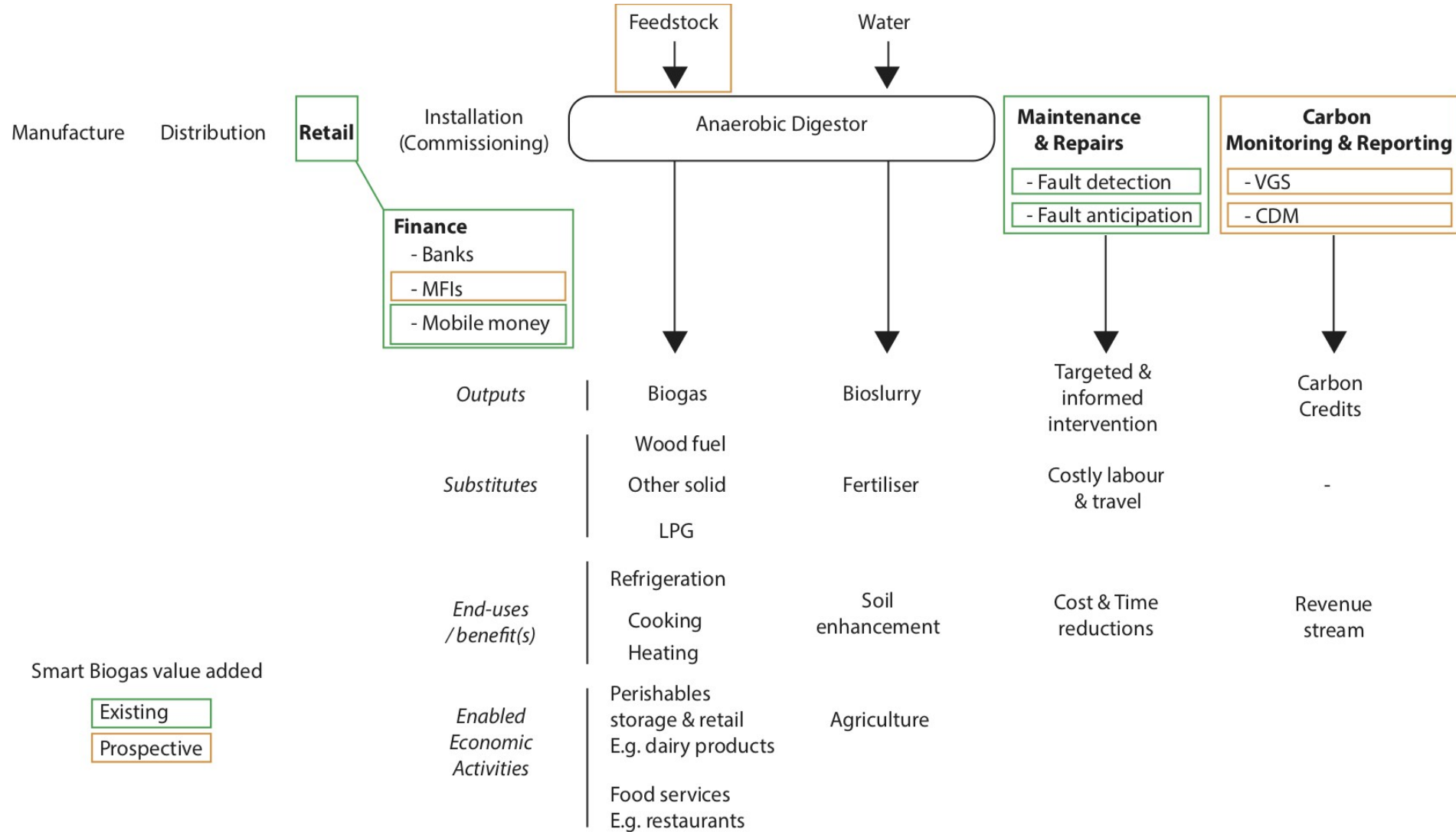
# 'Smart Biogas'



## Value Added Proposition



# Biogas Supply Chain



# Typical Financing



	<b>Takamoto</b>	<b>SimGas</b>	<b>Sistema.Bio</b>
% Deposit	35.0%	12.5%	25.0%
Term (months)	12	24	6 - 12

# | Case Study: Takamoto



- A 'Lease-to-Own' model
- ~10% upfront payment of the installation cost by end-users
- The remained in monthly installments over a period of between 1 – 3 years depending on ability to pay
- After completion of all payments, ownership of the system reverts to the end-user
- In case of default by the customer, the plant is repossessed
- Only available to clusters of end-users because of ease of after-sales
- Major success factor is partnerships with local 'Credit Cooperatives' and/or Micro-Finance Institutions (MFIs)
- These financial intermediaries pay Takamoto for systems purchased by their members, then track repayment of loans themselves

# Case Study: SimGas



- A commercial company formerly operating in East Africa (Kenya & Tanzania)
- Developed, manufactured, sold & installed biogas digesters.
- Modular design “GesiShamba”
- SimGas sold plants on loan to clients and charges interest on the loans payable over 12–24 months.
- An upfront cost of US\$ 150 was also charged. A 6m<sup>3</sup> digester would go for US\$1200
- 5-year guarantee of full service.
- SimGas customer financing model is innovative:
  - SimGas in-house MFI in combination with the existing financial infrastructure of local dairy cooperatives
  - Ability to offer tailor-made financial solutions for each client.

# Demo - Smart Biogas Interface





# References



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