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# PROJECTS WITH REEEP SUPPORT 2009-2010



SELCO INDIA

# Migrant Workers

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- End users – migrants and slum dwellers.
  - 400 + families
  - No electricity
  - No ration card and land records
  - No bank document and no loan history.
  - Energy expenses
    - Rs.35-40 per ltr of kerosene
    - Rs.5 to charge mobile phone
- Awareness generation
  - Solar lighting + mobile charging customized to need.
  - Introduced financing for first time in the area through a local co-op. bank.
  - 100% security deposit from SELCO for 1 year as this was high risk project for the banker to finance.(For first 4 systems)
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- Now 12 families have opted for solar systems
  - Around 250 families started savings account and have availed other loans from the bank.
  - The bank have not taken deposit for last 8 systems.



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# SHG Entrepreneur

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- Urban street hawkers using kerosene/LPG based lights for business.
- Spending Rs.15-23 per day.
- Mostly slum dwellers or poor people having no access to institutional financing.
- At the same time SHG looking for income generating activities and have access to institutional financing.
- SELCO demonstrated the hawkers model to the SHG.
- Explained the financial viability of such projects to the banker.
- Indian bank financed the SHG to establish the micro-solar enterprise.
- Renting lights @ Rs.15 per day to 30 hawkers.
- Potential market size 200 users.
- SHG earning close to Rs.10,000 per month after paying the loan EMI



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# Remote Area Projects

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- SELCO has reached many remote villages with REEEP support in last 1 year.
  - Completely unelectrified villages.
  - Extremely remote to reach-making financial sustainability a question for the service providers.
  - After sales service becomes very expensive due to the remote location.
- SELCO created a transaction cost facilitation process for the remote area projects.
  - Additional AMC/free service schemes provided to the end users.



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Thank You