

# Financing Energy Communities

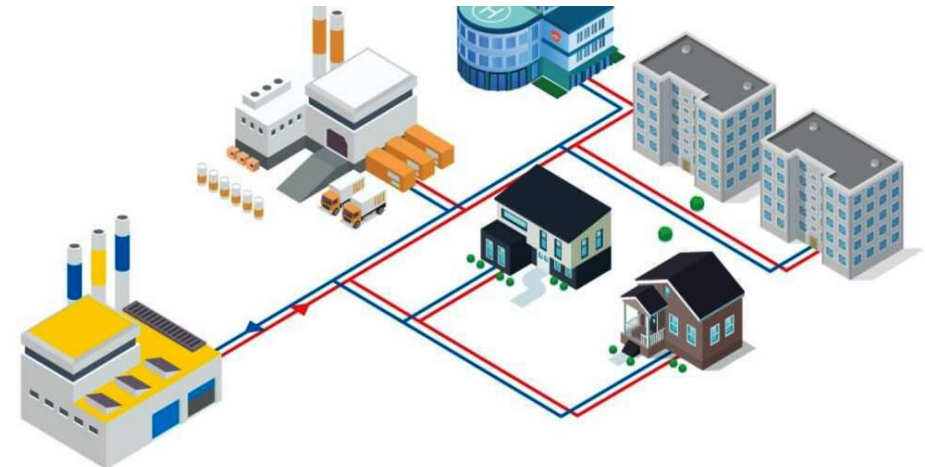
**GOPARITY**

**Manuel Nery Nina**  
CPO



# Financing Energy Communities

- What is an Energy Community?
- What are the activities?
  - Citizen-led Renovation
  - Collective self-consumption
  - District heating/cooling
  - Other joint activities



# Financing Options

- **Own funds**
- **Grants**
- **Loans**
  - Bank loans
    - *Green loans*
  - Crowdlending

# Grants – The PT Experience

Tipologia	Tipologia de intervenção	Taxa de comparticipação	Limite (€)
1	Substituição de janelas não eficientes por janelas eficientes, de classe energética igual a "A+"	85%	2 000 €
2	Aplicação ou substituição de isolamento a outros materiais:		
2.1a	Coberturas e/ou pavimentos recorrendo a base natural (ecomateriais) ou que incorporem materiais reciclados		
2.1b	Coberturas e/ou pavimentos recorrendo a outros materiais		
2.2a	Paredes recorrendo a isolamentos de base natural (ecomateriais) ou que incorporem materiais reciclados	85%	4 750 €
2.2b	Paredes recorrendo a isolamentos de outros materiais	65%	4 750 €
3	Sistemas de aquecimento e/ou arrefecimento ambiente e/ou de águas quentes sanitárias (ACS)		
3.1	Bombas de calor	85%	2 000 €
3.2	Sistemas solares térmicos	85%	2 000 €
3.3	Caldeiras e recuperadores a biomassa	85%	1 500 €

340 days and counting...



# Loans and Guarantees

- Loan taker
  - Individuals (group purchase)
  - Energy Community
    - Own legal entity
    - Anchor entity
- Guarantees (loan/equity ratio)
  - Assets:
    - Renovations
    - Equipment: heat pumps, PV Pannels, batteries, etc.
    - Guarantors

# Guarantors of loans

- A new energy community will have Clean books
- Guarantee from members
- Guarantee from anchor organizations
  - Local charity / club / association
- Municipal guarantees

# Crowdlending



# What is Goparity

A daily life **impact finance and investment app** that allows **people and companies** to use their **money for good**.

We operate under the **European Crowdlending Licence**, under supervision of Portugal's Securities Commission (CMVM – Bank of Portugal).

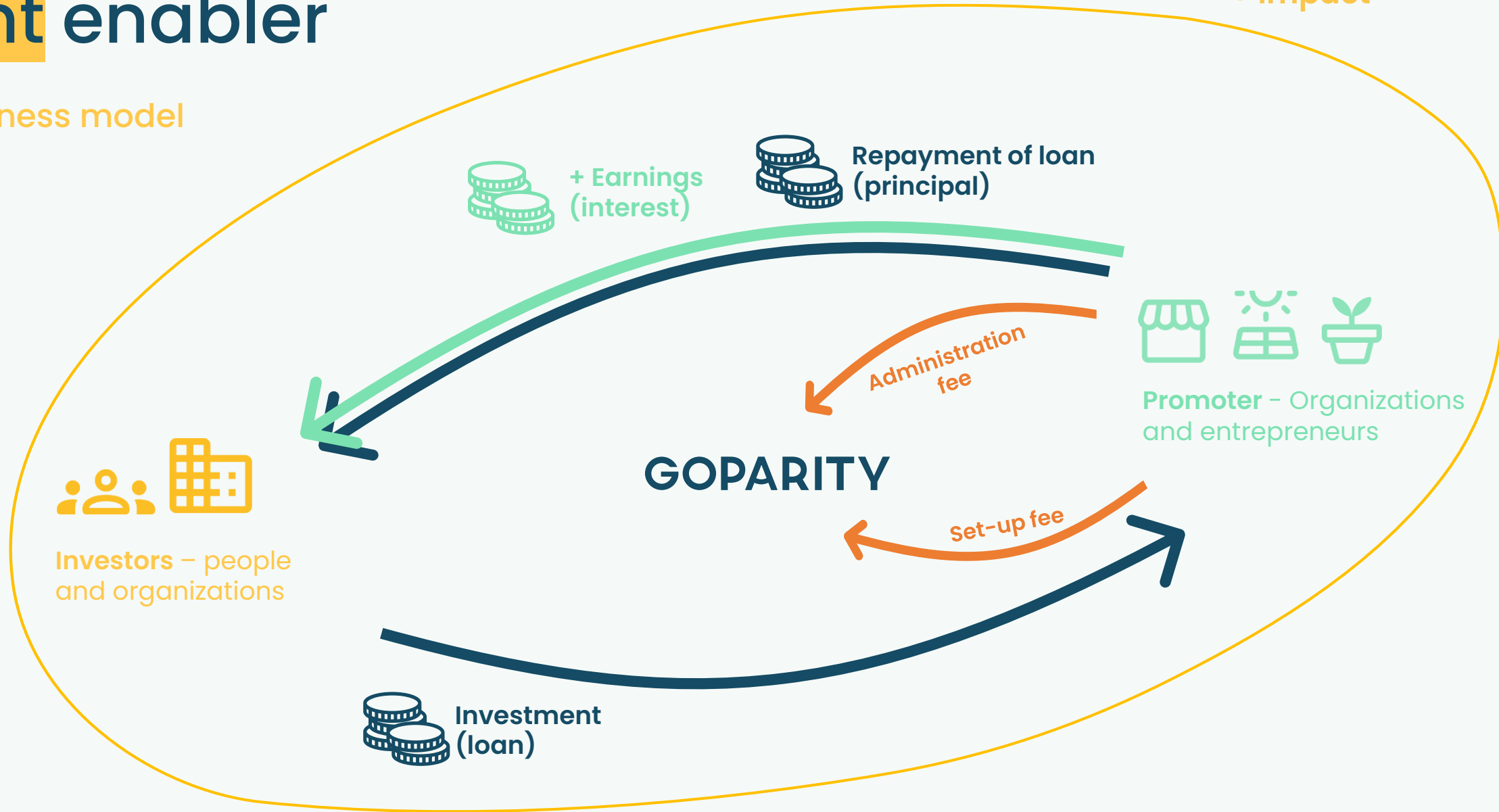
**Investors from 65 countries**, including Portugal, France, Spain, Italy, Germany, UK, Poland, the Netherlands, etc.



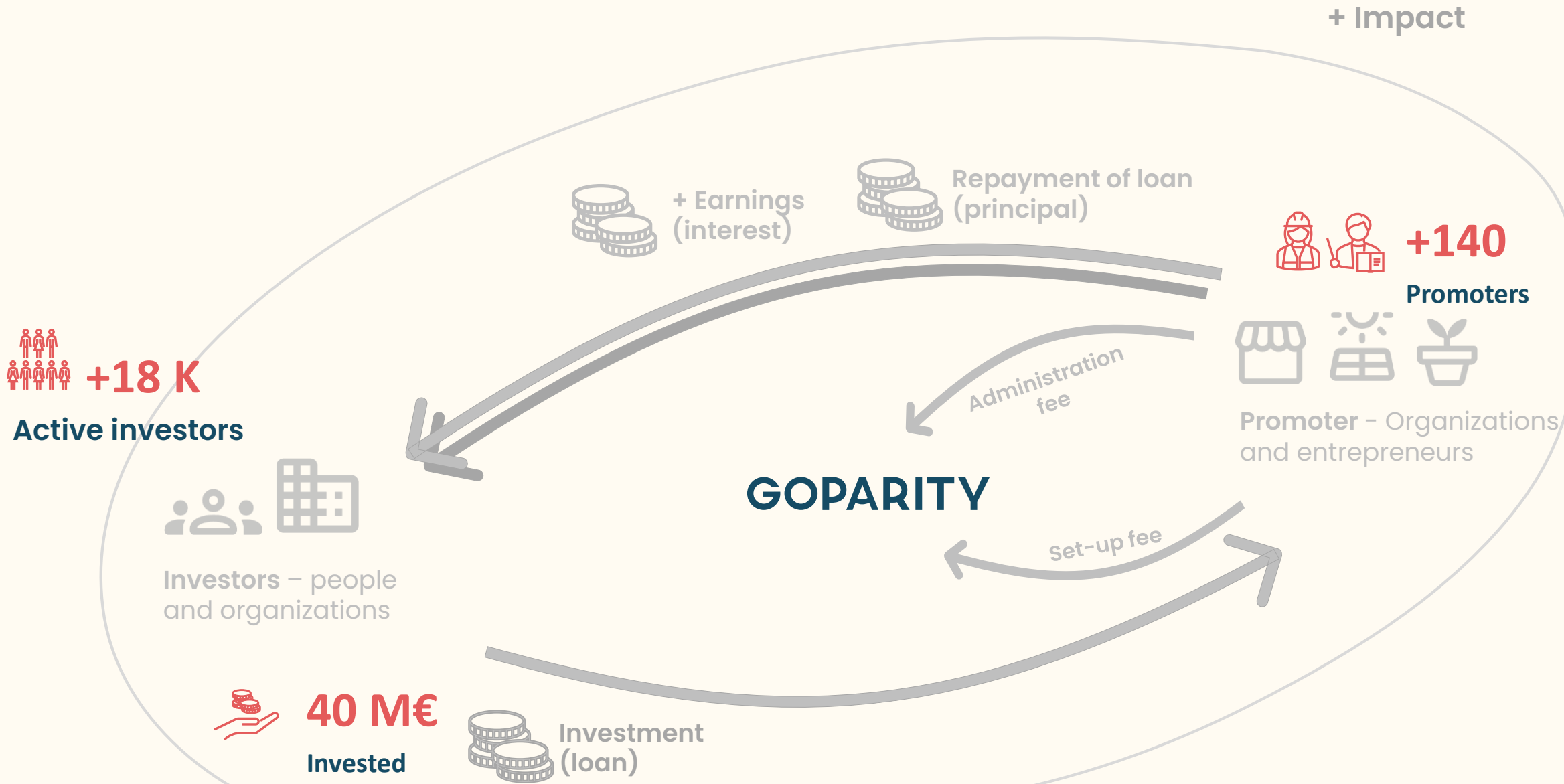
# We are the **silent enabler**

+ Impact

Our business model



# Some numbers



# Across many sectors, with sustainable energy holding the largest share



Water and blue economy



Sustainable energy



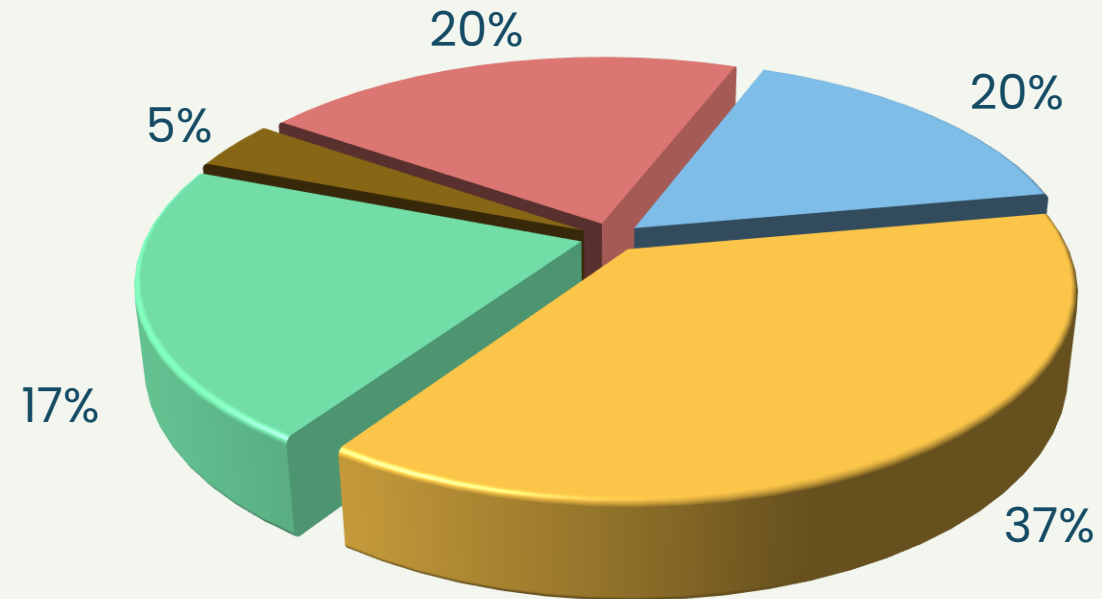
Business in transition



Green use of land



Social economy



Our projects are organized across five categories – a simple way to identify how the money is being used.

# Community Matters

## Private-first Campaigns

Give the right of first access to your supporters, and then let European supporters of energy and impact join your project

## Public Campaigns

Our 18.000 users are eager to hear about your community project and lend you their money

## Uma mão amiga e uma kombucha

março 15, 2022, posted in p2p

Num sábado de inverno cheio de sol participei pela primeira vez num evento da [GoParity](#). Resumido numa palavra: inspirador!

O evento teve lugar no Founders-Founders, um espaço completamente renovado de co-working dedicado a start-ups, situado perto da estação de comboios de Porto-Campanhã.



# ESCOs promoting **collective self-consumption**

We have co-funded the 100 villages program from CleanWatts in Portugal.

Over 1.000.000€ raised for  
15 collective self-consumption systems.

Involvement of **3.000 committed citizen-lenders** who have received more information on energy communities and solar PV collective self-consumption.



# REC – Association of the Friends of Ponterrinhas

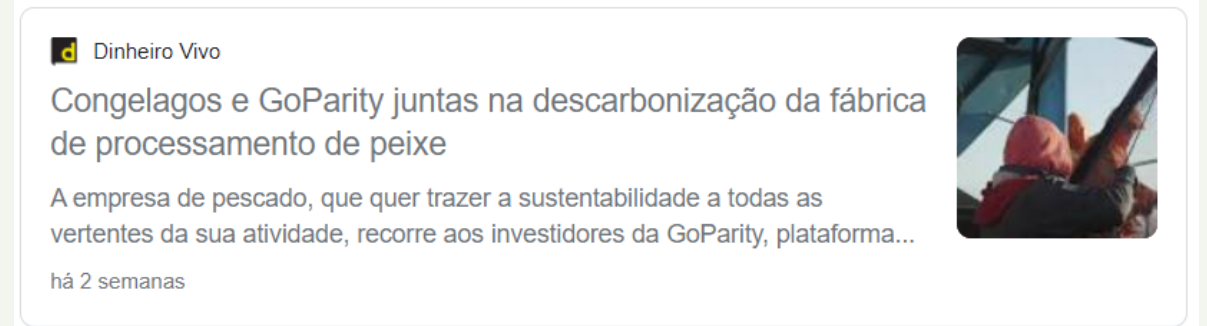
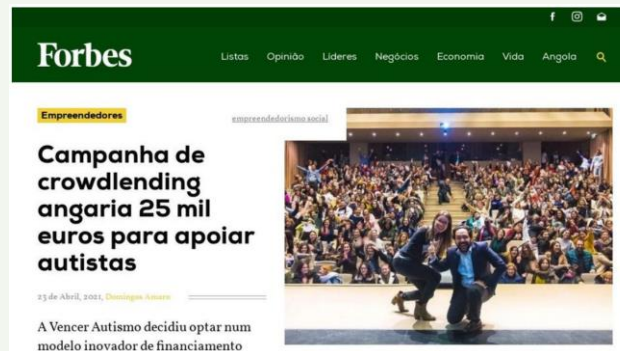
- 800 citizen lenders
- 68.900€ raised
- 4 PV plants (140 kW) and a battery pack (30kWh) for collective self-consumption
- Infrastructure work to reactivate a XVIII century gravity watering system (cut 3000 litres/year of diesel consumption)



# Traditional media Hit the news

## Support for media PR

- Co-create campaign
- Prepare the PR
- Reach out to media
- Make it happen



**+360 projects**  
**across 3 continents**  
**promoted by**  
**+140 companies**

- Promoter/Project location
- Goparity offices



Goparity is licensed to offer crowdfunding investments in the whole EU (CMVM/ESMA ECSR) and Canada (OSC)





Start investing with a minimum of 5€!

<https://app.goparity.com/pt-pt/signup/teamgoparity/MANEL>

manuelnn@goparity.com  
(+351) 91 549 13 68

# GOPARITY

Impact finance for everyday life.

## **LISBON**

WW\_BA  
info@goparity.com  
Rua Marquês de Fronteira, 8, 4ºEsq  
Lisboa

## **Barcelona**

Impact Hub  
info@goparity.com  
Carrer de Pujades 112  
08005 Barcelona

## **Toronto**

info@goparity.ca  
60 Admiral Boulevard  
Mississauga  
L5T 2W1 Ontario