Standard Bank Commercial Asset Finance (CAF) Renewables

Standard Bank Commercial Asset Finance (CAF) aspires to improve lives and support the fulfilment of the business objectives of our clients through its Renewable Energy solutions across Africa.

Energy security challenges inhibiting business development and the mounting costs of power continue to persist. This coupled with decreasing technology costs and an array of supportive green energy policies and incentives make a compelling case for investing in energy efficiency and renewable energy solutions.

Before investing in renewable energy generation, one of the bank's approved engineering procurement and construction companies can assist with an energy audit which can help you identify how your business can conserve energy and which energy efficiency measures should ideally be implemented. This is only one of the reasons why you, our customer should consider Standard Bank for your business sustainability funding needs.

At Standard Bank CAF we understand what matters to our clients, and we follow a client-centric strategy which involves extending our industry expertise to our client needs.

Standard Bank Commercial Asset Finance can offer funding solutions for available and commercially mature technologies able to alleviate these energy security and cost pressures:

Outright Purchase (Owner – Operator) funding	Power Purchasing Agreement (PPA) backed funding
• Acquire the Solar PV asset for own use	• Intermediary operator beyond the meter
	• Own solar assets and generate power to be on-sold to the end user
	• Structured on a long-term PPA/Solar lease

Your Journey towards Renewable Energy:

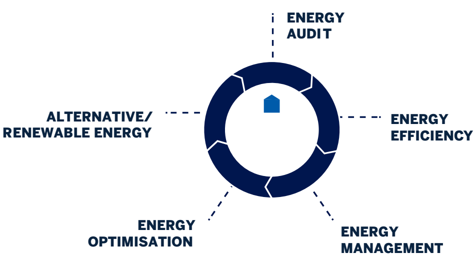
We will assess:

- Credibility of the EPC
- Production of the System
- Maintenance, etc.
- Credit risk of the borrower.

The Value Proposition:

- List of pre-vetted EPCs that can be introduced to your business
- Flexible funding structures with lenient tenors
- No deposit required where justifiable
- Bridging Finance Solutions.

The Road Map to a Sustainable Energy Solution



When one decides to embark on this journey it is of critical importance that the correct approach is adopted in gauging and eventually implementing the correct technologies, in the correct sequence. This makes the selection of a credible solution provider who is an expert with a proven track record an imperative first step.

Once a credible solution provider has been selected the very first step is to carry out an Energy Audit which would outline the energy demand profile at a site and provide a good understanding of how that energy is used.

This analysis most often would direct the solution provider to first consider energy efficiency measures which can be implemented. Energy efficiency has proven to be in most instances the quickest and cheapest method to improve your energy expenditure. This works through two mechanisms, the first being bringing down the consumption and the second more important mechanism normally being bringing down the peak demand profile of the business and reducing peak demand fixed costs.

Efficiency measures entail; lighting, heating and cooling, power factor correction etc.Energy efficiency would normally be well complimented by implementing Energy Management and Energy Optimisation Systems. This entails the measurement, scheduling and allocation to processes that use energy most optimally. If these steps are taken first, an alternative energy solution is well-positioned to deliver the maximum energy arbitrage value.

As Standard Bank, this is the blueprint that we encourage solution providers, who we have partnered, to follow.

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Contact: Your Provincial Commercial Asset Finance Specialist
Generic mailbox: **solarpv@standardbank.co.za**