

A worker in a yellow suit and orange helmet is kneeling on a large array of blue solar panels. The worker is looking down at their hands, which are resting on the panels. The background is a clear blue sky with a few wispy clouds. The overall scene is bright and sunny, suggesting a clear day.

lummo 

CROWDFUNDING FOR PV PROJECTS IN FRANCE

ALEX RAGUET, CEO
#CROWDFUNDRES @ EUPVSEC

LUMO'S STORY



HOW DOES IT WORK : ACTORS

Local authorities



Retail investors, local citizen...



RES developers



RES

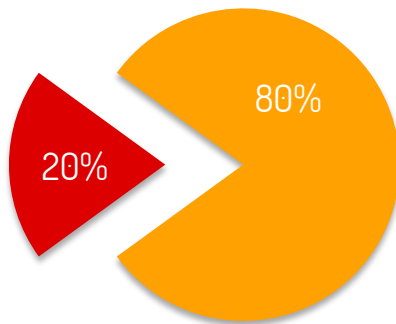
HOW DOES IT WORK : FINANCIAL PRODUCTS



Without crowdfunding

Equity

Debt

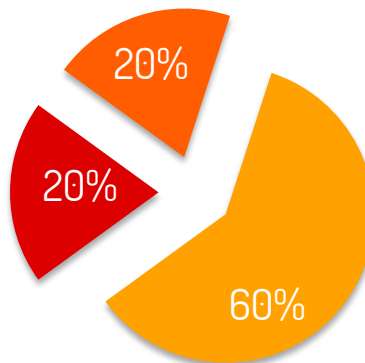


Debt crowdfunding

Equity = same

Debt = less

CF= Reducing debt
(senior debt)

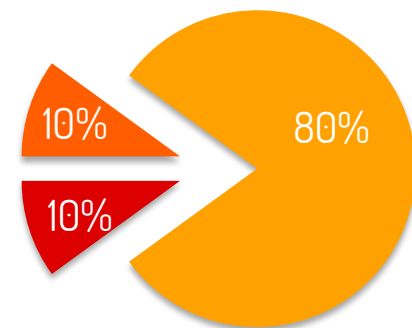


Equity crowdfunding

Equity = less

Debt = same

CF= Reducing equity
(Mezzanine, junior debt)



HOW DOES IT WORK : TIME FRAME

Crowdfunding can take place at different periods :



EXEMPLE: 150 000 € - PV



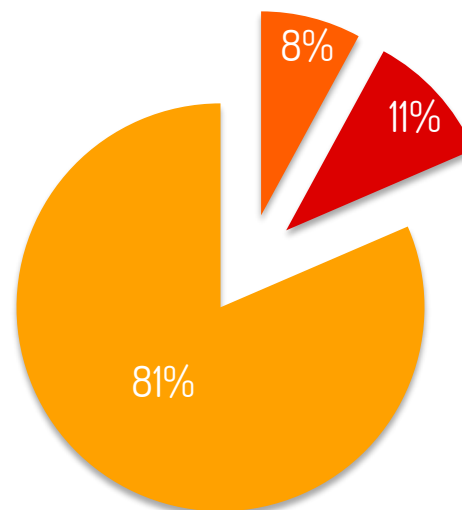
150 000€ , 3,2% 9 years
Around 200 retail investors

1,4 MW

5 400 PV panels from VMH
Assembling nearby in Châtellerault

13 000 M² old roof with asbestos

1 300 000 kWh/year, i.e 500 households




Local retail investors



Equity

Bank Debt

LUMO IN NUMBERS



Launch 2012

Now 5 px in Bordeaux

French Pioneer

CIP : Conseiller en
Investissements Participatifs



4 600 'Lumonautes'



100% payback



4 m€ collected



35+ projects financed (half PV)



211 MWh/year



78 000 Household



17 000 t CO² avoided/year

MINISTRY OF FINANCE

2014: first opening

2016: speeding up the process

MINISTRY OF 'CLEAN ENERGY TRANSITION'

2015 New Law: definitions, incentives via RFP

2016-2017 Energy: Incentive in RFP for next 10 B€ (in RES over 5 years)

→ service to RES developers

2017 Clean Transition: Label crowdfunding for green growth

→ visibility to retail investors

A large background image on the left side of the slide, showing a wide river with a city skyline in the distance under a blue sky with white clouds. The image is partially obscured by a white diagonal shape that separates it from the text area.

THANK YOU

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