

FINTECH



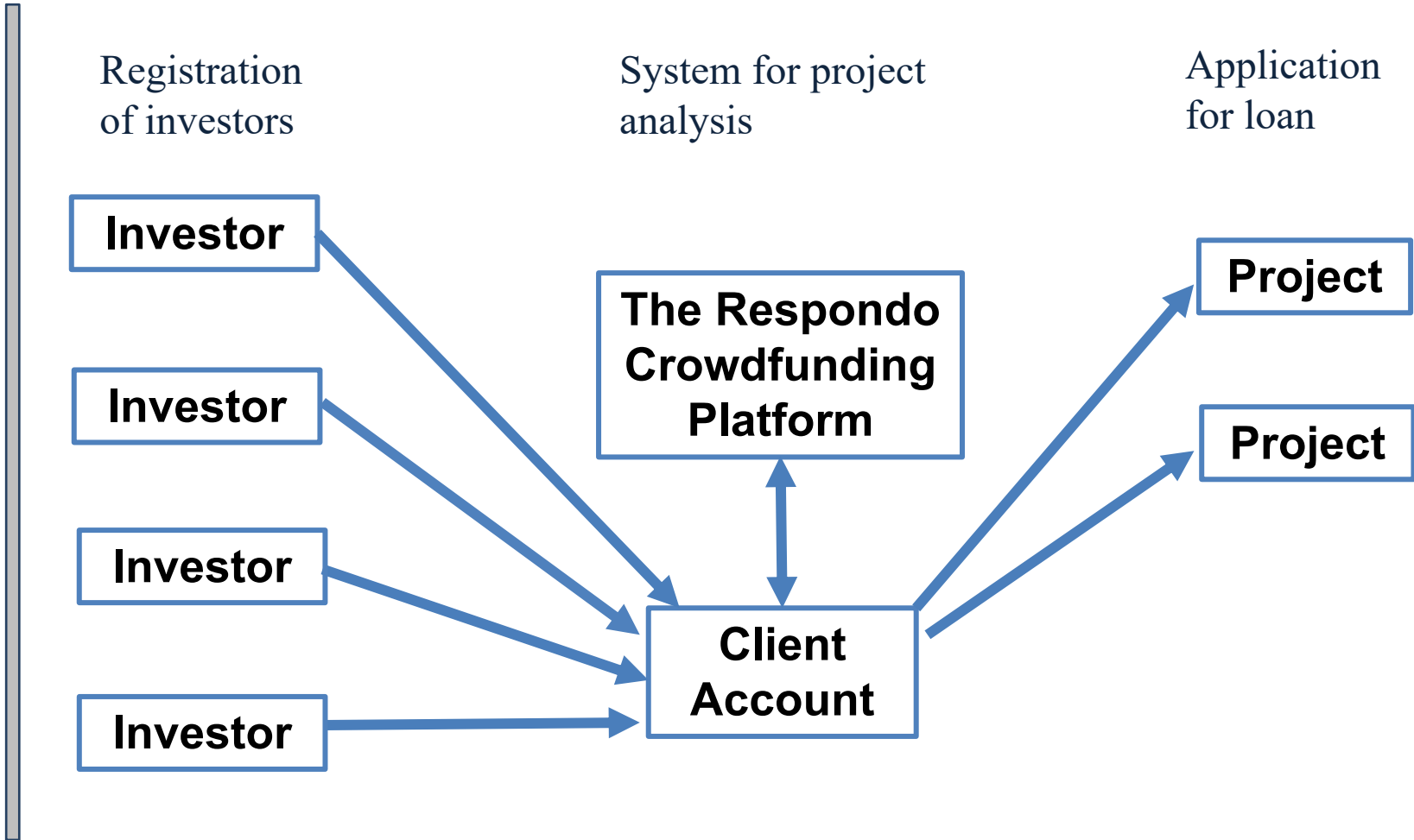
Crowdfunding of green energy projects

Ragnar Ottosen

Chairman of the Board

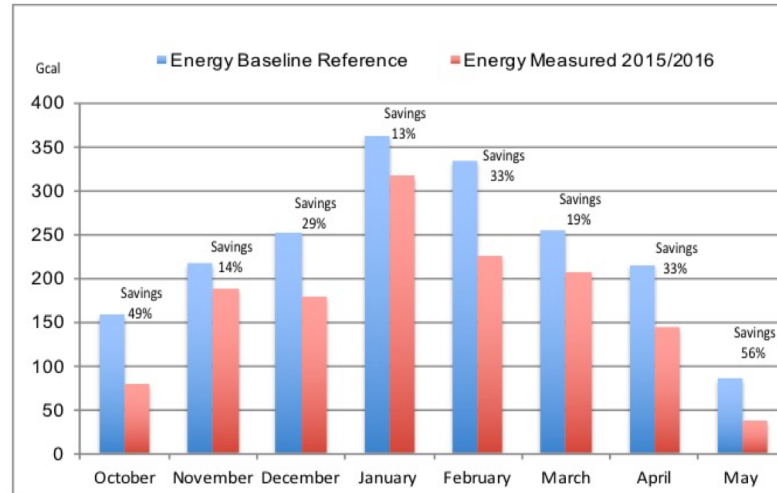
Nordic Commodities AS and Respondo AS

The Respondo platform



Heating Systems

- Heat Central Optimisation – to introduce control systems and hot water flow management equipment in apartment buildings in St. Petersburg, in cooperation with the Homeowners Association. The ESM will be based on experiences from installations where we has a pilot project that has been proven successful over three years.



- The ESM implemented in a heating central by OOO FIRST St. Petersburg Energy Service Company has given documented savings

Crowdfunding with documentation of emission reduction

- The Projects will develop the concept of financing solutions based on commercial incentives and to introduce Energy Service Contracts and private external financing into ESM and Smart technologies.

CIC AS
Dokumentasjon av miljøeffekt av lån.

Følgende dokumentasjon utarbeides ved tegning av lån og deretter hvert regnskapsår.

Långiver

Lånebeløp

Dato for innbetaling lån

Dato for beregning av miljøeffekt

Total investering i portefølje av prosjekter i CIC AS kr

Dokumentert energisparelse av portefølje pr dato for tegning av lån kWh/NOK/år
Dokumentert reduksjon CO2 utslipp av portefølje pr dato for tegning av lån kg CO2/NOK/år.

Dokumentert resultat for regnskapsåret

Energisparelse kWh/NOK
Redusert CO2 utslipp kg CO2/NOK

Besparelsen av energi er dokumentert i rapporter basert på avtaler mellom CIC AS og tilknyttet partner. Partene med hver energiforbruker beregner på årlig basis reduksjon av forbruk som følge av hver investering.

Besparelsen av energi regnes om til CO2 enheter basert på den gjennomsnittlige faktor for utslipp av CO2 fra energiforbruk og som fastsett iht internasjonale standarder.

Konklusjoner

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CIC AS

- The CO2 emission reduction will be documented and environmental benefits calculated for investors, similar to CO2 emission quota calculations.

3 important steps



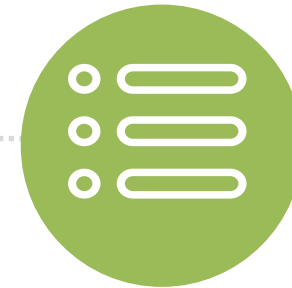
Competence

Our platform is designed to be further developed so that we can easily understand customer data. We will use this in the next round to make the product even better



Flexible Platform

Nobody knows what the future will bring. Therefore, we have created a platform that can easily be adapted to requirements, rules and any new products relatively easily

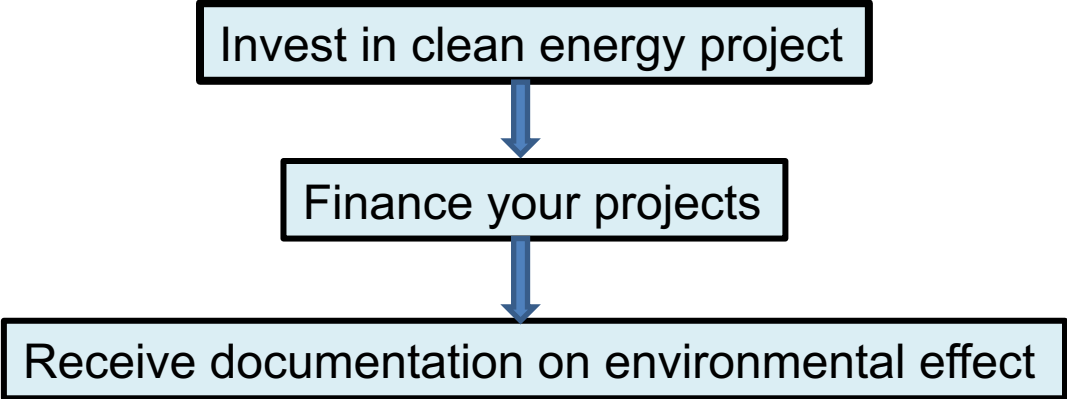


Automization

To keep costs down we have built a platform that is almost automatic after the project have been accepted for funding, both in banking procedures and credit checking.

RESPONDO

CONNECTS PEOPLE WHO HAVE MONEY TO INVEST IN GREEN ENERGY PROJECTS, WITH PEOPLE WITH GOOD PROJECTS WHO NEED TO BORROW.



RESPONDO

WANT TO INVEST

Register

Register and adjust your risk level
as per your desired returns.

Invest

Your fund is invested in best loans
based on your selection.

Earn

Enjoy returns into your account

Invest

WANT TO BORROW

Apply

Apply for desired loan.

Receive

Receive the desired loan amount
in your bank account.

Repay

Borrowers make fixed, scheduled
payments every month.

Borrow

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