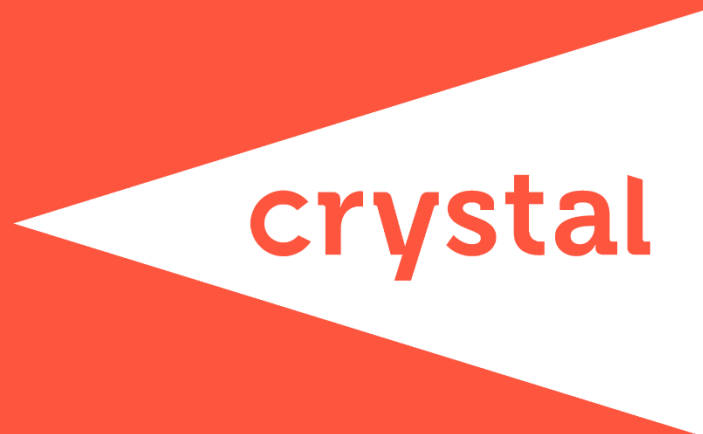


Crystal's Green Journey

23 September, 2020

Ana Getsadze



Financial Inclusion
Organization



GREEN FINANCE



FMO

Entrepreneurial
Development
Bank

Selected Green Alternatives



Energy-efficient household appliances



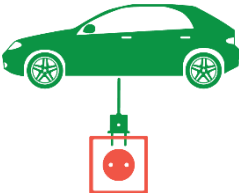
Solar, thermal water heaters



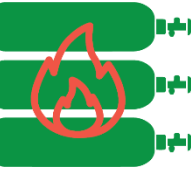
Eco-friendly construction materials



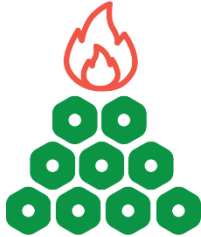
Drip irrigation systems



Electric and hybrid cars



CNG systems



Heating systems; Energy-efficient stoves; Briquettes.



Awareness raising – employees



- Introductory presentations
- Training For Loan officers under TA of FMO
- Incentive system “Green Olympics”

Awareness raising - Informational Video about “Solar Water Heater”



https://www.youtube.com/watch?v=CwvyN_bVOWc

Awareness raising -Mini project - „donation of briquettes and stoves to Crystal clients”



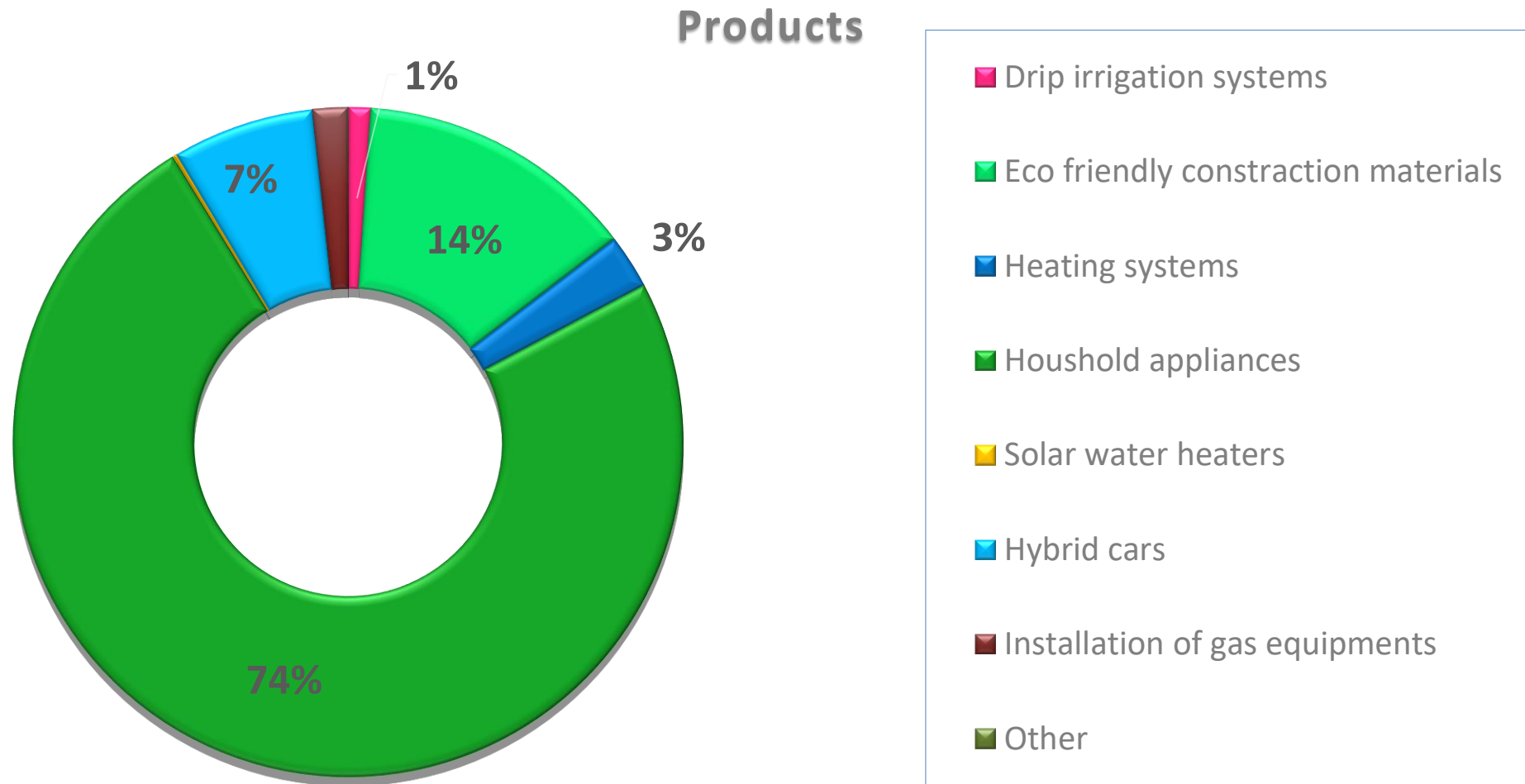
- In the scope of the project, 4 loyal clients were selected from different regions of Georgia.
- Two partner companies were selected, from which we purchased energy-efficient stoves and briquettes;
- We paid 2 visits to each selected client and partner. During the first visit, we donated the gifts, provided guidelines and shot the video featuring the process. At the next stage, we interviewed clients and shot the video about gained experience.

On Youtube channel – Green Project

Green Vendors



2019, December
Green Portfolio – 7,675,820 ₪



Energy saving/ Co2 calculator –Under TA of FMO

#	Product	Heating Area [m2]	Windows area [m2]	House / Appartment	Comfort level / Coefficient	Fuel Type			Baseline [kWh]	EE assumption	Saved energy [kWh]	GHG Factor	CO2 reduction [kg]
1	PVC Windows	Area [m2]	Win. [m2]	H/A	Comf	Gas	El	Wood	3000	50%	1500	0.202	303
2	Wall Insulation	Area [m2]	Wall [m2]	H/A	Comf	Gas	El	Wood	5000	50%	2500	0.202	505
3	Roof Insulation	Area [m2]	Roof [m2]	H/A	Comf	Gas	El	Wood	7000	50%	3500	0.4	1400
4	Refrigerator	Power [kW]	Hours	Day	Comf	Gas	El	Wood	657	70%	460	0.1	46
5	Installation of CNG system	Dis. [km]	L/100km	[kWh]	Diesel	Petrol	El	CNG	7760	20%	1552	0.202	686
6	Electric vehicle	Dis. [km]	[kWh]	[kWh]	Diesel	Petrol	El	CNG	7760	75%	5820	0.1	1746
7	Hybrid car	Dis. [km]	[kWh]	[kWh]	Diesel	Petrol	El	CNG	7760	45%	3492	0.25	873
8	Washing machine	Power [kW]	Hours	Day	Comf	Gas	El	Wood	511	65%	332	0.1	33
9	TV	Power [kW]	Hours	Day	Comf	Gas	El	Wood	219	70%	153	0.1	15

2018 Green portfolio impact

Energy saving - 2,5 mln
CO2 reduction - 315 tons

1 tree can absorb (cleans) 25 kg of CO2 per year
Green Financing results for 2019 = CO2 absorbed by 14,1 K trees

2019 Green portfolio impact

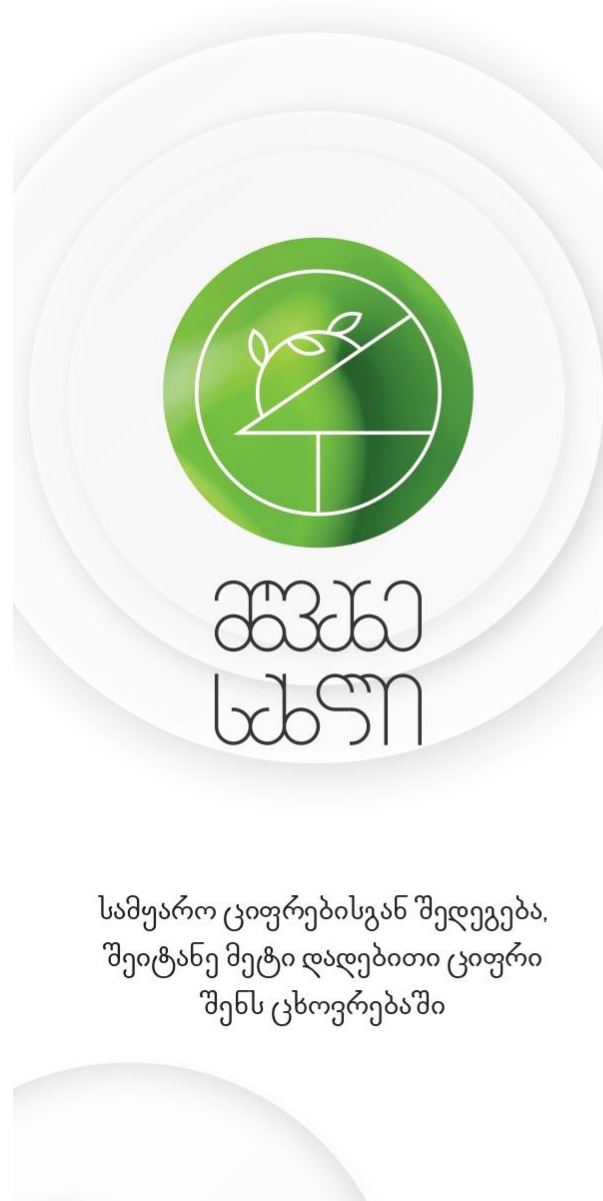
Energy saving - 2,7mln
CO2 reduction - 417 tons

Green Financing results for 2019 = CO2 absorbed by 16,6K trees



Currently working on

Marketing Project “Green Home” –Under TA of GGF



სამყარო ციფრებისგან შედეგება,
შეიტანე მეტი დადებითი ციფრი
შენს ცხოვრებაში

შეიქმნა ენერჯო
ეფექტური პროდუქტები
კრისტალის განვადებით

- მზის წყლის გამათბობელი
- მზის პანელები
- ორმაგი მინა-პაკეტის ფანჯრები
- თბოსაიზოლაციო მასალები
- ლედ ნათურა
- ენერგოეფექტური საყოფაცხოვრებო ტექნიკა
- ცენტრალური გათბობა

Challenges

- Still lack of information and low awareness in the country;
- Lack of incentives from government for customer or financial sector. (like subsidies, cashback, tax incentives..)
- Lack of vendors, who sell or produce these products.
- High costs / prices compared to other products.

THANK YOU.

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