

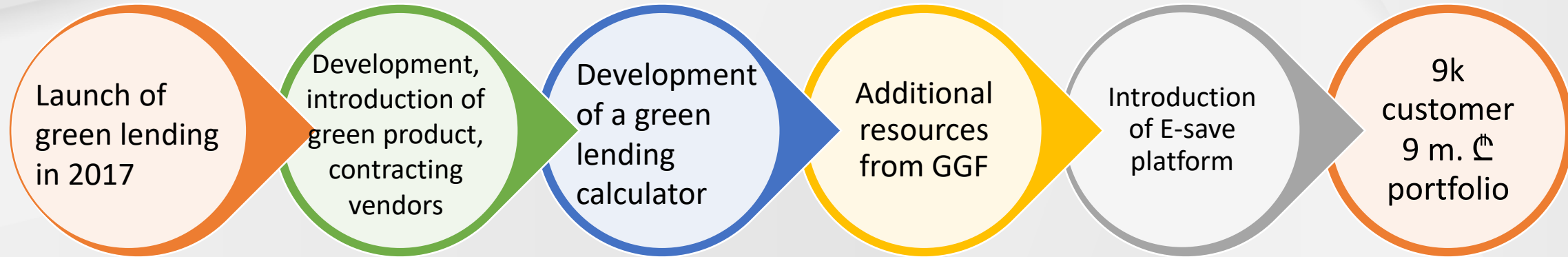
# Green Finance

March 2021

crystal

Financial Inclusion  
Organization

# Green product development journey:



# Energy saving/ Co2 calculator –Under TA of FMO



2018 - 2019 Green portfolio impact

Energy saving in kWh – 5,2 m

CO2 reduction – 732 tons

For more clarification: 1 tree can absorb (cleans) 25 kg of CO<sub>2</sub> per year  
Green Financing results for years 2018 - 2019 = CO<sub>2</sub> absorbed by 30.7 K  
trees

# Selected Green Alternatives

Energy-efficient household appliances

Solar, thermal water heaters

Eco-friendly construction materials

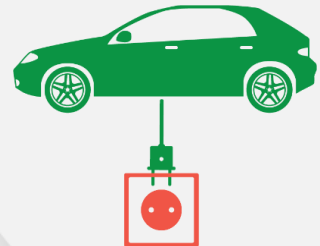
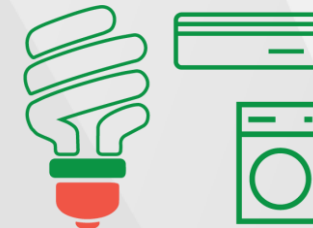
Solar PV

Heating systems; Energy-efficient stoves; Briquettes.

Drip irrigation systems

Electric and hybrid cars

CNG systems



## GREEN FINANCE

Main challenges in green finance:

- No special low interest rates;
- Additional expenses;
- Additional time;
- Low public awareness;
- Lack of vendors;
- Different standards from Creditor Companies
- Lack of government programs.



# FMC

Entrepreneurial  
Development  
Bank

Green lending is the extension of Crystal's DNA

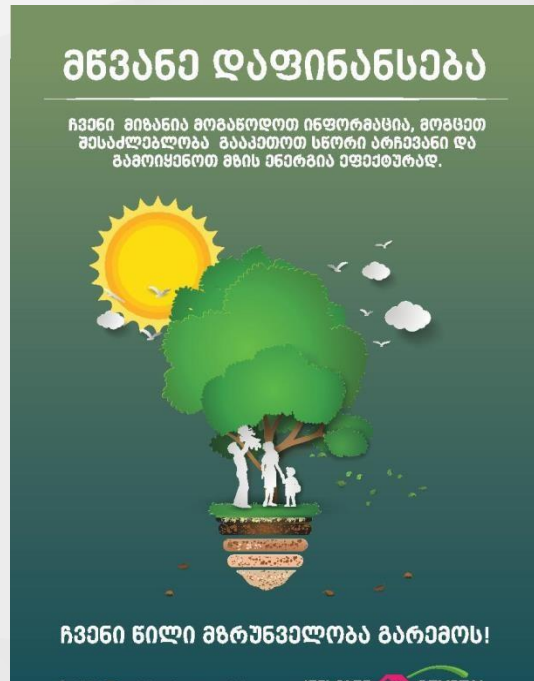


# Awareness raising - employees / customer



- Introductory presentations
- Training For Loan officers
- Incentive system “Green Olympics”

- Informational Videos
- Information booklets
- Outdoor campaigns



# Thank You

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