



An online platform for investing in clean energy and energy efficiency

ACEEE

June 2, 2015



Our thinking

| | |
|-------------------|---|
| Policy | Rebates, PACE |
| Dealflow | Different by market segment; Contractor networks |
| Structure | Loans, leases, performance guarantees; (ESA, MESA, ESPA) |
| Investment | “Mainstream-ness” |



The rise of online platforms...



Hospitality:



Transport:





...is spreading to finance



**Consumer
loans :**



**Real
estate:**





Online platforms are disrupting markets



LendingClub





LendingClub

“Technology”, Lending Club S-1

- “We believe a **technology-powered** online marketplace is a more efficient mechanism to allocate capital between borrowers and investors than the traditional banking system.
- **Consumers and small business owners** borrow through Lending Club to lower the cost of their credit and enjoy a better experience than traditional bank lending.
- **Investors** use Lending Club to earn attractive risk-adjusted returns from an asset class that has historically been closed to individual investors and only available on a limited basis to institutional investors.
- We have built a **trusted brand** with a track record of delivering exceptional value and satisfaction to both borrowers and investors”



Success of companies like Lending Club...

| | |
|-----------------------|--|
| Consumer | LendingClub, quimonney, PROSPER, public, Prosper, SocietyOne, Springload, PeerStreet, Yantos, Lendable, Lendico, VIVA |
| Pay Day | LendUp, MyKredit, YodYap, CONTIGO, billfloat, Kreditech, FairFinTech, think |
| Purchase Finance | LendingClub, amazon.com, workpays-me, GETBALANCING, Affirm, UPGRADEUSA, BillMeLater, CirclesK, Lease |
| Education Financing | LendingClub, SoFi, CommonBond, to lend, PAVE, Upstart |
| Real Estate | LendingHome, MONEY360, FOUNDFLDR, REALTY MOGUL, BLACKHAWK, Sequium, Cozy, LendInvest |
| Merchant Cash Advance | AmericanBusiness, SWIFT CAPITAL, CAPITAL MERCHANTS, lighter capital, FAST PSY, C2FO, THE RECEIVABLE EXCHANGE |
| SMB Credit | LendingClub, On Deck, Kabbage, iwoca, SMALL BUSINESS, Knight, ezbob, MarketVoyage, Funding Click, CBAC, ZESTIM, LendBox, FC, quarterspot, FUNDATION, The Cats, NexKap, SML |

...Has led to platforms across asset classes,

Online platforms are spreading to clean energy





Online platforms for energy

Access solid
returns

GHG reduction



Access lowest cost
of capital

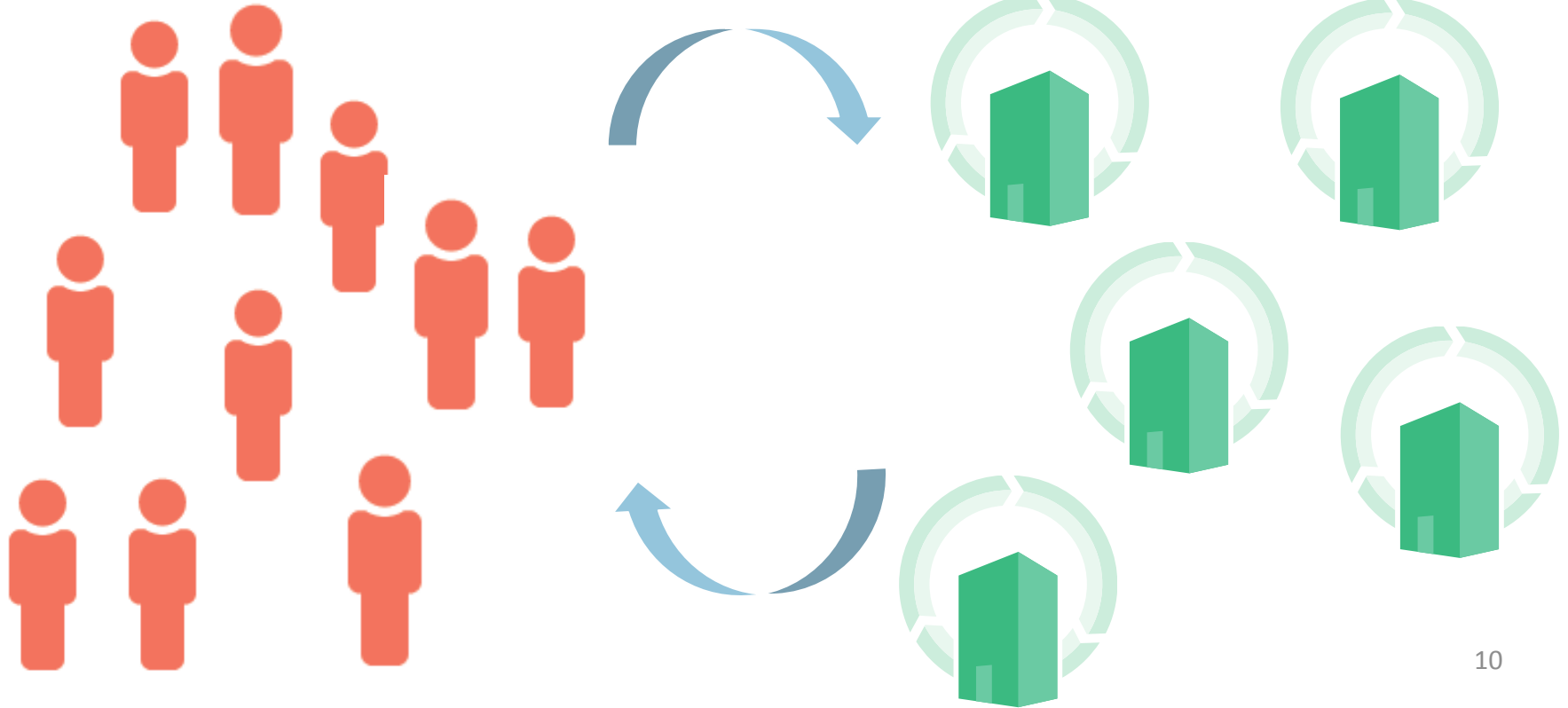
\$0-money down
financing

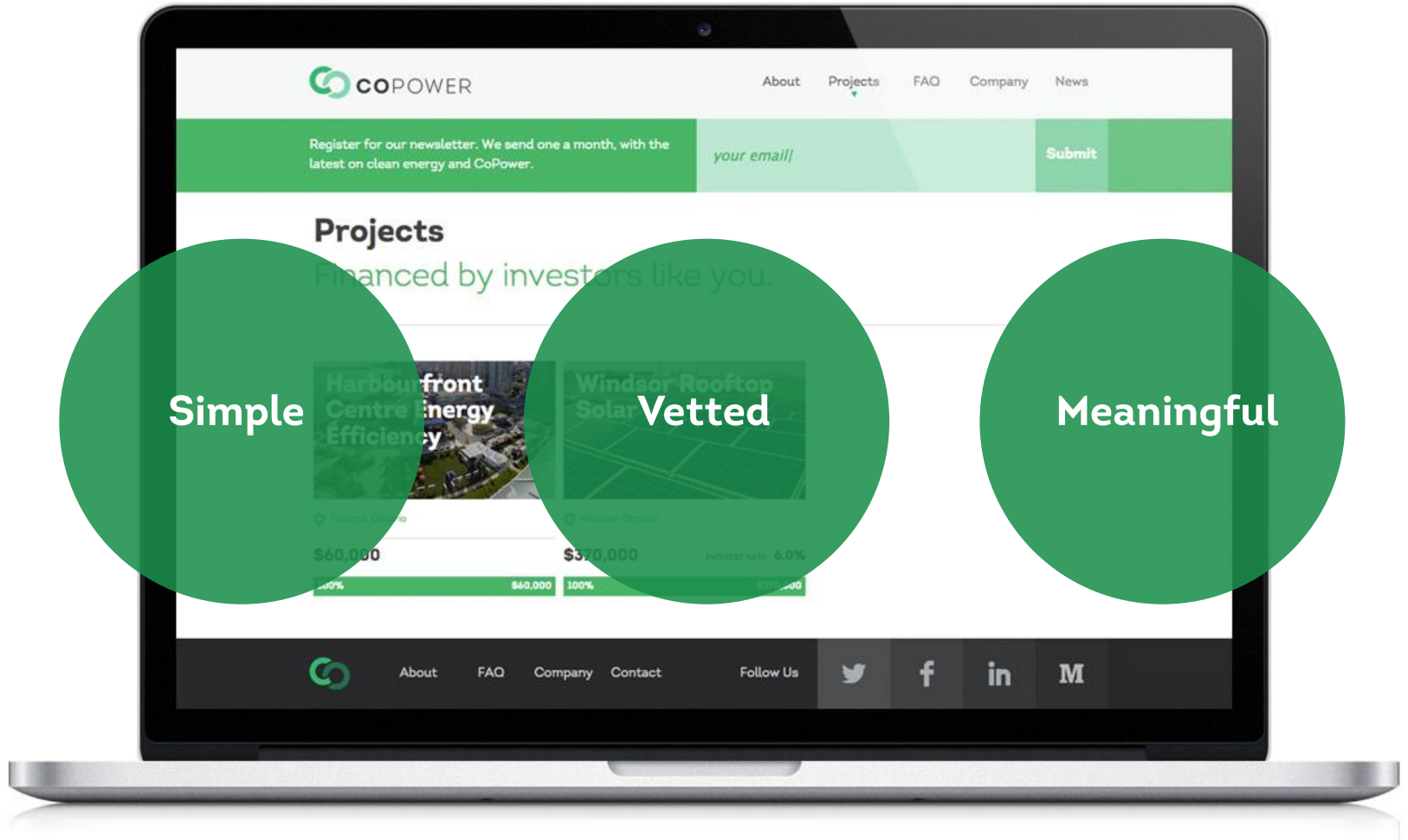




...and the crowd helps with dealflow

Engaged communities





Simple

Vetted

Meaningful



Challenges

Securities
regulation

Standardization

Credibility



Our thinking

Policy

Dealflow

Structure

Investment



Our thinking

Policy

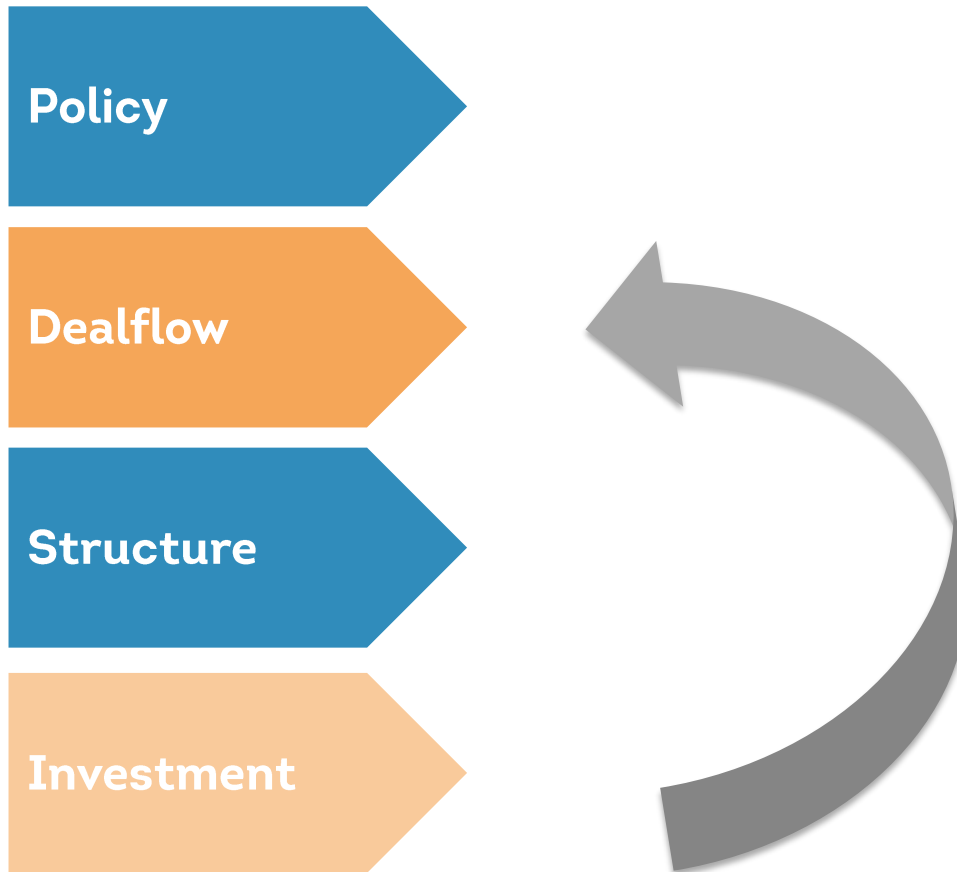
Dealflow

Structure

Investment



Our thinking



Thank you

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