



Modern Energy Across Europe / Czech
opportunity for a green restart



Medium scale commercial solar projects¹ are a challenge to get financed

Limited availability

Traditional banks often require a minimum ticket size of EUR 2.000.000.

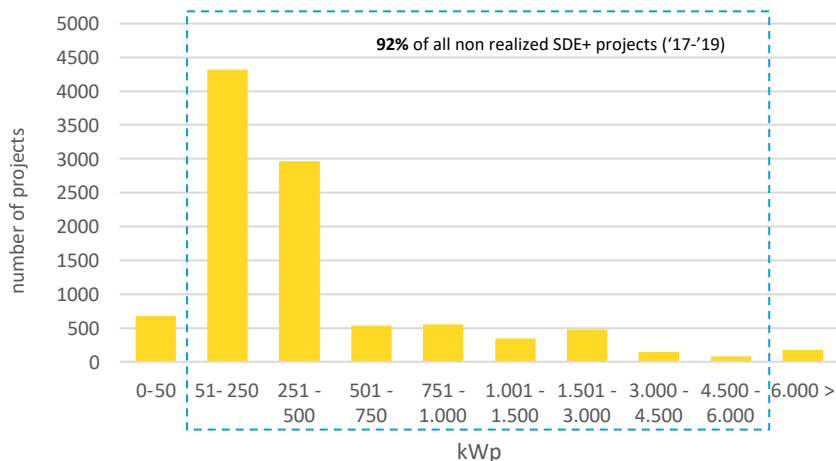
High transaction costs

Origination and annual review costs are too high for borrower and lender given small loan sizes.

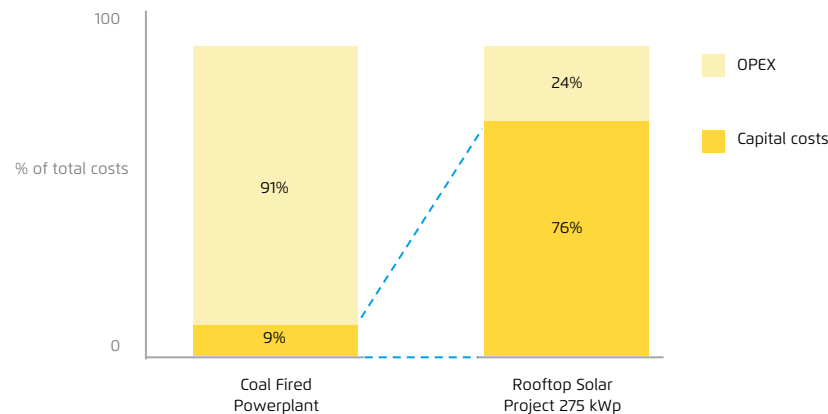
Time consuming

Standardisation and automation are required to ensure speed and keep transaction costs acceptable.

While the majority of the market is medium scale:



And low cost of funds are extremely important:



¹ Medium scale commercial solar project range from EUR 50k – EUR 5.000k, often rooftop.

So we built the first solar financing platform in NL



giving investors access to high quality solar projects

enabling third party solar projects to secure funding

driven by a business model focussed on preparing, executing and managing transactions

which also monitors the quality and performance of the solar assets.



award winning app



production data analytics & settlement

Started in 2014, we are a scale-up with a proven business model and potential for growth

SOLAR PROJECTS

- 140+ projects owned by our clients;
- 250 MW+ overall portfolio;
- Cooperation with 60+ project owners, 35+ installers, 6 utility companies and 8 banks.



FINANCIERS

- Participation by 9.500+ Investors ('Zonnedelers') via Solar Bonds ('Zonnedelen');
- All projects succesfully financed;
- Rabobank acting as a partner for Zonfonds (currently exploration new partnerships);
- € 70 mln committed financing.

SAMEN HEBBEN WE AL ZOVEEL KWH GEPRODUCEERD!

3 5 0 8 8 3 3 3 1

131

Totaal aantal projecten

100%

Succesvol gefund

€ 23.635.017

Financiering door ZonneDelers

293 MWp

Opgesteld vermogen

150.474.821 kg

Kilogram CO2 bespaard

8.495

ZonneDelers

72.693

Aantal huishoudens dat we jaarlijks van
zonnestroom voorzien

€ 2.473

Gemiddelde investering ZonneDeler

35,31 %

ZonneDelers met meerdere projecten in
portefeuille

260

Project partners

837.372

Aantal zonnepanelen

€ 100.000

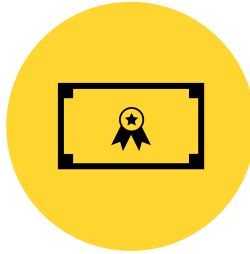
Grootst ingelegd bedrag

We have successfully broadened our value proposition Growing from crowdfunding solution into a financing platform



SOLAR BONDS (2013)

- Citizen participation
- Junior loans (non recourse)
 - 4,5% all-in rate
- Up to 98% leverage



ZONFONDS (2018)

- Project finance from 250k
- Senior loan (non recourse)
 - Approx 2,5%
- 85% leverage



ZONLEASE (NEW!)

- Financial lease
 - From 50k
- 100% leverage
- Recourse



HORIZON SAAS (2022)

- Solar Asset management
 - Software business
- Based on our own internal systems

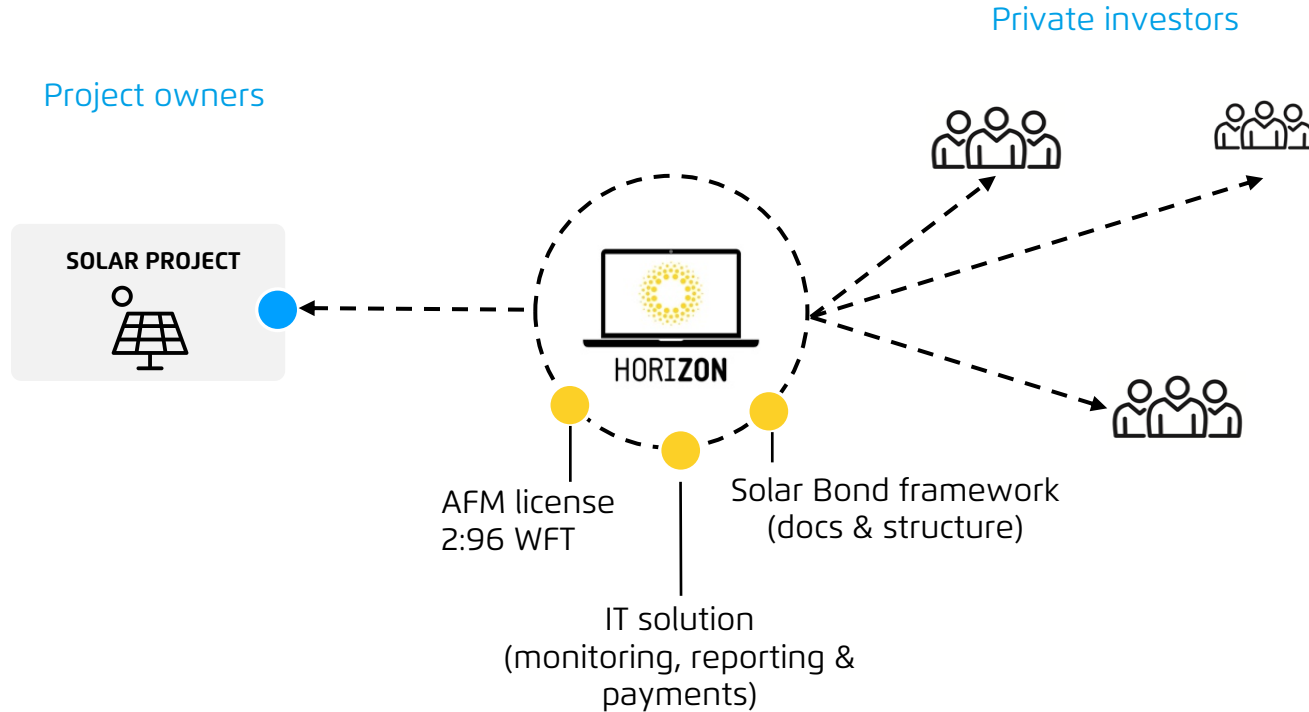
Focused on building an online 'machine' to finance small to medium scale solar projects

Solar Bond financing example



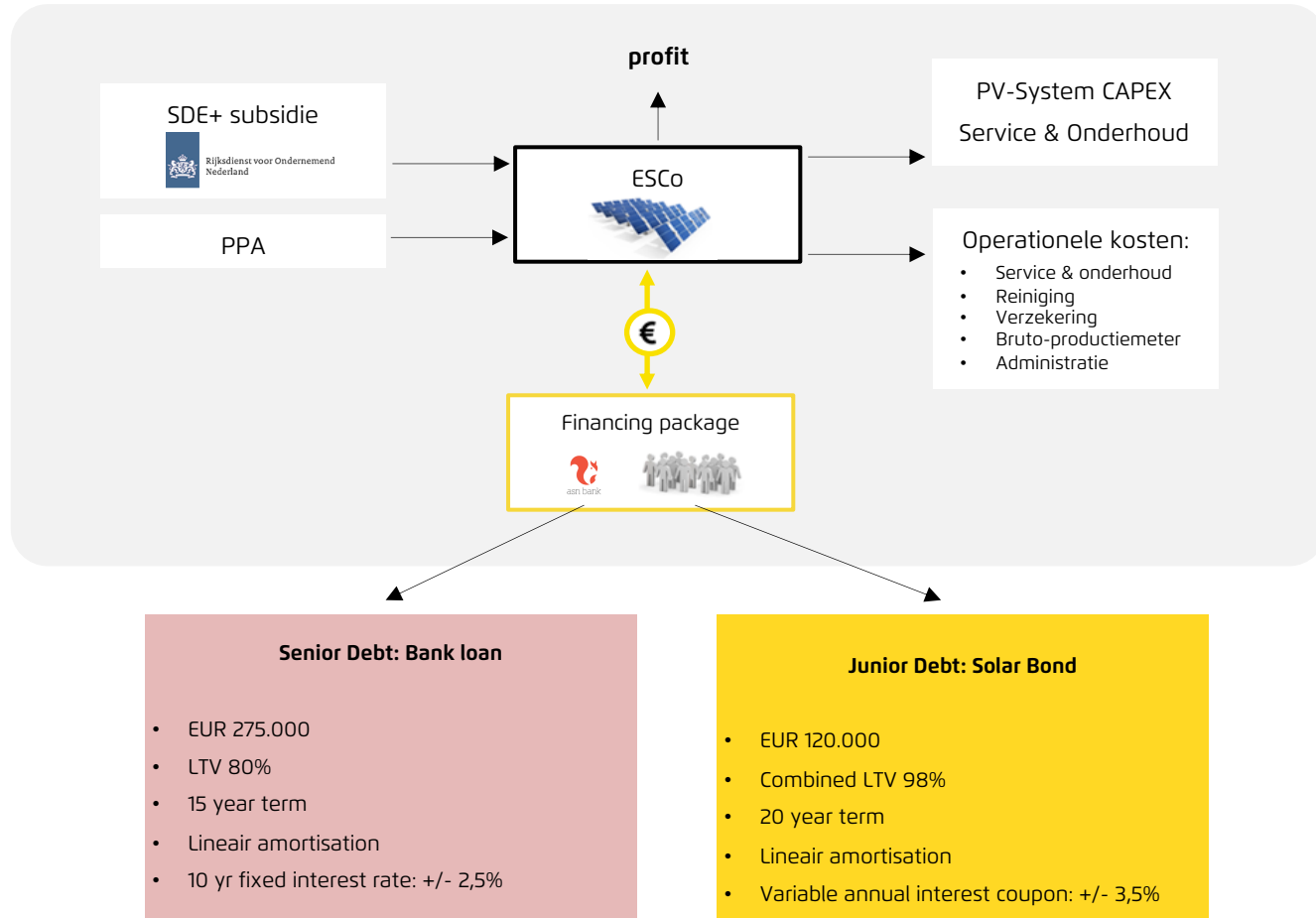
1.059 modules / 275 kWp
Capex EUR 480.000
2015

As a platform we enable project owners to connect directly with capital

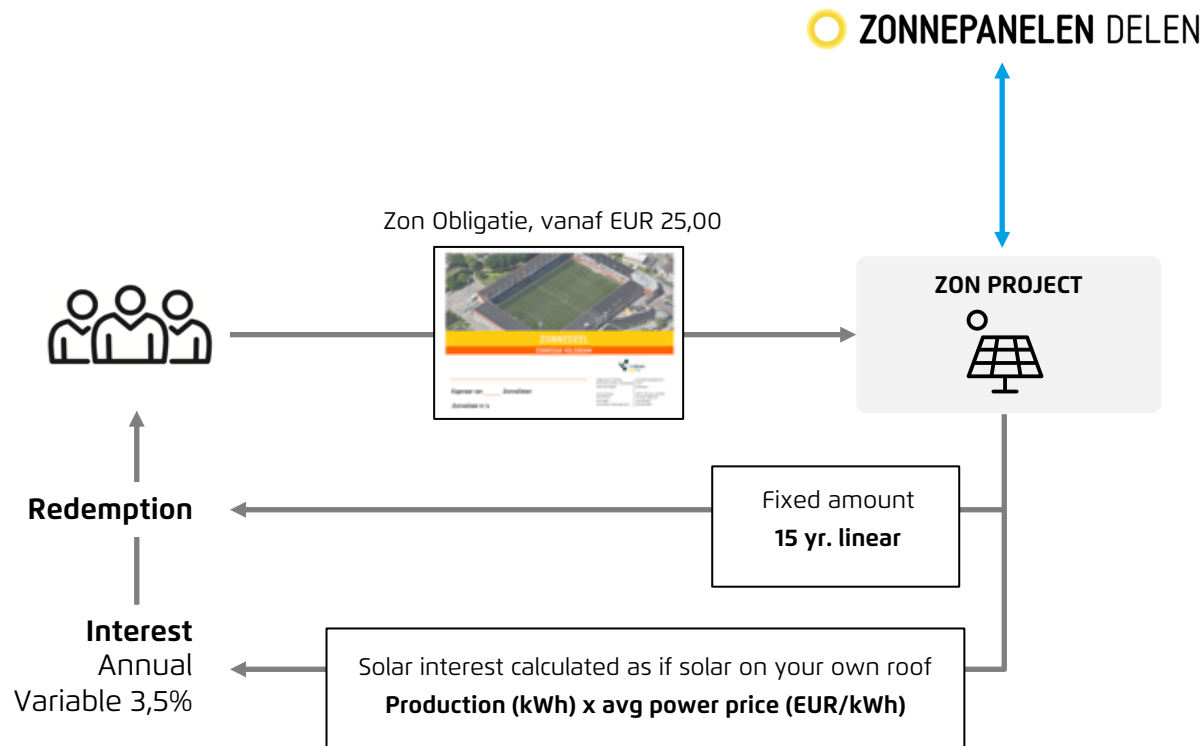


We do not own the projects, and do not have the solar bond funding on our balance sheet = decentralized financing / off-balance financing

Let's Zoom in on the ESCo



Zoomin in on the Financing: a 'solar bond' for community involvement





Investing with a little as EUR 25,00



Business owners love it

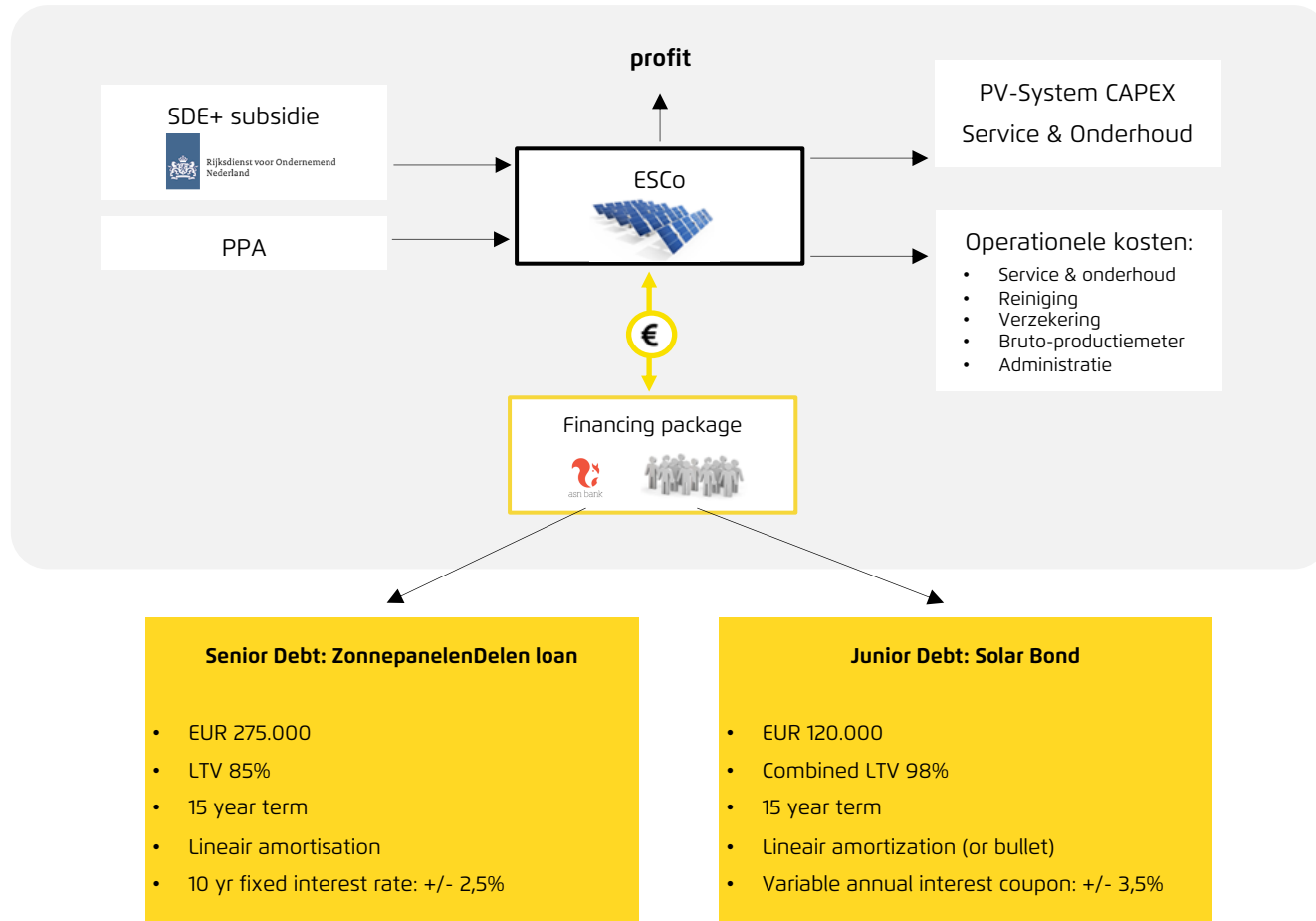


We make solar social, the power of community solar

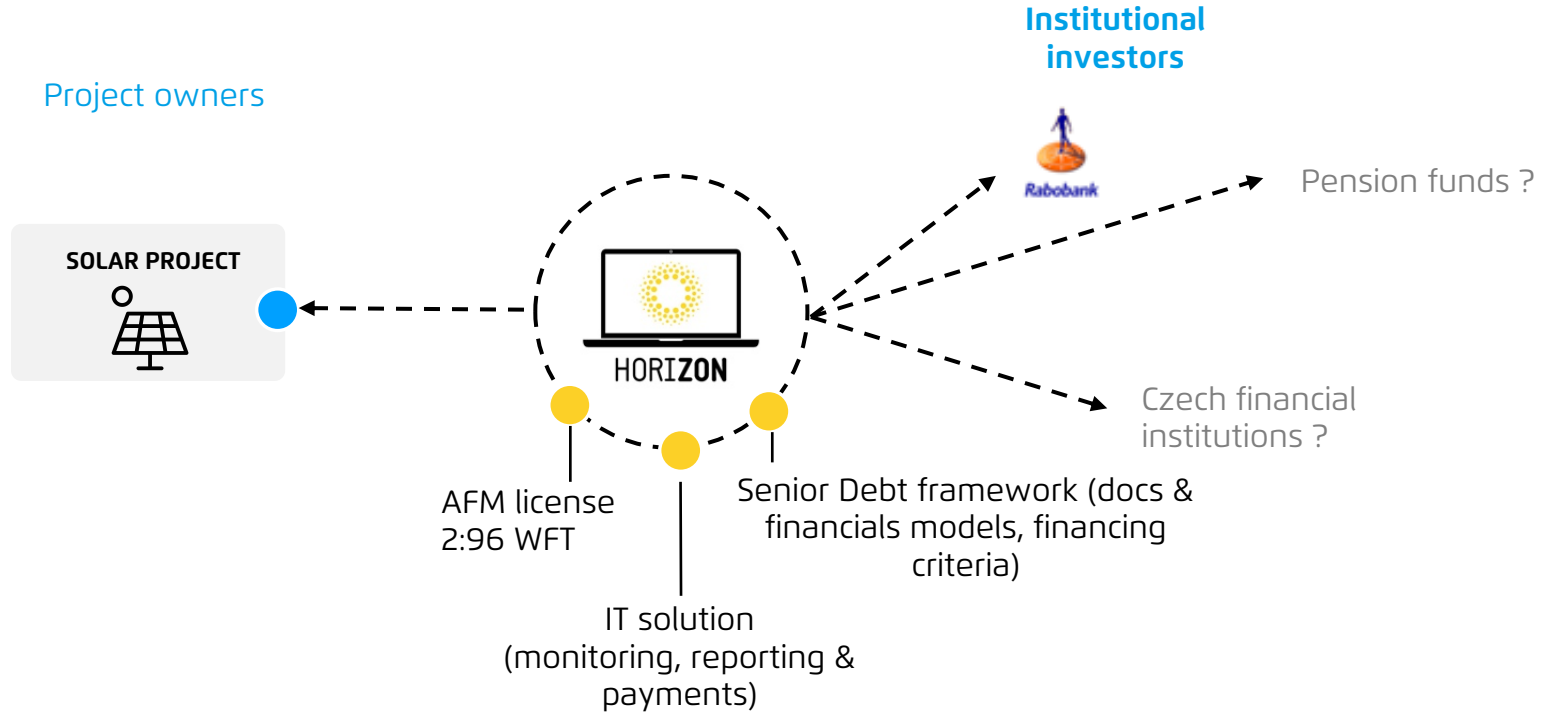


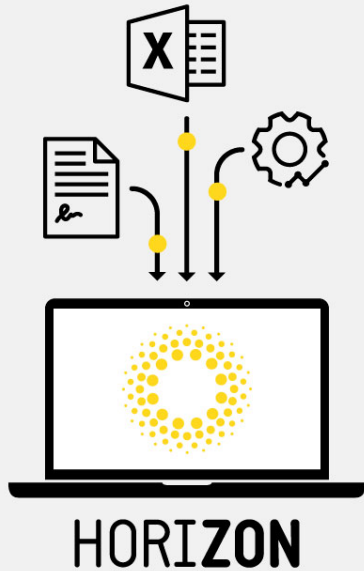
2. Small scale project finance solutions

Our goal is to provide optimal financing package for the Esco

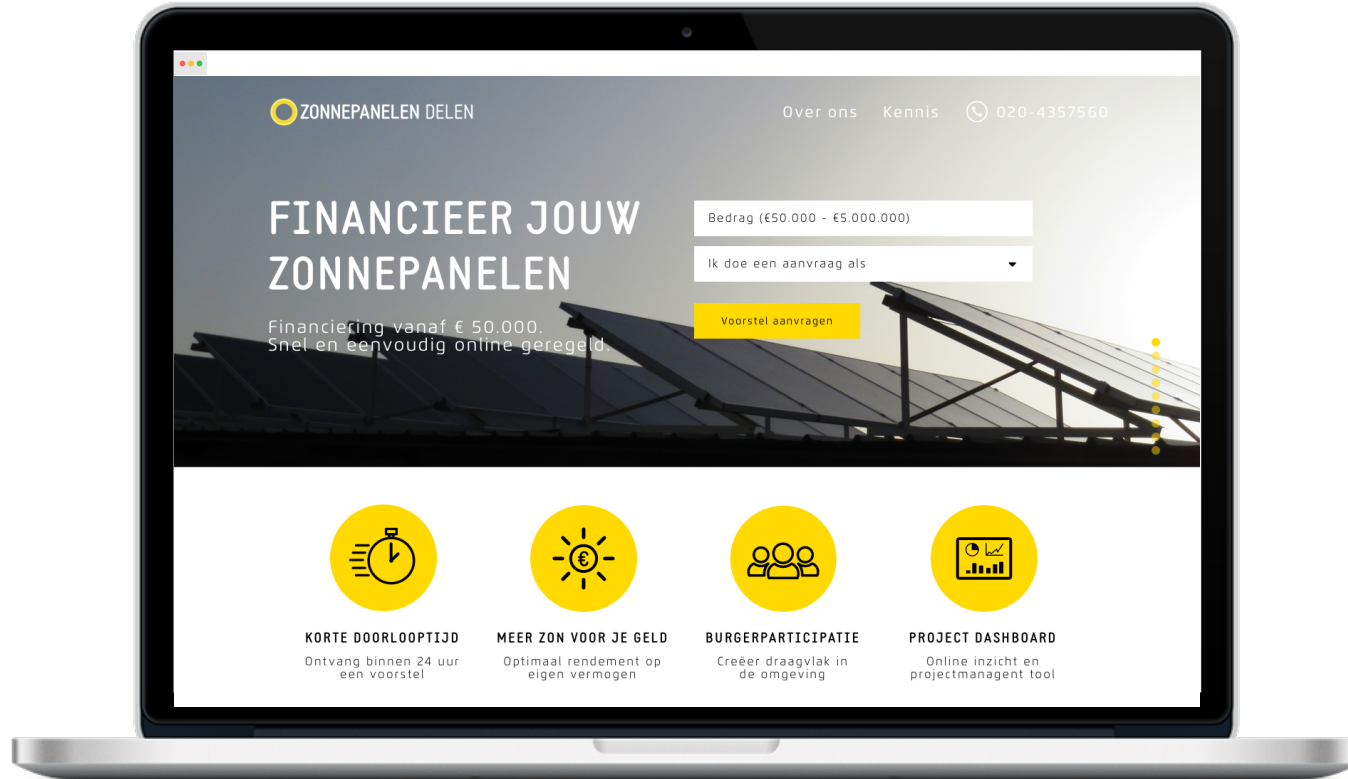


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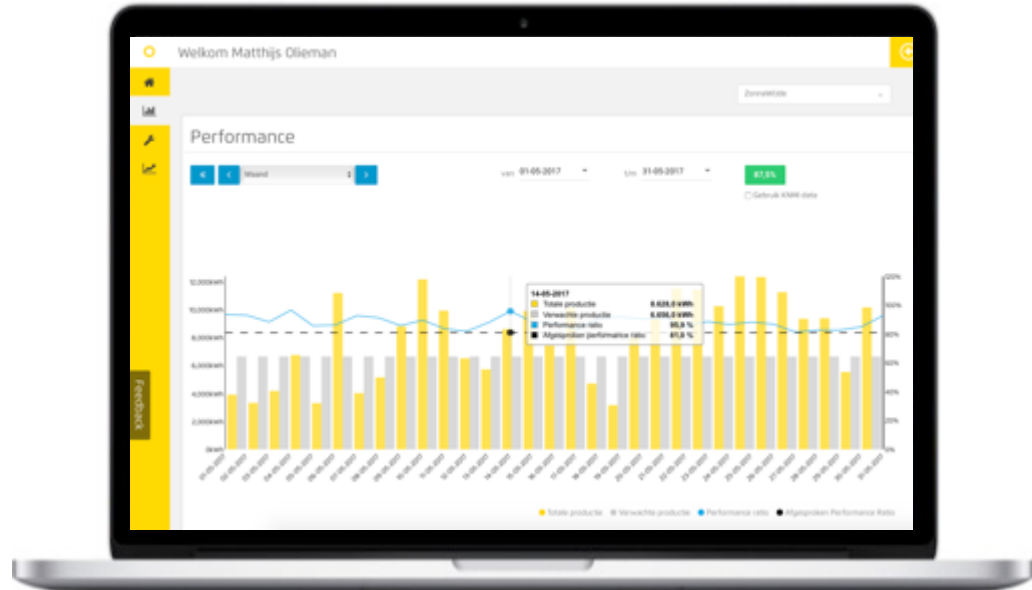


**Extreme
focus on
standard-
dization &
automation**



Using our own software for

- **Workflow management:** credit status and credit decision
- **Automatic document generator** (template finance and project contracts are mandatory)
- Monitoring, review & management








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