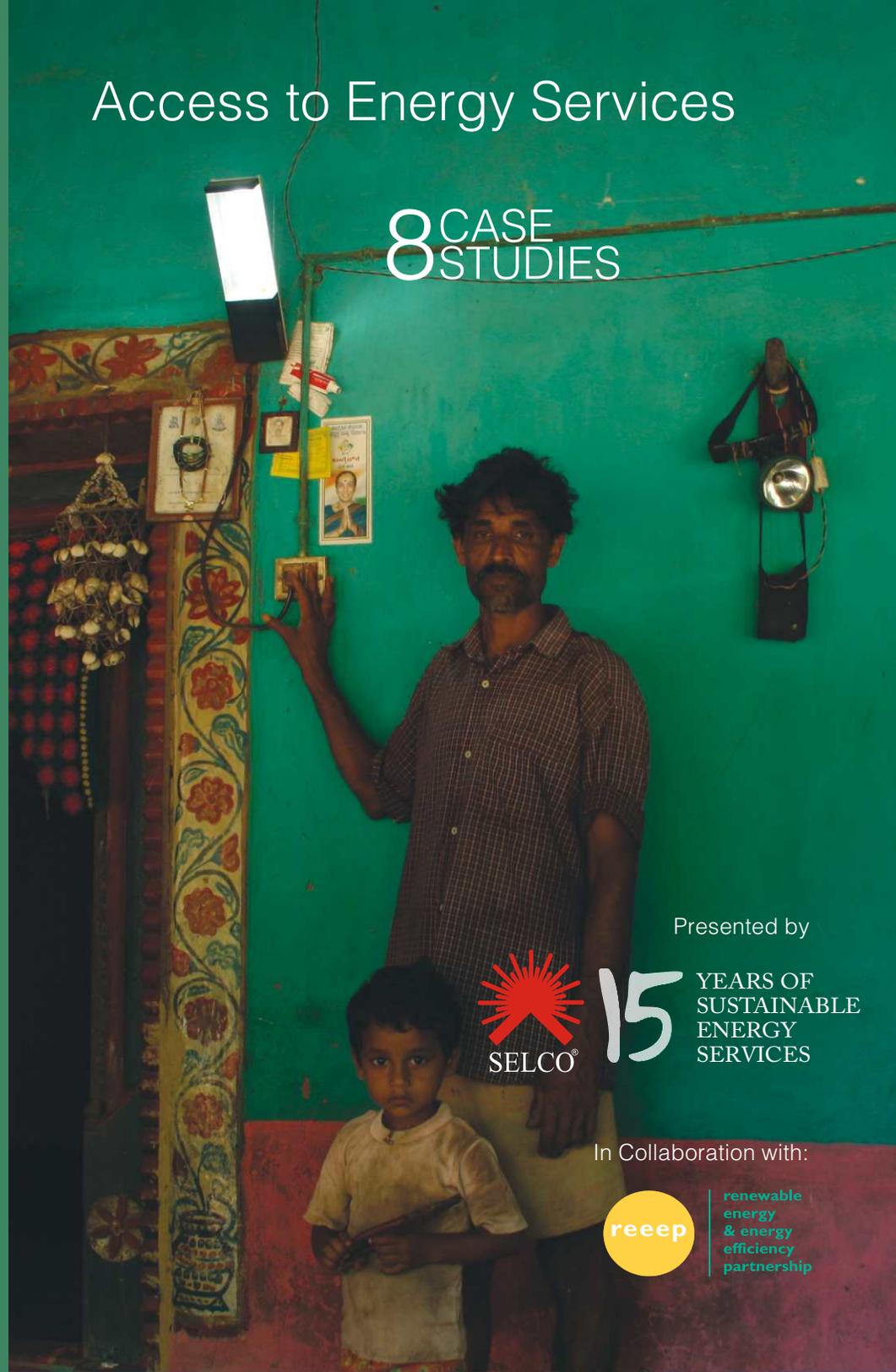


Access to Energy Services

8 CASE
8 STUDIES



15 YEARS OF
SUSTAINABLE
ENERGY
SERVICES

SELCO Solar Light Pvt. Ltd.
#742, 15th Cross, 6th Phase, J P Nagar, Bangalore – 560078, India.

Tel: +91-80-266-545-09
Email: selco@selco-india.com
Website: www.selco-india.com

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REEEP is pleased to present the publication - Access to Energy Services by REEEP partner – SELCO, showing casing eight solar lighting initiatives. SELCO continues to use REEEP financing to extend their services to new sets of customers without energy access often leveraging resources from local banking and financial institutions.

Under the current project, SELCO has used REEEP funding to lend through self-help groups which could enable access to new markets in future. SELCO has also ventured into servicing migrant labourers in urban low-income housing who lack access to civic amenities and electricity due to their absence of legal residential documentation and absence of land-holdings. Urban low-income households could also be an interesting market segment for the future. These exemplify good practices of using REEEP funds to mitigate the risks and offset transaction costs of developing and establishing a new market.

In all the cases, SELCO's determination to pursue and open up difficult and remote markets and the ability to identify and develop limited prospects into real opportunities is evident. The company seems to take a long term view and services customer needs in a bespoke manner. The cases also provide examples on how lighting and energy transforms lives for people who have never experienced modern energy services in their lives.

Today over 1.46 billion people lack access to energy services while almost all of us who will hold this booklet cannot imagine a world without electricity. According to the IEA, more than 1.2 billion people will still lack access to electricity in the year 2030. If this energy exclusion is to be avoided public policy needs to play a more active role in facilitating energy access. Social enterprises like SELCO could do a lot more if provided the right policy and incentive framework, similar to the sort that are offered to foreign exchange earning companies by several countries.



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These well written cases supplemented by some good visualisation provide valuable insights to how social enterprises work on clean energy access issues in developing countries and the challenges involved. The cases also illustrate that energy access is not just about technology but a host of other issues including financing, risk management, transactions, services and marketing. These case studies are good examples of how a committed social enterprise with a for-profit mandate can develop markets for clean energy and we hope it will inspire clean energy enterprises in other REEEP regions and beyond.

International REEEP Secretariat
Vienna International Center / D1732,
Wagramerstrasse 5
A - 140 Vienna
Phone: +43 | 26026-3678
Fax: +43 | 21346-3678
www.reeep.org

Introduction

Climate Change and Copenhagen have been the most talked over topics in the recent times. In all the potential solutions suggested, for tackling the climate, are never poor-centric. The solutions suggested are very focused on centralized power solutions and are mostly based on fossil fuels and nuclear. Repeatedly we have seen, in India, that centralized solutions have never effectively reached the masses and thus many of the poor have lived in darkness even after six decades of independence. According to many studies over forty percent of Indian households are off grid and even those who are connected are not assured of reliable supply.

In 2010, SELCO completed 15 years of operation. SELCO was primarily setup to create appropriate solutions to meet one of the basic needs of rural households – lighting. In order to do so SELCO realized of site specific solutions with door step servicing and door step financing. The door step service is crucial for the product or service to be accepted as reliable. The doorstep financing is essential to leverage the expertise of local financial

institutions to make the initial cost of solar energy service affordable: not by lowering the capital cost but by creating financial products that match the cash flow of the client

In 15 years, SELCO has grown organically to 25 energy service centres with over 150 employees and has provided solar lighting solutions to over 100,000 households in Karnataka, India. Most of these customers are either off grid or connected to an unreliable source of power. A lot of this credit goes to the financial institutions that have pioneered to provide appropriate financing to SELCO's clients. Still many of the local managers of financial institutions perceive great risks while providing finance to the poor. Through its partnership with REEEP, SELCO has tried to reduce the risk via innovative financial facilitation models and processes which makes the so-called 'unviable' projects feasible.

The series of case stories show, how small innovations (technology, finance or process) can be implemented to sustainably power underserved households using decentralized renewable energy. Through each of these case stories SELCO highlights need based technology and segment focussed financial products that are essential for providing solar electricity as an asset to the people with no reliable access to energy services. As one goes through the cases, it is important to note the role of financial institutions who have leveraged their experience to design site specific financial models (Bommalapura and Sonalhadi). The Karwar case study revolves around a fishermen community, who previously have never stepped into a bank, avail credit for a solar system. The Medini case study brings to front the challenges faced in providing lighting solutions to communities who are not easily accessible by roads hence are deprived of essential infrastructure solutions. One of the other cases brings to light the innovativeness of a women self help group that helped its members to start a business of renting out solar lights to street vendors (Madanapalle).

The purpose of this publication is to show case some of the innovations of SELCO and its holistic approach to providing solutions to the poor.



Solar Lighting is an economical solution proves Medini Village - Kumta



Tucked in the forests about 45 kilometres uphill from Kumta, isolated residents cultivate their lands with cashew, paddy and sugarcane. SELCO's first contact with the village occurred in 2003 when solar home light systems were sold to five farmers out of 41 households looking for alternatives to kerosene lamps as a source for lighting. Seven years later enquiries for five more systems turned up! To some it might seem strange that it took seven years for more enquiries to be generated. Patience of some families ran out when after seven years they realised their situation had not improved and their expectation of connectivity to the grid gradually diminished. It was at this juncture that SELCO was once again contacted.

If one has never visited the area it is not surprising if it is assumed that the residents are poor hence affordability of solar lights is low. Interestingly it is not financial barriers but their remoteness that hinder their access to a solution. They are not poor but unreachable. This is evident when one enters the village to an unusual sight of bamboo poles with loose wiring sticking out of the roofs. These are wireless landline phones; they only connect with the nearest town and completely depend on sporadic signal strength.

KarnatakaVikas Grameen Bank (KVGB) agreed to finance the systems since they were the original financiers for the first five systems and in the interim period developed a trustful relationship with the community. They also have had a very successful partnership with SELCO since the latter's inception start in 1994. KVGB's vision to finance systems came well before the government encouraged financial institutions to go for renewable energy loan portfolios. Their loans catered to people who required solar lights as an asset. The existing relationship between the bank and people through previous agricultural loans also eased the transaction time to qualify for a solar loan. Through a continued partnership with REEEP, SELCO leveraged their support to facilitate the transaction costs to cross the threshold to reach a certain scale.

At first glance this is an unsustainable installation for a social enterprise such as SELCO because of the extreme transaction costs and small numbers. Such installations are burdened with high transaction costs required to create awareness that would generate a critical number of enquiries that would spearhead the project to scale. These installations are not about financial or technical innovation but really what SELCO is driven to do—reach out to people in remote areas who need lighting solutions as an integral part of their daily lives, as an asset.

Breaking Energy barriers for the Urban poor

- Manipal

City slums have grown faster than the global economy in the last few years, especially with the growth of the infrastructure and real estate sector. Slums are the only place of shelter for many poor migrant workers who travel to larger towns or cities. Slums conjure up images of a dirty environment with makeshift shanties characterized by a lack of basic amenities like drinking water, electricity and sanitation. Initially set up as temporary shelters, over time the residents of these slums lay claim to the land even though in most cases legal land documents are absent. The mushrooming of slums across cities today have become an inevitable reality with the disproportionate relationship between fast paced development and poor infrastructure.

This is the story of a slum in the coastal university town of Manipal in South Karnataka. Manipal is known for the professional educational institutes attracting students from all parts of India and abroad leading to the creation of local jobs and business opportunities both in the formal and informal sector. The latter attracts cheap labour, like construction workers, mostly from North Karnataka. It has been 20 years since migrants from North Karnataka have settled in one of several slums in Manipal. The ever increasing construction projects in Manipal has led to the employment of daily labourers as cheap labour.

The slum residents, daily labourers, were approached by SELCO to address one of their issues: lighting. The residents had never seen a solar system and

thus were reluctant to try it out. Furthermore, the system would have been affordable only if it was being financed based on cash flows of the beneficiaries— something that no institutional financier would offer these migrant workers. After convincing the usefulness of the solar lighting system to the slum residents, SELCO pursued a financial institution for end-user financing. Finally SELCO partnered with Hamsa Cooperative Society who became interested in including the slum dweller lighting project as part of their high priority portfolio.

At first, like all the other financial institutions that were approached, the society's managers were averse to provide financing to a group of migrant labourers living without any formal documents on government land for 20 years. However with persuasion from SELCO staff the managers agreed to visit the site for a demonstration one evening. There was huge excitement at the slum upon hearing that the prospective visitors could potentially finance a commodity for them considering that they had not approached a financial institution for fear of being turned away. The initial visit was positive and the society agreed to finance the systems provided SELCO put forth a 100% guarantee for the first ten families. Though SELCO normally discourages 100% guarantee as it completely reduces the risk of the financial institution and jeopardizes the replication of the project without similar guarantees. SELCO decided to take the risk in this case and make an exception to capture the learnings of financing a group which is deemed unbankable. As part of the model, every month, a part of the deposit was returned to SELCO after completion of the repayment to reduce its risk.

In October 2009 the government ordered the community to vacate the land and move to another allocated slot as the land was being proposed for a different project. This was followed by three months of agitation during which time the residents were unsure of their future and the overall stability of the community was in jeopardy. Fortunately the crisis was resolved with the community agreeing to vacate the land and move to the new allocated site about six kilometres from their original homes. Interestingly the payments continued despite the relocation activities and SELCO technicians reinstalled the systems at the new site. The financial partner, customers, and SELCO worked together despite this unforeseen change to ensure that the project was completed.

Today, ten families enjoy access to their individual solar lights. By providing solar lighting via affordable financing, not only have they rid themselves of darkness but they have also proved that they are bankable. As for the banking community, this project is an eye opener that the informal sector is a reliable and responsible part of society.



Solar financing via Joint Liability Groups

- Bomalapura

Bordering the Nagarhole National Park, one of the few remaining strongholds of the elusive Indian tiger, are villages whose residents predominantly belong to the Gowda caste - traditional landlords - while the rest are landless labourers who have settled in the region over the years. The main source of income is agriculture through cultivation of cotton and tobacco which is sold to nearby industries. Though the village is electrified, one of the legal requirements of having a connection to the grid, as per the electricity board, is ownership of land which is not the case for many of the residents. The remaining others are connected to the grid but the supply is unreliable.

For a solution to the unreliability and non availability of power, the villagers approached SELCO for a solution. SELCO, along with financial partner Cauvery Kalpatharu Grameen Bank (CKGB) demonstrated solar as a solution by bringing in a package of doorstep technology and financing. CKGB agreed to finance the systems but through groups of ten families forming a Joint Liability Group (JLG) which would in turn receives financing from the bank. The primary characteristic of the JLG is that each family will be equally liable for the loan thereby socially pressurizing each other to ensure timely repayments but it is different from the more commonly known self-help group as a JLG will not earn any income from facilitating the financing. The demonstration and transaction costs of creating JLGs were facilitated via REEEP support.

Today, 28 families own a solar home LED lighting system. Due to their proximity to the National Park, many residents describe a life of constant human-animal conflict with the common presence of elephants, leopards, monkeys and other wildlife destroying crops and killing cattle. Fearful of the unpredictable danger in the night many villagers were confined to their homes from early evening. The lights have become a source of security, deterring animals from venturing too close to their homes. The visionary leadership of the bank coupled with SELCO's mission of providing sustainable energy to the underserved has ensured that at least these 28 families are not fearful of the darkness anymore.



Financial inclusion and solar lighting go hand-in-hand -Karwar

Karwar is one of the major ports of Karnataka catering to the Northern part of the state, Goa and Southern Maharashtra. It is probably better known as the host of one of the main nuclear power plants, Kaiga, in India. The bustling fisheries industry along the Indian coastline is a source of income for a sizable portion of the country's population. Several income groups benefit from this multilayered industry ranging from catching fish, segregation, processing, storage and sales. The fishermen community are a vulnerable lot whose livelihood is prone to unpredictability and natural disasters as many live along the sea coast. A typical home for members of this community is a makeshift shanty which serves as a migratory shelter usually along the sea coast. Access to any basic amenity such as electricity, sanitation, or drinking water is a luxury.

It is one such community, primarily in the business of selling fish, that SELCO staff happened to pass by in August 2009 and subsequently stopped as they noticed that their households did not have any access to electricity. Initially there was widespread apprehension in this community of nine households over the reliability and cost of a solar system. Despite several visits after this first contact the community was still unsure about the benefits despite being completely unelectrified without the prospect of grid connectivity in the near future. SELCO then installed a solar lighting demonstration unit at a local restaurant which was strategically chosen due to the constant flow of people.

Lack of awareness of how the light works on solar energy was further complicated by financial barriers as their settlements were migratory in nature: makeshift shanties without legal land documents, hence none had access to a institutional financing. Despite approaching banks in the area

there were concerns that repayment would be risky given the nature of the customers. One such bank was Karnataka Vikas Grameen Bank who nurtures a 15 year partnership with SELCO. The local branch manager was still doubtful about the repayment capacity of the community. Leveraging SELCO's previous successful collaborations with KVGB, using REEEP support to cover the initial downpayment and transaction costs, the SELCO staff approached a senior manager at a nearby town to intervene and convince his colleague about the project. One telephone call later, the Karwar KVGB office told SELCO it would be willing to finance the fishermen community as part of their financial inclusion portfolio.

The financial barrier of downpayment was overcome by using REEEP support. However in order to avail the loan certain bank charges were mandatory as part of the documentation process. This once again raked up hesitation within the interested families who were themselves interacting with a bank for the first time. Upon understanding their concerns, SELCO offered to channelize more funds towards the downpayment so that the pinch of paying for the paperwork for the loan was subsided. It would have been easier for SELCO to directly pay for the documentation but it was important to encourage the community to experience the workings of a bank and in turn their procedures. Subsequently, 2-light home LED systems were installed primarily to meet their domestic purposes.

Bordered by the sea at one side and a long stretch of road on the other, the darkness is even starker at night. The families insist that the lights have now made them feel like they are living in a house. The process of getting these lights has also made them feel ownership. For all, the first time experience of walking into a bank and processing documentation for a loan instilled a confidence in them. Today, many of them speak of opening savings accounts and availing more loans. This for SELCO goes beyond just providing a light but also enhancing the quality of life of the fisherfolk.



Lighting unelectrified homes via appropriate financing - Sonalhadi

Sonalhadi is a tiny hamlet of eight houses which has no access to conventional grid electricity. The villagers are originally from the Kuruva tribe and used to source their income traditionally as hunter-gatherers. However, with the introduction of wildlife protections laws they had to find an alternative as daily agricultural labourers with their own basic needs being sustained through produce from small agricultural plots allotted by the government during the transition.

On one of their travels, SELCO staff heard about the village. Upon further discussions with the community it became increasingly clear that decentralised lighting via solar made sense provided affordable financing

was in place. SELCO then approached its financial partner, Cauvery Kalpatharu Grameen Bank (CKGB), to provide financing to the community. The local branch manager of the bank took an active interest and personally visited the tiny hamlet with SELCO staff and instilled a sense of financial confidence in the people encouraging them to form Joint Liability Groups (JLG) as a first step for the bank to facilitate financing. REEEP support was used to facilitate the transaction costs involved in generating awareness within the community.

Subsequently the villagers were convinced about the JLG model of financing. CKGB then financed the LED solar home lighting systems for eight households through the same model.

The villagers today enjoy four hours of lighting in the evening when they need it the most. With the purchase of solar lights these villagers are one step closer to enhancing their quality of life within their remote settings.



Light for all- breaking religious barrier via solar

- Savanalu

After a treacherous jeep ride starting in the twin towns of Dharmasthala and Ujire, trekking through the bumpy gravel roads surrounding the Western Ghats, one reaches the remote hamlet of Savanalu. The people of Savanalu live their life mainly as day laborers and farmers, growing whatever may be fertile in their area, be it cashew nuts or paddy. Savanalu is an example of a place that may be able to sustain itself economically, but is so remote that it has no access to many basic amenities. These hard-working villagers are unfairly ignored and not given access to grid electricity simply because of their location

- a textbook example of the disparities in access that lie between the urban and rural people of India.

A striking characteristic of Savanalu is the diverse religious backgrounds of the villagers. Their energy poverty knows no boundaries and they all face the same barriers that cannot bring them closer to a higher quality of life. SELCO, utilizing its previous experience, was able to capture what the need was and created an appropriate process to alleviate the barriers in transaction costs, financing, and service for the people of Savanalu.

The majority of the residents at Savanalu light up their homes using kerosene, buying it from the public distribution system at Rs. 9 per liter. On average, a family uses about three liters per month to light one kerosene lamp. This allocation of kerosene through the ration card is not sufficient hence the black market is the only other alternative to gain access to kerosene. The black market price is a whopping Rs. 30-40 per liter of kerosene. This is a huge price to pay for an overall poor quality of light not to mention the detrimental health effects that go along with kerosene fumes. Enough has been documented on the toxic effects of overexposure to kerosene lighting but this continues to remain the only hope away from darkness for such remote areas.

When SELCO first heard about Savanalu, it was known that there were about 25 unelectrified households in the vicinity. After holding demonstrations for the villagers, many were interested in lighting up their homes with hopes to better the lives of their families. Solar light would be more sustainable, healthier, and would rid the villagers of their costly dependence on kerosene. It was determined that the installation of a customized solar powered four-light LED system

would adequately suffice their lighting needs.

Determined to serve the people of Savanalu, SELCO made many trips to the remote village. The visits would consist of surveying the area, talking to potential customers, and demonstrating the usage and benefits of solar lighting. These are necessary steps towards generating awareness and subsequently enquiries which would make the project scalable. All of these transaction costs were covered using support from REEEP. SELCO also took on the task of bridging the people of Savanalu with a bank - Karnataka Vikas Grameen Bank (KVGB). Now, due to SELCO's facilitation, the villagers have a relationship with a bank so that in the future, loans may be accessible to these people. Knowing that the key barrier was access, SELCO also devised a scheme in which they provide a two-year annual maintenance contract to the customers. This was crucial to ensure the customers that they had proper after-sales service despite their remote location. Where many other companies would have given up, SELCO was perseverant in their mission to serve the people of Savanalu and deliver sustainable technology.

As of now, fifteen homes have been lit up by SELCO solar light. Installations have happened in Muslim, Hindu, and Christian home in Savanalu which goes to show that core needs are all the same despite religious boundaries; something SELCO was able to realize and act upon. These families will be able to provide better futures for their children with safer lighting options while studying, healthier environments in their home, and the sense of empowerment that comes with the satisfaction of knowing that they themselves have paid for such sustainable technologies.

Self Help Group turns solar entrepreneur

- Madanapalle

India's street vendors offer fresh vegetables, fast food, household items and many others depending on what you are looking for. Since many of them work late hours one of their most pressing needs is for a reliable form of lighting. Most use kerosene lanterns or emergency lamps usually at a high daily expense ranging from Rs. 10 to Rs. 40 per day. SELCO recognized that there was a need to provide them with affordable and reliable lighting and has worked with several street vendors over the years on an entrepreneur rental model which has proven very successful. Usually these entrepreneurs are individuals who choose to charge batteries at a central point and for a daily rent, supply it to street vendors for about three to four hours every evening.

Hearing about the success of SELCO's previous entrepreneur rental models, a women's self-help group (SHG) in the Chittur district of Andhra Pradesh approached SELCO to become a solar entrepreneur, providing solar-powered lighting for street vendors.

In a tangible example of how REEEP support helps to make a difference at the micro-level, Shree Ganga Bhavani women's self-help group were encouraged to become a solar entrepreneur, providing solar-powered lighting to street vendors. The Shree Ganga Bhavani women's self-help group started in 2009, with the general goal of helping women in the area to develop income-earning activities and to save for their families. The group

has provided a credit facility for loans to its 15 women members to help them in setting up micro-enterprises and handloom work. The SHG gets finance from nationalised banks. Over several weeks they worked with the SELCO regional branch staff to understand the opportunities for the SHG to generate income and to provide better energy service locally. In the end the SHG established a micro-solar enterprise to charge 30 batteries at a central solar station with financing support from the local bank branch. These batteries would then be dispatched in the evening to street vendors who can then use them to power the SELCO lights at their stalls.

The bank was initially hesitant to finance the entity as they were unconvinced of the potential benefits of the business. Field visits and demonstration units for local street vendor over several weeks, as well as SELCO senior staff visits, convinced the bank of its merit. The first bank loan covered 15 solar light systems, and based on the encouraging response, a further loan for another 15 systems was also given. Support from REEEP helped facilitate the transaction costs of setting up the solar enterprise, which would normally be unviable for a small business venturing into a new area. With a willing financier, this small enterprise could well expand to provide up to 200 light points in next few months, offering a way for street vendors to replace their expensive smoky kerosene lamps with clean solar-powered lights at an affordable daily fee.

This is the first of hopefully many opportunities that SELCO has had to assist a women's self-help group become solar energy entrepreneurs. The light has not only brought a reliable and effective alternative to the street vendor but also enhances their business appeal with a brighter, cleaner display.



A remote village lit by solar energy

- Kattehole

Chitradurga's hilly terrain is dotted by large wind turbines supplying electricity to the grid and then to power the urban areas in Karnataka. Chitradurga is a district known for historical forts. It is one such village in the district of Chitradurga that SELCO's attention was drawn to. The village is called Kattehole. There is no recognizable road to approach to Kattehole and for the forty families who live here access to basic amenities like water, electricity, sanitation and other services is a distant dream. Their remoteness is palpable from the four kilometre trek they make every day to charge their cell phones at a nearby town. The irony is that the village is located along the foothills which have large wind turbines towering above them but do not experience the benefit of its output.

The remoteness of the village makes it an example of the impact of decentralized energy as a viable solution. Though initial demonstrations of solar technology invoked immense interest, the cost was perceived to be prohibitive – as proper financing was not an option for the poor families. Although awareness of the product was generated in the community through demonstrations, the financial barrier still persisted.

SELCO approached its partner bank in the area, Pragathi Gramin Bank, who agreed to finance the systems provided a downpayment was made as per the bank's regulations. This downpayment is 15% of the cost of the system and for families whose livelihoods are centred on growing vegetables and tending to goats, the prospect of paying a large amount towards downpayment was beyond their reach. Using REEEP's support towards the downpayment, financing was leveraged to for the remaining 85% of the loan to the beneficiary. This amount could then be repaid on a monthly basis leading to affordable monthly payments for the villagers. Fifteen families enjoy the solar light in their homes today. Previously, social activities after 7:00pm were rare and children would often fall asleep by then. Today, the light is an incentive for families to spend more time together after dark and also encourages the children to study. As distribution of power is one of the main barriers to remote rural electrification, this project reinstates the importance of site specific solutions rather than mass based ones. This story bears testimony to the viability of decentralised solutions (solar) versus large scale centralised solutions (wind).



About SELCO

SELCO INDIA (SELCO) was established in 1995 as an experiment to:

To create a sustainable business by promoting energy services in the underserved and un-served areas of India.

To build a sustainable linkage between energy services and income generating activities.

To build a strong service network in the rural areas for solar systems and other energy services.

Approach to Sustainable Energy Solutions

SELCO business model has been to establish strong innovative linkages between end users, energy services, technology and financing. SELCO views a product as a combination of technology and finance and hence uses a two pronged approach of door-step service and door-step financing. SELCO has been able to assess the end user needs and create a solution that best fits his/her need. This need can be technical, financial or a simple process innovation that could empower the lives of underserved or un-served households and small scale businesses. It is this bottom to top approach of SELCO that has helped it to create specific need based products that meet the needs and expectations of the end-user.

Key Features

Creating products based on end user needs going beyond just being a technology supplier but customizing our products based on individual needs. Installation and after-sales service dedicating regional energy service centers to ensure prompt maintenance and service.

Flexible financial packages creating channels for end users to afford systems based on their cash flow.





Our Network

SELCO has forged partnerships with a varied network of organizations (community based, technical, financial, non-profits, volunteers and holistic partners) to integrate the collective skills of each of these entities to identify new customer segments, identify energy related problems, project development, and offer innovative solutions to an untapped and often neglected market.

Impacts

SELCO has so far catered to over 1,00,000 customers. Through provision of reliable energy services SELCO has been able to sustain a sense of faith in solar energy which would have otherwise been an unknown technology. Linking income generating activities with energy services has improved the quality of life for several members of underserved households by providing affordable channels to procure the technology thereby increasing work hours and also encouraging entrepreneurs to invest in energy service businesses. SELCO also played a pivotal role in convincing commercial and rural banking institutions to develop financial solutions that match the cash flow of the target client base.

SELCO Today

Over 15 years, SELCO has established 25 energy service centers across Karnataka and Gujarat and is mobilized by a workforce of 150 employees catering to more than 1,00,000 customers. SELCO is transitioning from a solar energy service provider to an energy service provider through its Innovation Department which will look at an array of problems ranging from solar, drinking water, improved cook stoves, drying, housing and other energy related needs. Innovative products, innovative linkages, and innovative finance programs are needed to create ample opportunities for the lower income groups in the society to access alternate energy sources and thereby uplift their quality of life. SELCO aims to be that catalyst of change.