

Le biogaz en France et en Allemagne. Les évolutions du cadre réglementaire, la vente directe et le financement des installations de méthanisation.

Retour d'expérience sur les leviers importants du financement

Erfahrungsbericht zu den wichtigsten Optimierungshebeln der Finanzierung

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About me:

Since 1983 working for credits for agriculture and renewable energies

Since 2003 the only project is financing biogas and wind

Since 2007 Speaker of Finanziererbeirat - Financing Advisory Board

http://www.biogas.org/edcom/webfvb.nsf/id/DE_Finanziererbeirat?open&l=DE&ccm=010040020

Finanziererbeirat - Financing Advisory Board

Committee founded in 2007 by several banks engaged in financing of biogas plants. Meetings four times a year.

Aims:

- Investigating and fixing special problems in financing biogas plants
- Defining standards
- Knowledge transfer to make biogas more attractive to other banks
- Statements and policy papers about draft laws

Members of the Board

B I O G A S - A K A D E M I E® Campus GmbH

Bremer Landesbank

DKB Deutsche Kreditbank AG

Dr. Gehrig Management- & Technologieberatung GmbH

DZ Bank AG

IB Investitionsbank Schleswig-Holstein Energieagentur

kfw Bankengruppe

Landwirtschaftliche Rentenbank

Oldenburgische Landesbank AG

Südwestbank AG

UmweltBank AG

Topics

Advisory Board

Guests

- legislative amendment
- EEG
- external conditions
- economic conditions
- environmental conditions
- agriculture
- planning and building laws and regulations
- technical issues

lawyers

technical experts

energy traders

scientists



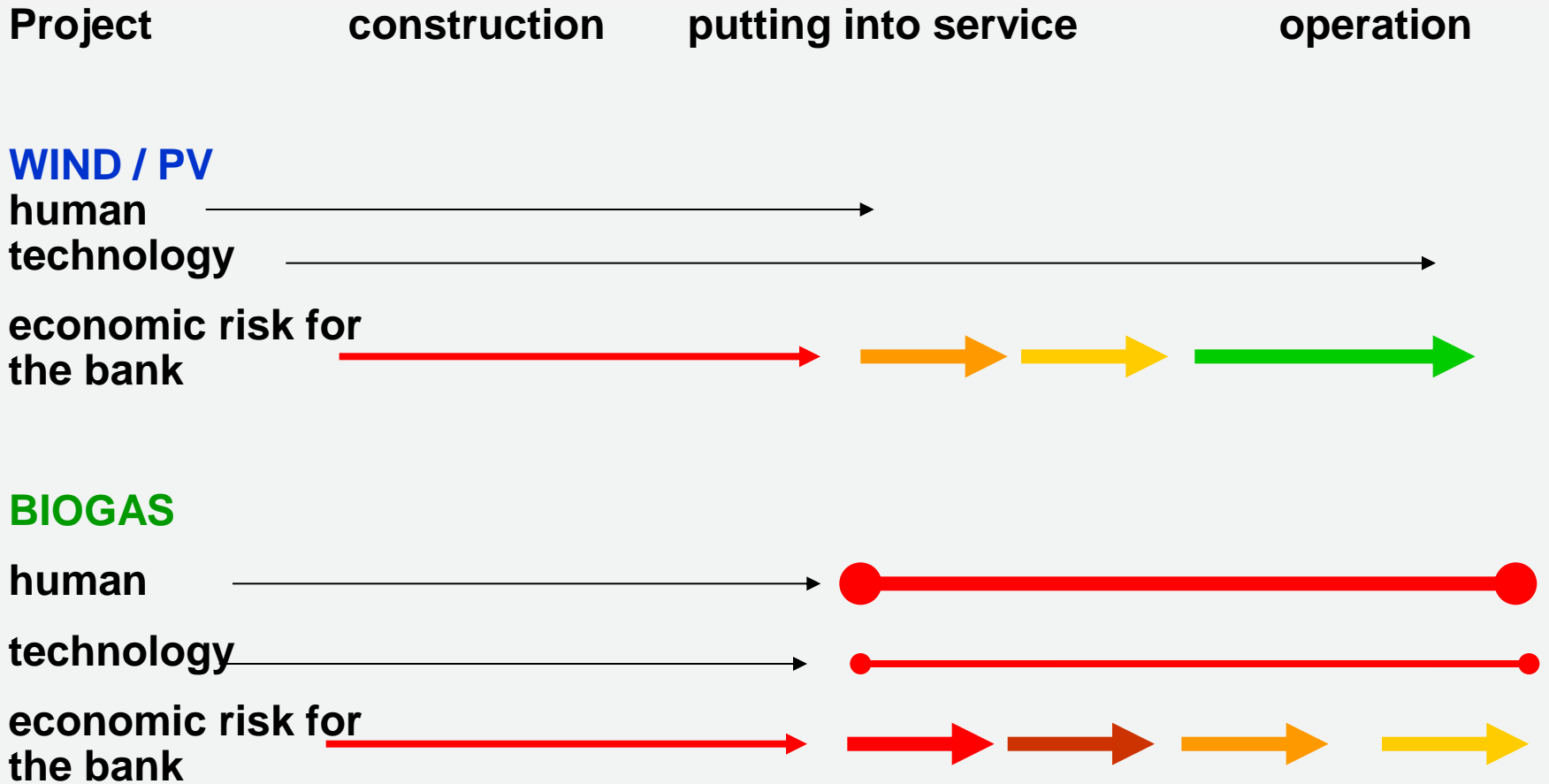
Recommendation for action to political parties and associations.

The big mistakes of German banks financing biogas plants

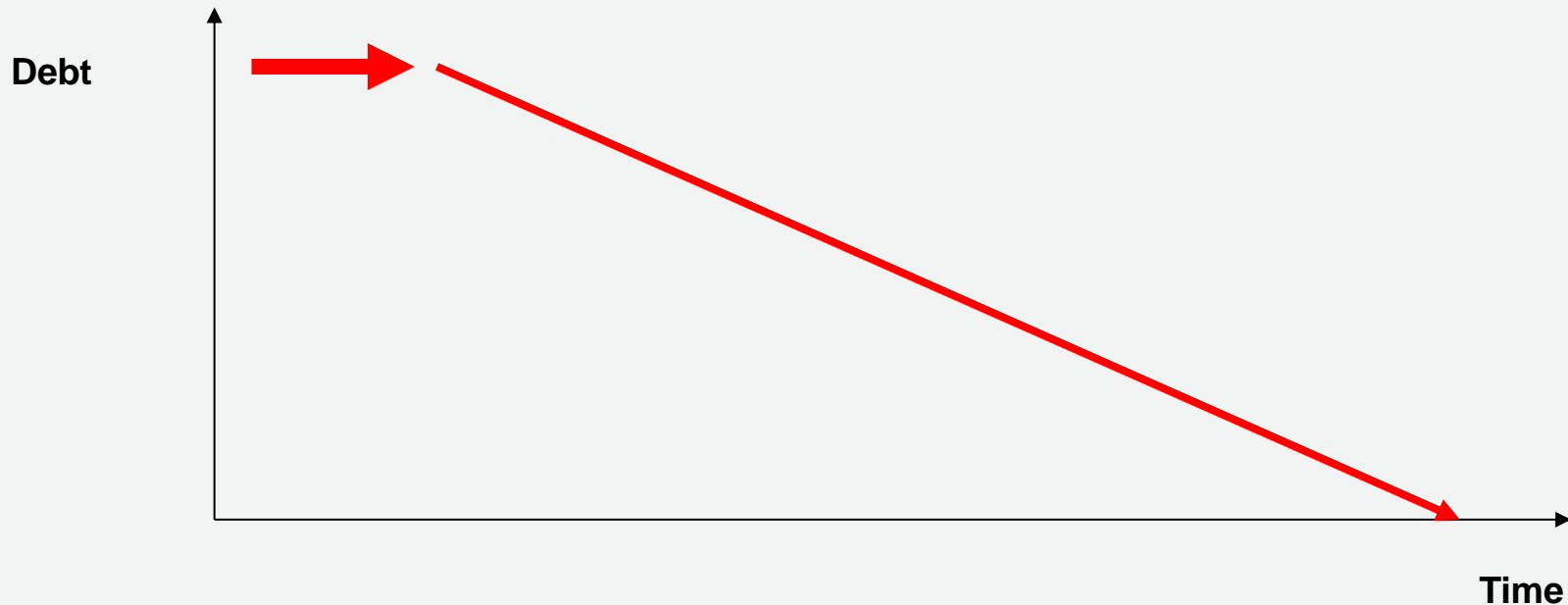
German banks learned about renewable energies by financing wind turbines. This is the reason for their mistakes.

1. Knowing how to deal with wind turbine projects means to know how to deal with biogas plant projects. **1. NO**
2. Financing biogas plants is as easy as financing wind turbines. **2. NO**
3. Biogas plants are standard projects like wind projects **3. NO**
4. The internal costs for the bank are comparable to those of wind energy projects **4. NO**

Demands to the factors in the project lifecycle

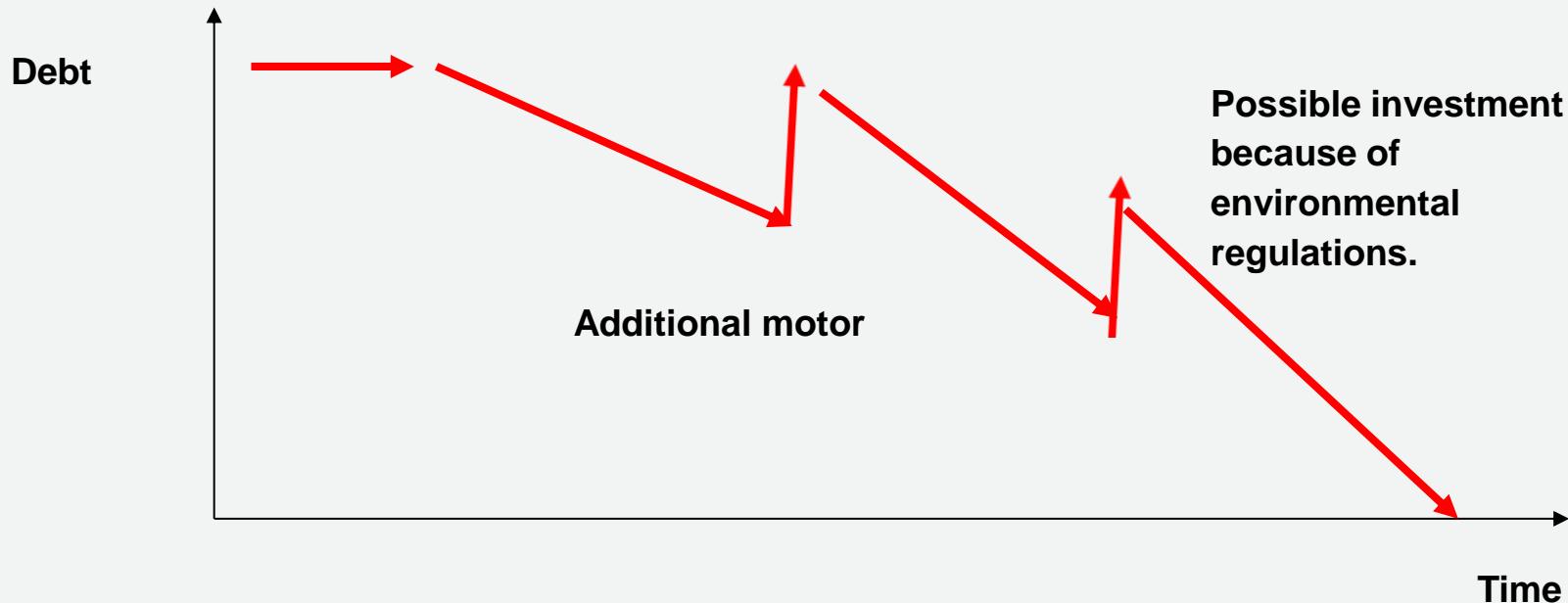


Development of financing of a wind turbine



After the start it will work like a civil servant until the end.

Development of financing of a biogas plant



After the start it will not work like a civil servant . A biogas plant is exciting for the owner and the bank until it is fully paid off.

For bank employees biogas is the royal school of financing renewable energies.

Important things the bank must reflect on

- If You don't love biogas finance houses or cars.

Biogas is not a cash cow for a bank. You need many plants to realise considerable economies of scale.

- Not every employee is able to finance biogas
- Built up a group of biogas specialists.
Concentration of knowledge
- It would be advisable to employ agricultural engineers.
- Establishment of a nationwide network of external appraisers

Risk in biogas

The biggest security risk is not
the machine, it is the
man.

Political risk

Change of laws during the life of an actual plant

EEG 2009, EEG 2012
EEG 2014, EEG 2016
Coming soon

Change of storage
capacity

Higher protection
against water threat

Satellite engines

What can we do?

Nothing

For the entrepreneur
and the bank the
politics are only kismet

Supply risk

There is no wind or sunshine, we have to supply our plant

What can we do?

Insecure supply

**Longterm contracts
(aim: 80% for ten
years)**

**Knowledge about the
agricultural conditions
near the plant**

Quality

**Payment not for
quantity, only for gas
output**

Staff risk

The staff risk is more important in great companies with many biogas plants than in farm plants

What can we do?

Staff motivation

Payment by economic success instead of energy production. At any time the employee must be interested in a quick reaction to any error of the plant.

Quick decision at the plant, not in the headquarter of the company

Budget about 10.000 Euros for the staff on the plant.

Which kind of staff mistake can happen:

Action of the user

- 1. Use of not allowed substrates**
- 2. Volume of manure lower than agreed rates**
- 3. Higher volume of corn than allowed**

Will endanger

- 1. operating license**
- 2. Bonus**
- 3. reductions in revenue, loss of guaranteed price**

The different perspectives on security

What the bank wants

long-term operational stability, long-term operational safety

safety from sabotage

Measures

- Good quality of components
- quality control of substrates,
- remote monitoring and care as well as rapid-reaction service
- industrial standard

- fencing of the locations
- Embankments
- padlocks at the penstocks

Un grand merci au fin

Thanks

Si vous ou avez des questions spéciales, veuillez prendre contact avec moi en langue française.

If there are any questions how to finance a biogas plant, contact me.

Merci de m'avoir offert l'occasion de m'exprimer.

Thank You for your attention!



Gustav Wehner

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