



EFFICIENT TECHNOLOGIES IN TRADE ARE THE CORNERSTONE OF GROWTH AND PROFITABILITY



Investing in high-performance technologies financed by GEFF partner financial institutions will benefit your trade business

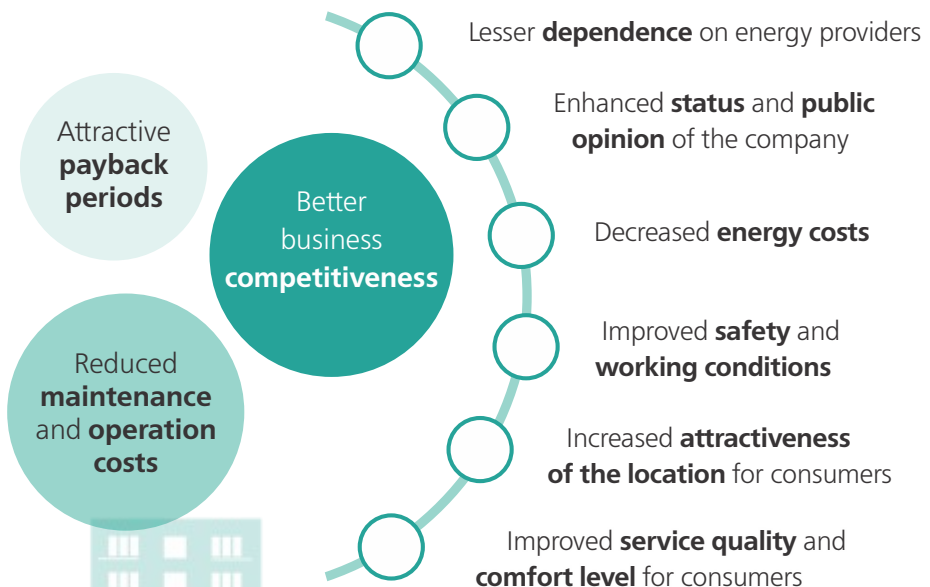
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Are you engaged in trade? Retail or wholesale, food or non-food, online or not? Your customers expect consistency in delivery and in the quality of products. Your business therefore relies on equipment and systems, and these require energy. Depending on the share of energy expenditures in overall costs, green finance could be the key to helping you decrease expenses, become more competitive and strengthen your market share in domestic or cross-border trade.

The EBRD's Green Economy Financing Facility (GEFF) has already financed more than 202,000 energy-efficiency and renewable energy projects totalling over EUR 5 billion. These investments have led to a reduction in CO₂ emissions of over 9 million tonnes per year in 27 countries around the world. **The EBRD's approach to developing the green economy is powered by matching high-performing technologies with GEFF financing at the local level.**

WHY INVEST IN HIGH-PERFORMANCE TECHNOLOGIES?



WHAT ARE THE POPULAR TECHNOLOGIES FOR TRADE SECTOR ELIGIBLE UNDER GEFF FINANCING?

High-performance technologies	Payback periods*
<div></div> <div><h2>HVAC</h2><p>Unwanted temperature fluctuations increase energy demand for heating, ventilation, air conditioning and cooling. At the same time maintaining the cooling level, and thus product quality, 365 days per year and 24 hours a day, regardless whether your business is equipped with stand-alone units or a refrigeration system, requires performance and maintenance. Here are technologies to consider for enhancing efficiency and better managing comfort and costs.</p></div>	<ul style="list-style-type: none">• Air conditioning split units: 5-6 years• Air conditioning VRF system: 6-7 years• Condensing boiler: 3-4 years• Gas boiler for heating: 4-5 years• Heat pump for space heating: 6-7 years• Ventilation: 5-6 years• Water-cooled chillers: 7-9 years• Air-cooled chillers: 11-13 years
<div></div> <div><h2>Building envelope</h2><p>A high-quality building envelope saves money by maintaining the desired temperature and avoiding unnecessary costs. It protects your building, contributes to the performance and longevity of equipment while safeguarding staff health.</p></div>	<ul style="list-style-type: none">• Glazing: 3-5 years• Insulation starting from 50mm: 3-5 years• Windows and door: 7-9 years

High-performance technologies

Payback periods*



Solar energy

Whether you own your business premises or rent for the long term, you can access the available 2,500 hours of annual sun energy; this investment can supply free energy for up to 25 years.

- Photovoltaic systems: 6-7 years
- Solar water heating systems: 7-8 years



Vehicles

High-performance, small-scale transportation equipment can easily improve operating efficiency for medium and large trade businesses.

- LPG forklifts: 7-9 years
- Electric forklifts: 9-11 years
- Diesel forklifts: >15 years

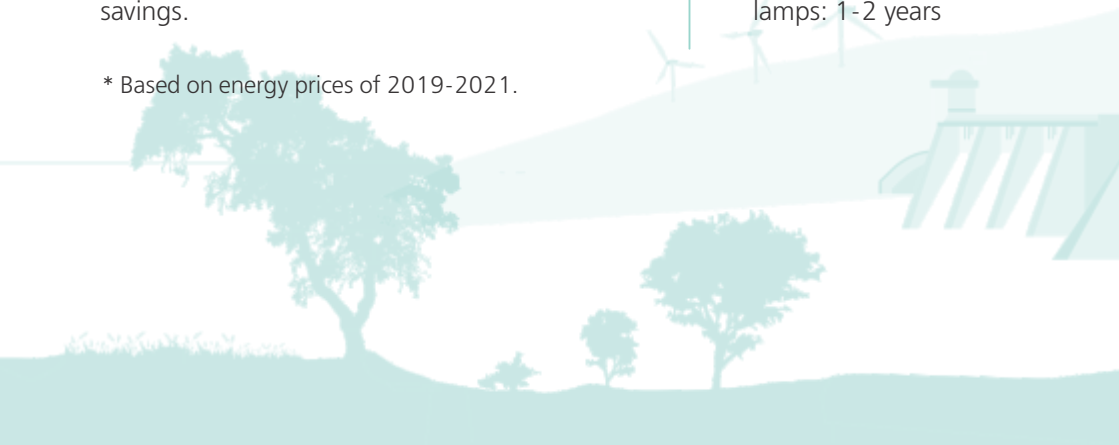


Lighting systems

Better lighting can make your products sell better in store or even lead to substantial savings.

- LED lighting: 1-2 years
- High pressure sodium lamps: 1-2 years

* Based on energy prices of 2019-2021.



RECENT SUCCESS STORIES OF GREEN INVESTMENTS IN TRADE BUSINESS:

Investment details:	Backhoe Loader – New Holland B110B	PV system – 50 kW rooftop solar
Sub-borrower:	Big Parts LLC, Yerevan	Gegheckuhi Anahit LLC, Sevan
Type of business:	Import and sale of construction parts	Supermarket and food-court
Description:	Investing in a high- performance backhoe loader makes the company operations reliable, flexible and cost- efficient in the long run.	The largest supermarket and food-court of Gegharkunik region can now generate its own energy, creating long- term value for the company.
Project cost:	US\$ 80,000	US\$ 132,790
Energy savings:	225 MWh/year	631 MWh/year
CO₂ savings:	54 tonnes/year	153 tonnes/year
Payback:	5 years	5 years



HOW TO MAKE THE GEFF WORK FOR YOU?

- I. Choose high-performing technologies that best suit the needs of your business by either using the **Green Technology Selector** at: techselector.com/armenia or by approaching vendors directly
- II. Summarise the **technical and financial requirements** of your proposed investment
- III. Approach the **Partner Financial Institution (PFI)** to apply for financing ebrdgeff.com/armenia/financing
- IV. If necessary, apply for a **free consultation and project assessment** from an experienced team of GEFF experts
- V. Secure **financing through a loan or leasing agreement**
- VI. Have the **technology installed**
- VII. Benefit from long-term **energy savings**, and in some cases **financial gains***

*Renewable energy investment projects aimed at meeting a business's own energy needs may also qualify for an incentive equal to 20% of the amount borrowed. This is subject to verification upon successful completion of the project. The investment incentives are funded by the Climate Investment Funds (CIF) through the Scaling-Up Renewable Energy Programme (SREP). Details related to such financing are available at ebrdgeff.com/armenia/grant-support



We look forward to hearing from you and answering your questions

GEFF in Armenia

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