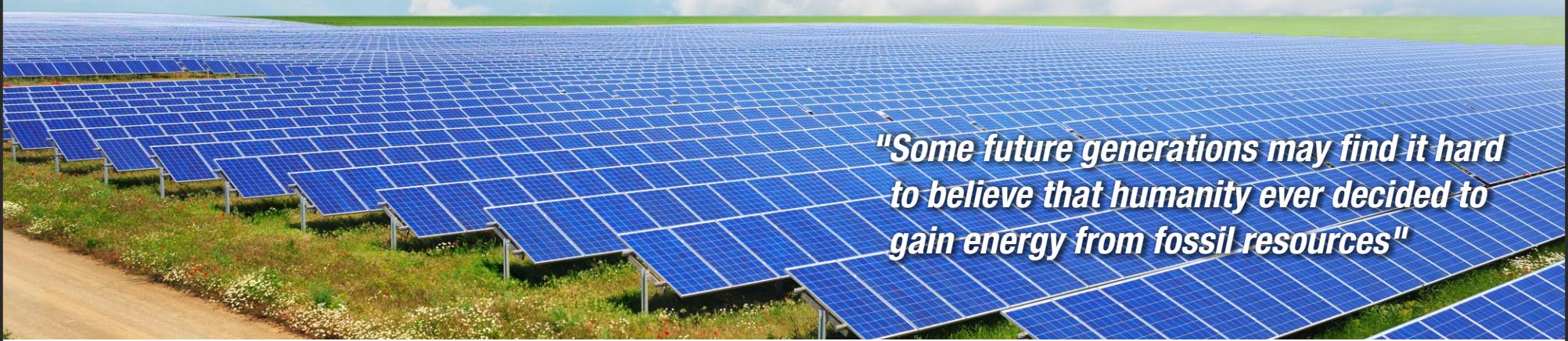




Solarif Group consists of three fully autonomous, though connected divisions, complementing each other: Insurance, Matchmaker and Risk Management. It is the strength of this unique, synergistic, strategic combination that makes the Solarif business model highly effective and most efficient, which ultimately translates into long term, profitable business for Solarif customers and business partners.

! Investors, manufacturers, project developers, contractors and debt providers brought together by smart matching!

MAKING SOLAR BANKABLE....



"Some future generations may find it hard to believe that humanity ever decided to gain energy from fossil resources"

by Jos van Schagen

Harry Wolkenfelt, CEO and founder of the Dutch-based Solarif Group, explains why solar energy may also be seen as a tremendous business potential, rather than only as a recognised environmentally conscious alternative to traditional energy. "Apart from being an inexhaustible, renewable energy source, solar provides economic, social and political independency. Moreover, solar can be highly financially profitable, provided that one understands how to make it bankable..."

It is without doubt that today solar energy is much more than just a sustainable alternative to energy out of fossil resources, that – also without doubt – is environmentally harmful and will be exhausted one day. Despite the simple truth that earth may indeed become a very unpleasant place for any lifeform within just a couple of decades should we massively continue neglecting the greenhouse effect, addressing the issue not only raises challenging technical and practical barriers but also provides a vast potential!

technical defects or commercial mismanagement? Which quality aspects should be taken into consideration when investing in a solar plant? Which parties can be trusted? What if a manufacturer appears unable to compensate for unforeseen manufacturers defects due to bankruptcy? What if a storm hits my solar field? How do I find a project that suits me? How to convince a debt provider or an investor? What provisions should definitely be in the contract? And, obviously the most important question to be asked by any investor, how to determine in advance whether a solar project will be profitable?

Wolkenfelt, modestly smiling: "Nobody really likes risks, although everyone understands how they correlate with high profitability. The art of making money in this business equals finding the right balance between acceptable risks and profit expectations. This balance may, of course, vary from project to project and will depend on the parties involved, such as investors, project developers, contractors, debt providers, manufacturers and insurance companies. This is where Solarif fits in, offering a unique palette of exclusively PV project related services (PV=photovoltaic), based upon profound knowledge of the solar business and relevant practical experience."

However, like in any business, there will always be risks and uncertainties involved, justifying questions like: what are the chances of discontinuity due to

nation of specialist disciplines of its three autonomous business units and their synergy: Solarif Risk Management, Solarif

"Nobody likes risks, but everyone understands how they correlate with high profitability"

Matchmaker and Solarif Insurance. Putting our customer in the centre of this unique services triangle enables Solarif to

play an effective key role within complex PV projects as well as in related transactions and services regarding equity and debt finance, insurance and quality assurance. Not only this will lead to smoother communications between parties involved, it also results in a transparent consultation structure and maximum clearness, whilst more flexibility and overall efficiency result in significant time and cost savings."

"Moreover, the risk of a serious delay in acceptance or even rejection by project insurers and/or lenders, due to the lack of specialist knowledge, can easily be avoided as Solarif Risk Management provides thorough independent PV quality assurance. At the same time Solarif Insurance protects the PV asset, while Solarif Matchmaker 'matches' parties, based upon unambiguous communication and relevant information. Due to this unique Solarif one-stop-shopping-concept not only the chances of successful PV industry deals substantially increase, but ultimately their profitability at all levels as well", according to Wolkenfelt.

"Next to matchmaking, where investors and developers are efficiently being brought together using our advanced solar project matching tool, Solarif provides dedicated insurances, risk management and certification", says Wolkenfelt.

The PV insurances, offered by Solarif, not only cover overall project discontinuity, which is particularly important to investors and debt providers, they also provide protection against unforeseen damage due to inherent defects of PV panels and converters.



**SOLARIF
GROUP**