

REMMP IMPACT STORIES

RENEWABLE ENERGY MICROFINANCE AND MICROENTERPRISE PROGRAM

REBUILDING HER HOME, ONE SOLAR SALE AT A TIME: NANCY'S STORY

“After the earthquake, my house was completely destroyed,” recalls Nancy Goldman, a forty year-old woman who lives in Delmas, a poor neighborhood of Port-au-Prince devastated by the 2010 earthquake. “I needed money to rebuild it, and becoming an agent for solar products offered me that opportunity.”

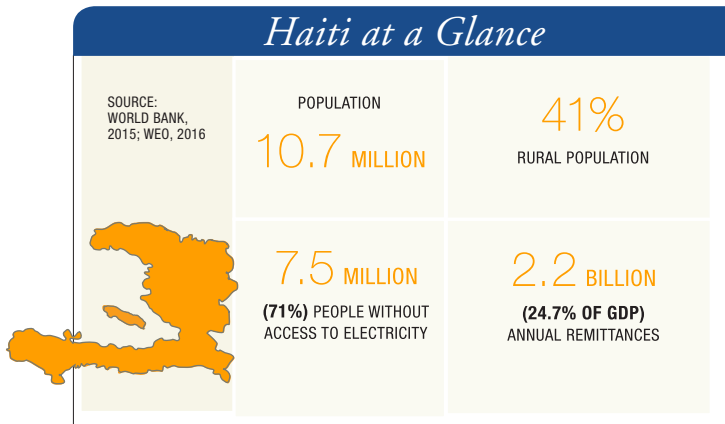
Nancy is a single mother who lives in a very modest temporary house with her mother, father, sister and 8-year-old daughter, Phaïma. They all sleep together in the back room which is all that is left of their home that was nearly leveled in 2010, and has been barely livable for much of the last six years. The grid connection was poor beforehand – Haiti has the lowest electrification rate in the Americas – but is even worse today. Most houses are lucky to get a few hours of unpredictable connection each day. Nancy and her family don't even get that: they use kerosene and candles for lighting.

Since the devastation wrought by the earthquake, Nancy's overriding focus has been rebuilding her house, but it has been a constant struggle to generate the income needed to pay for it. Attached to the house is a typically tiny smallholder shop, bursting with boxes, clothes and household miscellanea. As she tells it, “My small shop next door is where I sell all sorts of home products, like chocolates, canned food and cooking oil. But it doesn't earn much money; if I am lucky it's about 50,000 Gourdes [US\$800] each year. It's enough to survive, but not enough to live.”



Nancy Goldman

This year, though, things are different. In May 2016, she applied to become a Sogexpress solar agent, was approved, and received her first consignment. “I was approved a maximum consignment level of 15,000 Gourdes [US\$230], which means that I can get 8 or 10 solar lanterns at a time to sell.”



Arc’s partner organization in Haiti is Sogexpress, a Money Transfer Organization facilitating access to finance to clean energy through both remittances, and enabling agent sales on a consignment finance model. In this way, Sogexpress strengthens its retailers’ ability to sell solar lanterns, because agents are able to access more lamps on consignment than they could otherwise afford. And most importantly, their sales capacity increases. Or, to hear it from Nancy, “This has completely changed my life and my income. I sell Ekotek solar lights from my shop, and even sometimes take them to show people... and it started straight away because I sold six in my first month. But I could never afford to buy this many with cash, so it was very important that Sogexpress could give them to me to sell on their behalf,” she says, adding that “although my business is small, the money I am earning from selling these lights is helping me to rebuild my house.”

Nancy’s solar business has steadily grown, and she now sells about 15 lamps and 50 “magic bulbs” (a basic but clever low-wattage LED light bulb with integrated solar cells that recharges and provides light when the electricity fails) per month. “I have used the extra money for rebuilding work, but also for school fees for Phaïma.”

Her customers aren’t the only ones benefiting from clean and reliable solar lighting. “I’ve bought one of the Sogexpress lanterns myself, so now we always have good light in our home. This has helped us rebuild after dark, but it’s also so much safer for my daughter. I display several of the lamps in front of my shop at night. Before I had the lamp it was so dark...the light creates an amazing bright light which attracts people from everywhere. So when my customers come to my shop, I can show them how the solar light has helped us, too.”

Nancy would like to expand her business to sell in other parts of Haiti, but she has not yet found someone she can trust to sell on her behalf. Still, there remains a lot of opportunity even where she is. “There is not much competition, so I can raise the price a bit and get good margins. I’m so grateful I was able to start this business,” she says.

As of November 2016, Nancy’s home is almost rebuilt.



Nancy at night with a lantern

This impact story is a core offering under the Renewable Energy Microfinance and Microenterprise Program (REMMP), which is implemented by Arc Finance and funded by the US Agency for International Development (USAID). The central goal of REMMP is to increase access of underserved populations to clean energy products to improve livelihoods and quality of life, while minimizing climate-damaging emissions.

Established in 2008, Arc Finance is a global non-profit that brings together practitioners, funders, pro-poor enterprises, and end-users to develop solutions for access to finance for clean energy and water. Our expertise is in providing the tools, technical services, catalytic investment, and linkages that allow these diverse groups to find common opportunity and achieve mutual benefits. Arc is a registered 501c (3) non-profit.