



INNOVATIONS

SELCO India was established in 1995 to provide solar energy solutions to underserved households and businesses in India. SELCO was established based on three tenets associated with solar technology:

- Poor people can afford sustainable technologies;
- Poor people can maintain sustainable technologies;
- Social ventures can be run as commercial entities.

With a customer base of over 85,000 spread across 23 branches, we have proved that it is not impossible.

What makes SELCO different is that it offers door step servicing in combination with door step financing. Our success is based on the philosophy that we are not just another technology supplier but an energy service provider. Our products are designed keeping in mind the end user's needs. SELCO has transformed itself into an energy services provider reaching out to more households.



About Us

The Innovation Department was created as an experimental arm of SELCO, working on innovative ideas in technology, finance and operation based on end user needs.

Our external network of partners (NGOs /Technical/ Financial/ Academic Institutions) help us to go beyond insular innovation and bringing us closer to new customer segments, identification of energy related problems, devising innovative solutions. SELCO integrates the collective skills of these players offering innovative solutions to an untapped and often neglected market.

Our Objective

To improve the quality of life of the under served segment by creating appropriate linkages between technology, finance and operational innovations.

Who do we work with?

- **Community Based Organizations:** as a linkage into energy deprived households.
- **Financial Institutions:** to create appropriate financial models for energy services.
- **Technology developers:** creating appropriate technologies based on end user needs.
- **Academic Organizations:** improving research and development on new ideas.

Challenges faced in under served households:

- Poor infrastructure
- Poor housing
- Dependence on cheap dirty fuel
- Low income levels
- Poor financial services to afford new clean alternatives
- Fluctuating cash flow
- Poor access to new clean alternatives

What can we offer:

- **Increasing livelihood of end user:** link the end user to energy services through income generation activity.
- **Door-Step presence:** create customized solutions based on end user need.
- **Develop alternative energy solution for end user:** give the end user cleaner options.
- **Link financial mechanisms to afford solution:** create financial schemes based on cash flow of end user.
- **Create effective distribution chains:** forming a supply chain to allow end user access to these alternative technologies.
- **Integrate partners to harness collective skill to create an innovative solution:** bringing together the best expertise to provide an effective solution.



Implementation

Need: A local sewing training institute was dependent on unreliable electricity which affected-income, work, training hours.

Technology solution: Creating a 50:50 solar-grid powered sewing machine with additional features that works for 5 hours/day.

Financial solution: Collaborated with a financial institution to provide a customized loan plan over 5 years to purchase five sewing machines.

Income generation: As a result of this technological intervention, their income has increased and they receive bonus earnings from the additional features on the machine. They also save on their electricity bill. This ensures quicker repayment of the loan.



Our Approach

