

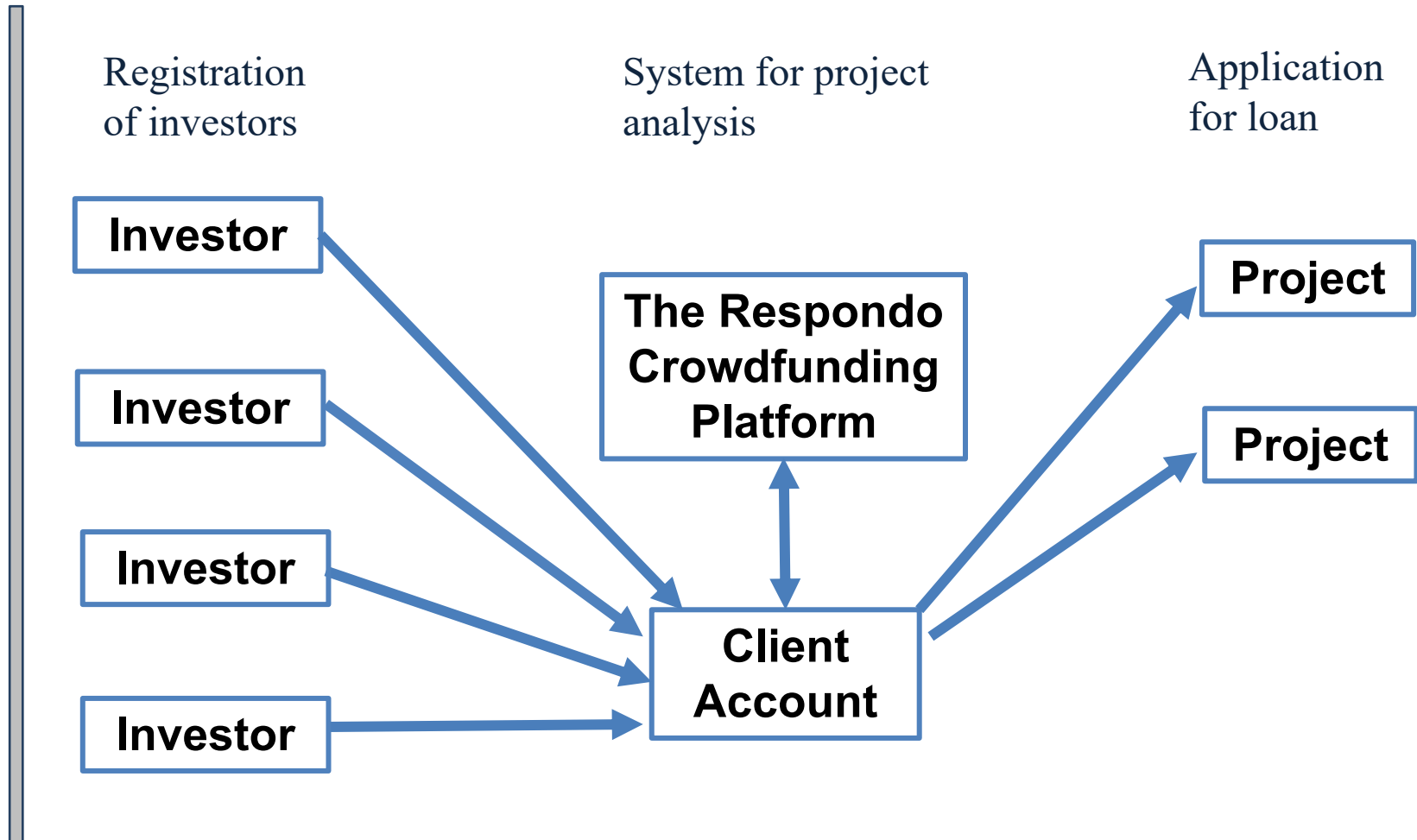
FINTECH



*Demand Side Initiatives
Technology and Financing*

*Ragnar Ottosen
Chairman of the Board
Nordic Commodities AS and Respondo AS*

The Respondo platform



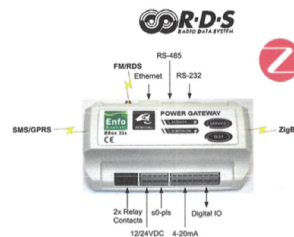
The diagram illustrates a smart grid architecture for managing flexibility and preventing transformer overloads. It is organized into several key components:

- Market and Dispatch Layer:**
 - Trading** and **Market operator** at the top.
 - Flexibility Market** in the center, connected to **Bid & Offers** and **Flex Providers**.
 - Dispatch & Activation** on the left and **Trading agent (virtual or actual)** on the right.
- Optimization and DSO Layer:**
 - Optimize** (Prevent overload with minimum cost) and **DSO** (Distribution System Operator) in a green box.
 - Flexibility service provider** connected to the DSO and Flex Providers.
- Customer Side:**
 - Customer** house containing a **Smart Home Automation System**.
 - Connected to the **Internet** and a **Radio mesh** network.
 - Includes an **Interface (HAN, pulse etc)** and a **Smart Home Automation System** with a **Power Wall** and **EV** charging station.
- Data and Network Layer:**
 - Forecast substation transformer** graph showing load over 24 hours.
 - Substation** diagram showing **Feeder 1**, **Feeder 2**, and **Feeder 3** connected to a **Distribution transformer** and **LV** loads.
 - agder energi** and **LOS** logos.

Smart Houses and Smart Grids

- Smart Houses/ Smart Grids and Demand Side Response/Energy Management – to introduce optimization of electricity consumption, both the level and the pattern of consumption, based on communication with market prices and Energy Management Systems

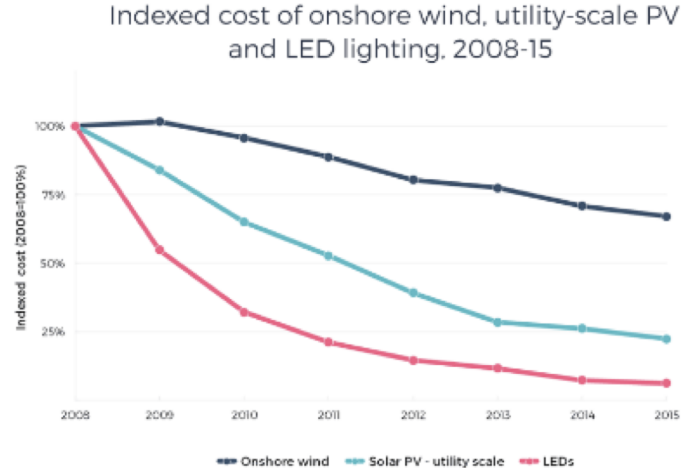
- The eFlex unit



- The eFlex unit is installed at the customers premises and connected to electric circuits

LED Lighting

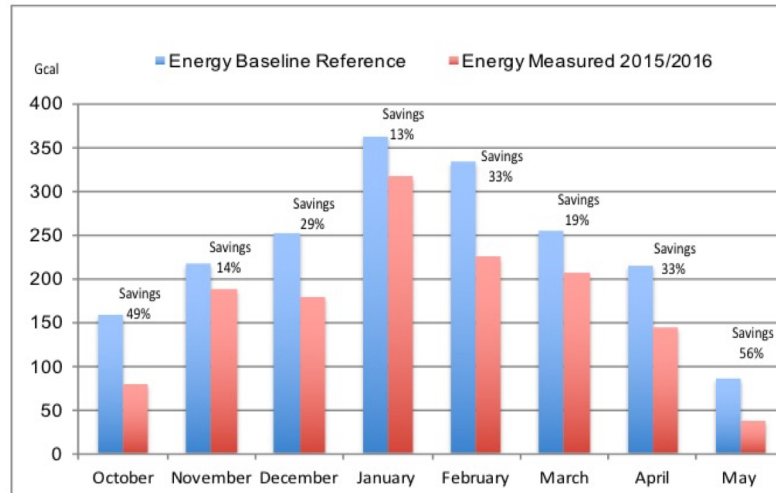
- LED lighting – to introduce LED technology in existing applications, including public buildings, parking houses, auditoriums, offices etc. In cooperation with building owners and businesses and institutions. Typical saving 40 % compared to other lighting technology.



- The prices of High Quality LED lighting equipment has been reduced

Heating Systems

- Heat Central Optimisation – to introduce control systems and hot water flow management equipment in apartment buildings. The ESM will be based on experiences from installations where we has a pilot project that has been proven successful over three years.
 - Documented savings



- The ESM implemented in a heating central has given documented savings

Crowdfunding with documentation of emission reduction

- The Projects will develop the concept of financing solutions based on commercial incentives and to introduce Energy Service Contracts and private external financing into ESM and Smart technologies.

CIC AS

Dokumentasjon av miljøeffekt av lån.

Følgende dokumentasjon utarbeides ved tegning av lån og dekker hvert regnskapsår.

Långiver

Lånebeløp

Dato for innbetaling lån

Dato for beregning av miljøeffekt

Total investering i portefølje av prosjekter i CIC AS kr

Dokumentert energisparelse av portefølje pr dato for tegning av lån kWh/NOK/år

Dokumentert reduksjon CO2 utslipp av portefølje pr dato for tegning av lån kg CO2/NOK/år

Dokumentert resultat for regnskapsåret

Energisparelse kWh/NOK

Redusert CO2 utslipp kg CO2/NOK

Besparelsen av energi er dokumentert i rapporter basert på avtaler mellom CIC AS og vilkåpene partene. Refusen med hvor energiforbruker beregner på årlig basis reduksjon av forbruk som følge av hver investering.

Besparelsen av energi regnes om til CO2 enheter basert på den gjennomsnittlige faktor for utslipp av CO2 fra energiforbruk og som fastsett iht internasjonale standarder.

Kontingenter

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CIC AS

- The CO2 emission reduction will be documented and environmental benefits calculated for investors, similar to CO2 emission quota calculations.

3 important steps



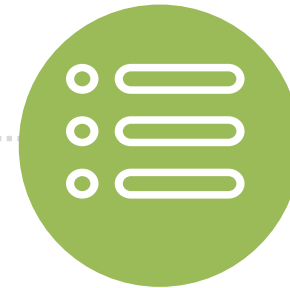
Competence

Our platform is designed to be further developed so that we can easily understand customer data. We will use this in the next round to make the product even better



Flexible Platform

Nobody knows what the future will bring. Therefore, we have created a platform that can easily be adapted to requirements, rules and any new products relatively easily



Automization

To keep costs down we have built a platform that is almost automatic after the project have been accepted for funding, both in banking procedures and credit checking.

RESPONDO

CONNECTS PEOPLE WHO HAVE MONEY TO INVEST IN GREEN ENERGY PROJECTS, WITH PEOPLE WITH GOOD PROJECTS WHO NEED TO BORROW.

Invest in clean energy project



Finance your projects



Receive documentation on environmental effect

RESPONDO

WANT TO INVEST

Register

Register and adjust your risk level
as per your desired returns.

Invest

Your fund is invested in best loans
based on your selection.

Earn

Enjoy returns into your account

Invest

WANT TO BORROW

Apply

Apply for desired loan.

Receive

Receive the desired loan amount
in your bank account.

Repay

Borrowers make fixed, scheduled
payments every month.

Borrow

Nordic Commodities AS

Storgata 27, 2212 Kongsvinger Norway

Tel: +47 948 20 693

post@nordic-commodities.com

Org. nr. 979 523 459

Contact persons:

Tom Langli, Managing Director

Ragnar Ottosen, Chairman of the Board of Directors