Capital Indus

Open Finance Platform

for the coming

Energy Transition Investment Wave

Draft Version of the Customized Version for Holland, March 10, 2009

Facilitating Energy Transition Investments

to

Guarantee Sustainable Economic Prosperity

by

Creating a Turn-Key Investment Platform

Governments see the importance of energy transition very clear. They see that fossil energy is a finite resource that is running out, that without energy the western economies will collapse, that with high energy prices the western economies will contract (the Credit Crisis is mainly caused by the fact that energy prices rose much more faster than the economies and therefore significant eat out debt payment power), that (temperately) energy shortages cause huge economic damage, that energy supply therefore must be diversified as quick as possible, that fossil energy is a very huge capital drain on their economies that exporting wealth/prosperity with not any future benefit in return, that fossil energy is accountable of many global, continental, regional, national and local conflicts, that local renewable energy production is the best energy model ever. By all this reasons governments see renewable energy capacity as their prosperity (and thereby tax income) insurance for the future and subsidise transition from fossil to renewable in many ways (and yes conservation of energy is the other side of the coin).

The energy transition problem is not about the absence of adequate technology, nor lack of market demand. The problem is the absence of a simple turn-key energy transition model/platform. A simple and accessible platform on which companies, governments and households are as easy as the slip of a pen turn-key are facilitated by manufacturers, system designers, system integrators, financials, insurancers, subsidy legislators, permit issuers, tax reduction facilities, guarantee issuers, installers and service companies. This is the main reason energy transition makes so little progress: it's now too complicated. Making it easy and turn-key is all that's needed. Creating a turn-key platform equals getting the job done easily and in a short time frame.

One simple to realize short term target is taking care of the whole process of installing one 100,000 SunTracers (see photo's of them on the front page) in Holland. Sounds difficult. It isn't. This Open Finance Platform describes the installation of the needed open and turn-key platform. After the installation of this platform it is just as easy as 'driving down hill'. Just by this first massive move SunTracers in Holland, we generate within 1 or 2 years more than one billion W/h during daytime (1000 MWh = 1 GWh). It's just 1%, maybe 2% (due less generation/traffic lost) of our total power consumption. But the number of SunTracers could easily be extend and by this the SunTracer will take care of generating 10% of our power demand. Where a SunTracer will be installed there also could a micro or mesa WindTurbine installed. As there deliver day and night, an other 20% till 30% of our power demand will be generate without a daily fossil energy bill to pay. So there a lot more to realize. Each window should be replaced by triple glass with build-in invisible mirrortech and have concentrated PV in its border strips, it will give 30% total invisible installed production. Massive investment in renewable production and massive investment in any profitable type of conservation. This Open Finance Platform describes how to do this within a very short time frame. Each SunTracer feeds 10 houses power for 25/30 years, with no fossils to pay anymore.

The model could be exported very easy. Holland is not much a production country like Germany. We're more outreaching traders and technology intermediaries. The energy transition of the world could be realized by just exporting this platform to any nation in the world. And our savings and pension capital? We keep it closer to home. Invest it in building our own future. It has been hurt enough in New York and London in 2007/2008. In capital we're not unique: capital is everywhere. Just exporting the model and the developed technologies/knowledge would do the job. We don't address or deal with the Lisbon and Kyoto agenda, we'll be the Lisbon and Kyoto agenda. We stop draining our wealth severely by fossil energy.

"What people need to hear, loud and clear, is that we're running out of energy in America."

May 23, 2001
George W. Bush

Financials see the need for severe changes in their Open Finance Platform very clearly. The market situation has become very difficult for them. On fractional reserves based Financials are economic accelerators, both in growth and decline. 2009 will be severe harder than 2008 as economy width low leverages will equal debt defaults.

In this Open Finance Platform is a platform described that is open for all financials and not only takes care of the possibility of massive energy transition investments, but also has positive balance sheet and earning effects for the Liquidity Suppliers of the contracts that are gathered, realized and administrated by this full transparent cost free investment platform. Better balance sheets, more earnings at no costs and this without any risk due multiple guarantees are certainly facets every financial needs in current times.

How does this open platform works? A few high demand capital intensive products. And for each product several financing plans. The financial choose the products, the finance plans and debtors they like automatically based on their own made target profiles and put an interest rate on it. The Liquidity Suppliers can choose out of a voluminous order pool of energy investments the combination of debtors (sector/rating), products, and finance plans they like, and just put an desired interest rate to it. This all is done complete automatically after making/tuning their desired market profiles.

When they supply the capital for the investment to the debtors account on the platform, this will be done under full State Guarantee (paid for by the debtor), as the platform has requested State Guarantee for loans to the platform. So getting full State Guarantee on loans can be realized without requesting it directly.

Beside the State Guarantee and the other described guarantees, the Liquidity Suppliers gets in return the debtor contract in pledge, by this also the product pledge and by this the product output pledge. The contact pledge and by this the product pledge is the best guarantee foundation (as continuous installation functioning is ensured in the contract). The power/gas/water/cable/telco utility companies (and by the market liberation we have plenty of them) are interested in supplying on massive scale beneficiary guarantees. Beneficiary guarantees are the most interesting guarantees on top of the State Guarantees, as they have no cost and as they are certainly capable of paying for an in the future made product by the investment product (energy/water) as they than have the customer base to sell it to. This is beyond any financial guarantee (that is attached to the guarantee issuer, its strength or its weakness). Beneficiary guaranties are the only 100% real guarantees around in the market. Cheap (zero costs) and best (not financial, but buying the actual output when the debtor defaults).

Payment is on as many ways as possible ensured. This platform will give the liquidity supplier a 100% transparent certainness by also a functional output lock on the investment. By all these guarantees there is no need for a separate escrow facility per Liquidity Supplier (it would not add any extra guarantees, as the asset and payment connection is already offered). Yet each Liquidity Supplier will have it's own account on which each day the received payments on contracts financed by them will be redirected to and this payments will than directly be transferred back to the liquidity supplier.

This Open Finance Platform is about creating a very healthy, clean and open investment platform which only acts as platform and has not by it's charter no costs, nor other liabilities. All the services of the platform to the Liquidity Suppliers as describe this Open Finance Platform has no cost for the Liquidity Suppliers (as the debtor has already woven in the investment paid for it).

Introduction

Management Summery

This Open Finance Platform describes a total new type of investment platform that is dedicated in delivering standard capital intensive sustainable investments on voluminous scale to each company, organization and municipal worldwide in a very short time frame funded by the capital of the pension fund industry.

This Open Finance Platform main characteristics are volume, low operating/trading costs (value for capital), rational (database driven adjustable) digital data models and maximal guarantee of asset growth for the pension funds.

This Open Finance Platform gives the pension fund industry direct market access beside the (currently not very well in shape retail banks), reducing third party operational risks/costs severely. This Open Finance Platform gives the pension industry back the switchboard, excesses free, sustainable, voluminous and future asset values guarantying.

This Open Finance Platform describes the finance of standard energy/water capital investments with a very good price/value ratio (reduced exposure/risk). Retail banks will loose this market of standard capital products (like they have lost the car leasing market in the past) and concentrated themselves to more not standard capital investments. This Open Finance Platform equals the former car leasing market in potential (a market the retail banks also has lost earlier).

This Open Finance Platform in a nutshell: Giving the pension fund industry (and also the bank industry who is searching destinations for collected savings) a voluminous digital model based on full adjustable risk/interest profiles in which they can investment their liquidities in energy, water, food, data and infra investments within their own nation under State Guarantee and several other guarantees. The result is that they 1) gets very quick huge local market volumes, 2) reduce all related operations -and thereby costs- to zero (as marketing, administration, collecting and auditing are outsourced for a small fee paid by the debtor), 3) can control the utilization/time/profit of their capital very easy and direct based on investment profiles, 4) have just one line concerning this type investments on their balance sheets, 5) which is to a 100% TierOne capital bank, which value additionally is State Guaranteed (based on the bought interbanking governmental guarantee) plus has several other pledge/commercial/relation/beneficiary guarantees and therefore has by that the highest rating possible in the financial world.

High volume, total no costs and operation, total controllable in utilization/risk/time/profit based on digital profiles, reducing balance sheet in term of entries to one line and the value of that line has the highest possible rating ever possible. And additionally addressing massively both actual and future economic and environment issues of their homeland as bonus for free.

This Open Finance Platform can be roll-out from out Amsterdam to every nation of the world. Making Amsterdam the new financial centre of the world like is was earlier in history by the operation of the Amsterdams Wisselkantoor during the Golden Age period of Holland. The Bank of England is born in 1694 as a copy of the Amsterdams Wisselkantoor initiated by koning/stadhouder Willem III (van het huis van Oranje). As describe above: Holland has invented the Central Bank concept and exported it by Willem III to England. Holland was the birthplace of the first public company of the world in 1602 (Vereenigde Oostindische Compagnie). In 2009 Holland will become the birth place of the only effective (capable to produce large volumes) energy transition finance model, an open platform for all members of a National Overall Financial Sector Organization for Holland. This in this Open Finance Platform described capital model (by its special and attractive characteristics) can be roll-out in each economy worldwide.

This Open Finance Platform gives the financial industry: 1) a massive/voluminous national capital distribution channel, 2) at no cost (as the customer pays all the costs), 3) with full (state, commercial, beneficiary, operational and internal) guarantee coverage and 4) no operational work (except additional own auditing on top of the already tight 5 levels based auditing). It will make them the replacement of the crippled banks in energy investments, and make them the transition providers.

This Open Finance Platform is special customized written for Holland. It's written in English because there are other (foreign) institutions/universities around the world highly interested in the model. A National Overall Financial Sector Organization for Holland will be focused on stopping the financial brain and capital drain to New York and London and making again Amsterdam an investment capital of the world as it once was, by taking care for the financial sector in creating ……
…… real/sustainable values/assets for the financial world of Holland, Europe and the World.

Economic Vision

More people on earth combined with an increasing purchase power per capita are two major demand and price pushing developments that conflicts with a limited planet and finite resources. A limited world and finite resources and endless economic growth are hard conflicting facets in a non-sustainable economic design. That's something we have learned in spring/summer 2008 while oil prices reached $ 147 per barrel. But not only oil prices where sky high, but each and every industrial or agricultural commodities had reached peak prices in 2008.

PeakX is the name of this development. A development that cures itself (the best cure for high prices is high prices: it kills demand). Of course PeakX has been fuelled by over-consumption caused by cheap abundant credit (Peak Credit). The Credit Crisis is mainly not caused by stupid loans, but by the Energy Crisis (better said as: PeakX). When commodity prices rises faster than economic growth the commodity prices represses economic growth or even cause economic decline, leaving less payment power and causing a Credit Crisis. Something that is today not yet common knowledge, but this will become very clear the next years.

For every finite commodity mankind will find a replacing substitute, we're smart and innovative. But two commodities are unique and not replaceable: energy and water. And yes, if you have plenty of cheap and abundant energy, you'll be able to make useable water out of seawater by the use of energy. But we don't have plenty of cheap and abundant energy and the forecast for that is currently zero.

So the scarcity of energy and water are the real threats to prosperity. They're the two major wealth drains each economy in the world faces the next years. They will not only drain wealth out of economies due high prices, exporting wealth from energy deficit nations to energy surplus nations, but also will change the geopolitical landscape totally, making the winners of yesterday the losers of tomorrow and the losers of yesterday the winners of tomorrow, furthermore it will bring poverty (and with that social, economic and political and thereby governmental unrest), it will cause currencies to collapse and give also regional, continental and international conflicts that will hurt economies even more.

Scarcity of some commodities will give maybe some less prosperity by more expensive (but mostly more cheap: we're innovative and smart) replacements/substitutes. But without energy we don't have prosperity nor food and without water we also don't have food nor hygiene. Sustainable energy and water investments are very important. The conserve actual and future prosperity, they prevent shortage and conflicts about prices and deficits.

The pension fund industry could become the major driving force in the energy transition. If one industry is able to do so, it's the pension fund industry.

This give them some really big returns: 1) no loses on investments anymore in old economic investment models that looses their value rapidly, 2) profits on investments in assets that will have certainly a higher value in the future (coverage growth), 3) becoming a steering influence into the right future direction of their economies and societies, 4) by doing this ensuring/guarding the future value of all their other current assets.

The whole CO^2 discussion has no exposure at all in this Open Finance Platform. But the Energy Crisis and Credit Crisis are the best friends of the CO^2 discussion, so there's no actual need to expose the CO^2 facet in this Open Finance Platform. But yes, of course this Open Finance Platform fits more than perfect/total in the climate addressing agenda of each pension fund.

And yes, this Open Finance Platform gives every company the possibility the address their climate targets very simple: both the selection process of type investments as the capital liquidity facet of the investments are both taken care of. Making addressing climate targets as easy as the McDrive. This is the huge volume potential of this Open Finance Platform: it's designed/tailored on an enormous huge market demand, triggered by Al Gore and his Inconvenient Truth and the IPCC reports of the UN.

And yes, this Open Finance Platform gives investments a high value/price ratio due the low cost structure and market forces. And yes, transition investments makes societies/economies stronger (due the fact that their operating generates or save energy), more independent (less import of energy), richer (less energy payments to foreign nations) and cleaner/healthier. So yes, each energy transition investment transforms some economic bad news into some economic good news.

Market Vision

The pension fund industry has becoming very critical on the performance of the banks and will become the next quarters/years even more critical. Capital/Leverage ratio's of 1 to 30 (Europe) or 1 to 60 and even higher (USA) give the banks no resistance what ever against economic bad weather.

The money creation by bank loan creation (the former driving force of our economies) is contracting in high speed. Due the Energy Crisis and the Credit Crisis (together making an Economic Crisis and enforcing each other also in a 1 + 1 = 4 type of scenario). Banks needs loads of capital just to adapt to the contracting capital ratio's. Banks needs loads of capital to cover the loses on their structured portfolio. Banks will also needs lots of capital to cover the loses due insolvency of their clients (companies and households). The pension fund industry will retract themselves totally for the banks (shares, obligations and structured) and will search for a total new capital investment model. A fractional banking design of the banking industry needs growth otherwise it collapse (as the money for interest payments on the existing loans not in created). This simple basic knowledge is sadly not very common known, even by bankers, pension fund managers and politicians.

A second systematic industry that operates dangerous environments is formed by the utilization (power/gas/water) companies. They all trade heavenly (3 till 10 times their real power/gas/water market volume) in future contracts. They started with this (wisely) to cover their own future demand, but they have become rough voluminous speculators. One not right/full hedged deal can break such huge companies in just one day. Internal control is low and external control not present at all. The right ambiance for risk/failure in market where the volatility is severe intense and thereby the risks also. People like Nick Leeson (Barings) and Jérôme Kerviel (Société Générale) are everywhere also in the energy business. Ask the former Enron shareholders and employees, there even where the Board. Leeson and Kerviel where not unique, at most a little bit inventive and with some light personal personality compensation force/target and therefore ready to go (a little and than sometimes too much) further than the instructions: better said: ordinary hard working people like there are everywhere. On top of this they sell 3 year fixed price contracts: one 100% suicide.

The pension fund industry has become very critical on (or: is also tired of being ripped-off by) the expensive financial/commodity can artists with low performance environment of Wall Street and the City. High costs/bonuses and poor performances has hit their assets twice and severe. Pension coverage is reduced from 130% to even in some cases around 90% and maybe the end of this is not yet come.

The capital preserving function of the pension fund industry is 'unter siege' when the economies where they have invested in and are driven by the old model of exceptional growth based on fractional banking are contracting (due PeakX), as assets decline. When this should lead to even monetary crises, assets could even be washed away. This Open Finance Platform gives the pension fund industry the opportunity to massive facilitate massive energy transition and by doing this preserving their assets in the economies they have invested in maximal. This Open Finance Platform also gives the pension fund industry even an asset preserving facet if their would be monetary crises due the Energy Crisis and/or the Credit Crisis: as in all lease contracts of renewable energy facilities there is one paragraph that states that if there is a monetary crisis the finance operator if allowed to choose for a system where payments could be transferred to delivering kWH value equivalents in the new currency (in the ICT world this is called 'placing a glue record').

As said: The pension fund industry just wants to let their capital grow as safe as possible, in low commission based model, in environments with low inflation, with maximal guarantees to perform for the people that are depending on them for future income. That what they want. That's what this Open Finance Platform offers them. Getting against low cost in direct in charge of their capital/ assets. As also said: And as bonus, this Open Finance Platform gives the pension funds a direct tool or distribution channel to let their capital have really positive effects on their own economies and societies. Independent: without the crippling and struggling banks (fractional banking based in times without economic growth: the best receipt for defaulting) with poisoned balance sheets and also without the no longer attractive old very high cost / low performing / difficult to control and value Wall Street and City investment bankers. By the Credit Crisis (trust/control) and the Energy Crisis (expensive transport/travel) economies will contract in their reach. This also will effect the pension fund industry: globalisation of capital also has had it's peak in the past. Capital will stay closer-to-home for sure. Their economies and societies will be grateful.

Background Information

This Open Finance Platform is designed within Indus Corporation her development unit during 2004-2008, with the use of the international relation network of Planck Foundation, which has been build-up (www.planck.org/testimonials) very much with the help of the recent Global Resources Analysis plus Global Future Analysis reports (www.planck.org/downloads) of Planck Foundation.

This Open Finance Platform is build on one of the seven finance models Planck Foundation has developed for facilitating energy transition in these current difficult financial/economic market developments.

Planck Foundation believes that energy transition away from fossil energy really is possible (as reality will force is to do so) and therefore is dedicated in designing, developing and initiating the right capital-, information-, communication-, delivery- and product structures.

This Open Finance Platform is mainly developed by the founder of both Planck Foundation and Indus Corporation: Gijs B. Graafland. An after 25 years of hard working retired entrepreneur of 46 years of age, who has grown up during the energy crisis of the '70ties and build his businesses during the '80ties and the '90ties and got fascinated by the effects of energy, water, money and capital on societies everyday functioning and thereby on people's everyday life. Cheap energy, water and capital boost prosperity and expensive energy, water and capital represses prosperity. High inflations and monetary crisis kills retirement savings people have worked whole their life for. Graafland is retired for just own reason: developing and realizing an energy transition plan that could be roll-out easily all around the world. By his Venture Capitalist and consultancy legacy Graafland really understands a wide scope of economic sectors: data, internet, technology, software, telecom, fiber, food, retail, marketing, PR, trade, ecommerce, radio, print, newspapers, magazines, industrial production, healthcare, consultancy, capital and finance. He is still a personal advisor to several CEOs of rather large corporations, as he is capable of enormous info absorption, holding oversight of all this information and making the right attractive relations/interactions within all this information. Graafland lives a quiet life out of the spotlights, using his time in following and analyzing/developing economic, financial and technological processes (history, present and future) and is determined to keep that unchanged. Mostly working in the background on producing Analyses and developing Models.

With this Open Finance Platform (and the Finance Model within) Planck Foundation and Indus Corporation not only take care of the capital facet of sustainable investments, but also of the development facet, the information and communication facet, the delivery/installation/service facet.

Our goal was to make transition as easy as offering easy solutions, and give companies and household the possibility to just sign an order and stimulate economies in the right sustainable directions regarding water/energy/food/data/infra. We have know that we've reached this goal with the development of this Open Finance Platform and we're proud of it.

The (maximal 1 page per subject and a subject per page) set-up of this document is done to communicate the Open Finance Platform (which is comprehensive) as clear as possible.

Gijs B. Graafland

Amsterdam, February 2009

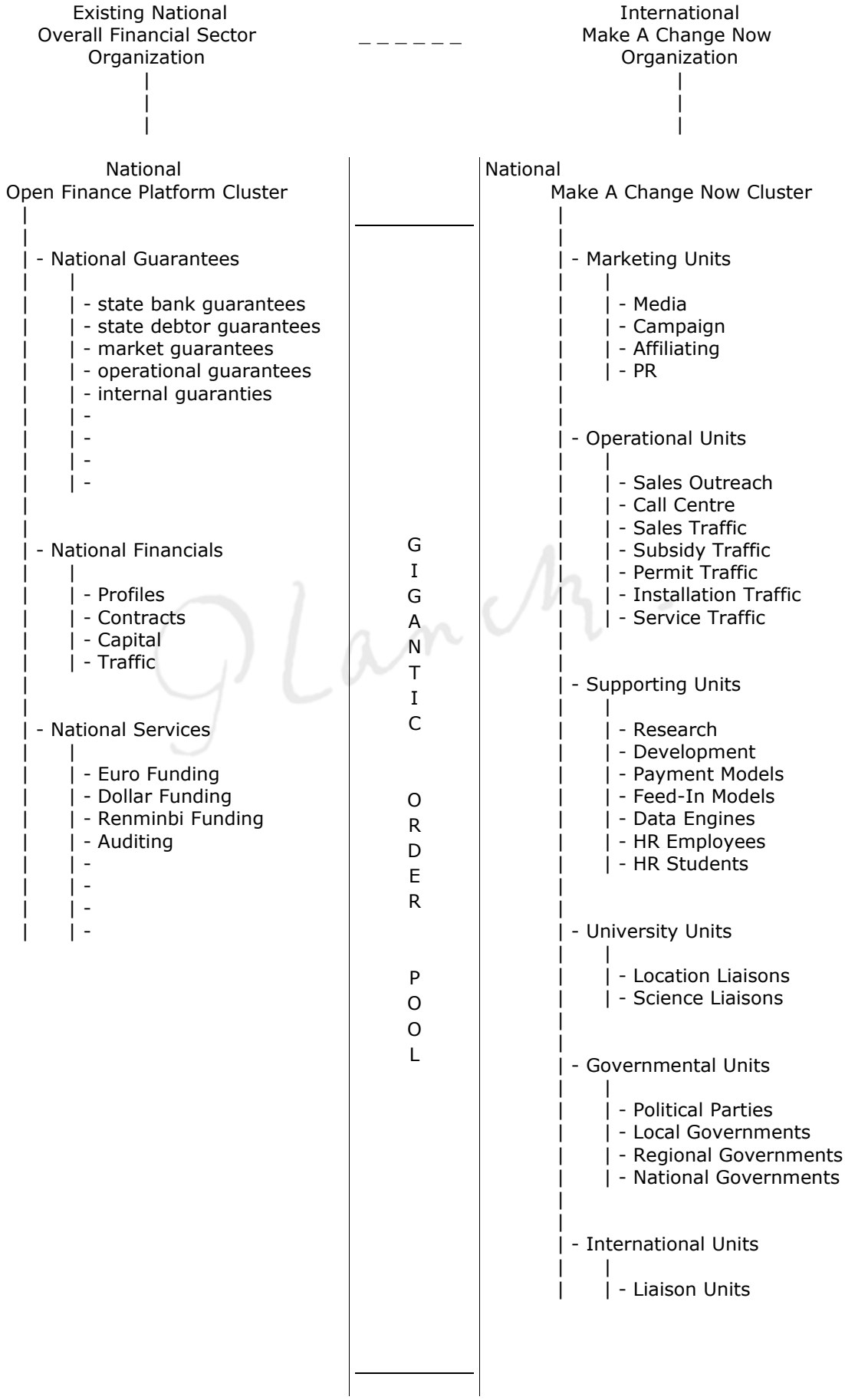
Planck Foundation | www.planck.org

Indus Corporation | www.induscorporation.com

Make A Change Now | www.macn.org

Structure

Organization Chart



Management Boards

The start-up phase of the three units (Open Finance Platform Nederland NV, MACN Foundation Nederland and MACN Foundation International) must be managed by the architect/designer (Graafland and his initial realization team), otherwise the design will not be realized. The start-up period only take 2 months, than the operational phase starts.

The operational phases of the three units must be managed by their brand new leadership (under support of the architect/designer). Their CEOs will start within the start-up phase, and will 'grow' into office in a period of maximal 2 months to the point of going live/operational.

Willem Middelkoop (RTLZ) could be a good CEO of one of the two national bodies (Open Finance Platform Nederland NV and MACN Foundation Nederland); he has excellent and actual financial and commodity knowledge, quite a good media performance, can really explain/defend big issues in a pleasant way and shows leadership. His reaction: "Gijs, praten kan altijd". But if someone has a better CEO option: let's talk/discus.

Regarding internal structure: There should be at least one women in the Management Boards, as their less testosterone based vision on business certainly is needed. Furthermore it's certainly wise to divide each functional body internally into independent function focused divisions. As completely different functions needs completely different attitudes.

Regarding international liaison: By the fact that Holland is no island in the world and as this National Open Finance Platforms in combination with Make A Change Now National Platforms will be implemented in more countries, plus due the fact that technology is almost 95% an universal development, it's wise to join these national research units by the use of a global operating unit with the name Indus Corporation (only adjust product turnkey designs to the national markets/demands) and the global science contacts by the use of a global operating unit with the name Planck Foundation and by these two international coordination being able to offer national units better quality for significant lower design costs. This would reduce the costs, give higher quality and therefore will leave more margin for the internal guarantee fund. The same why would the Finance Platform best be global promoted by by the use of a global operating unit with the name Raiffeisen Institute and would the Feed-In model best be global promoted by the use of a global operating unit with the name Energy Politicians.

Each Management Board must answer the demands of their Supervisory Board and Shareholders, plus answer the signals of their Advisory Board and their Stakeholders (financers/clients), governments and society.

Each Management Board should: take care for a smooth operation, increasing functionalities and quality, increasing volume and (very important!) reducing the costs so that more of the margin can flow to internal guarantee fund.

Supervisory Boards

The Supervisory Boards must contain people with a track record in name, but even more in knowledge, network and courage. The members must be recruited from pension funds, banking, science, government, politics, unions and media.

The Supervisory Boards must be active. Meeting each other at least ones per quarter in person and each month an hour and week a quarter of an hour digital by video conferencing. The size of the Supervisory Boards will be 12 persons.

Names that maybe could be asked to take seat in the Supervisory Boards are:

CEOs of the Pension Funds
CEOs of the Banks
Prof. J.T.P Derksen (Radboud University) (vowed)
H. Wijffels (Former WorldBank Director)
B.J. Krouwel (Rabo Sustainable)
B. Heemskerk (further ex-CEO Rabobank)
Peter Vogtländer (Energieraad)
D. Dijk (Rabo Energy)
Jaap van Duijn (ex Robeco)
Gerard Kleisterlee (further ex-CEO Philips)
Someone of the Bank van Nederlandse Gemeenten (BNG)
Someone of Planck Foundation
Someone of Indus Corporation
Nellie Kroes (EU)
Hanja Maij-Weggen (EU)
Rembrandt Koppelaar (ASPO Netherlands)

Members of the Management Boards can discharged and appointed by their Supervisory Boards. The Supervisory Boards can be discharged and appointed by their Shareholders in ratio of their shares.

Advisory Boards

The Advisory Boards have no direct internal legal power, but can have a lot of both internal and external influence. In the Advisory Boards there are people who have knowledge, experience, track records and networks.

The size of the Advisory Boards will be 24 persons. Their Management Boards will appoint 8 of them, their Supervisory Boards will appoint 8 of them and their Shareholders will appoint 8 of them. They will meet each other once a month and will have a leader and a deputy (the secretary of the Boards) chosen by themselves.

Reference Boards

The Reference Boards are a group of leaders from politics/government/science/business/society that supports the Open Finance Platform and want to encourage the use of it. It's an active version of a reference list, as they can log-in into a closed environment and not only publish their support on the model in the front side of the digital environment, but also can publish their critics on the model in the back office part of it.

The Reference Boards give two major facets to the model: Legitimacy and Critic (as part of the legitimacy guarantee). PR should ask any influential leader to become a reference/critic in this way. This stimulates both volume and quality. It works also the other way around: being part of the Reference Boards also give the members increased legitimacy in their own field.

Shareholders

Only the body Open Finance Platform Nederland NV will have a shareholder, the other bodies are economic target focused/dedicated Foundations. The shareholder of the body Open Finance Platform Nederland NV could be a National Overall Financial Sector Organization for Holland.

They could decide to place the share in a foundation structure like Stichting Continuity Sustainable Finance Foundation Holland in which the National Overall Financial Sector Organization for Holland will have a 100% vote in. They also could decide to re-organize the share yearly under the financials that use the structure based on their turnover volume of the platform. But both options are in design not favourite.

Of course the final governance of the body Open Finance Platform Nederland NV should handled completely by the financial industry. The best way to do this is using an current overall financial sector organization. This improves/extends the facilitating function of this central service body for the financial industry.

It also gives this National Overall Financial Sector Organization for Holland a huge budget increase by the fact that operating a database (that's what the body the body Open Finance Platform Nederland NV does) costs much less that the 1% contract costprice turnover fee they get. By this funding this National Overall Financial Sector Organization for Holland could increase their central facilitating function for the whole financial industry of Holland must more better. With this huge budget this National Overall Financial Sector Organization for Holland could design/realize many central facilities where the whole financial industry of Holland could benefit from and by this contribute in reducing the cost levels for financials in Holland and attract by this more foreign financials to Holland.

Finance

Total Digital

A new finance structure should be as digital as possible. Building the future, not replicating the past. One of the problems the financial industry is facing is the fact that it's technological model is outdated, build on developments of the past and at it's best is 'pimped' to actual development. The consequence of this is a very high cost structure with very high wages and loads of inefficiency.

This Open Finance Platform (as it acts as platform) gives the financial industry to possibility to go completely digital on the market of energy transition investments. Not improving old structures, but fully rebuilding then completely parallel with the old structures based on the wisdom and experience available within the old structures, but fully in line with the communication developments of today and the future. No revolution, just steady replacement, with just some clear targets: more volume and higher quality by lower costs and lower risks. In insurance the 'going completely digital; movement has already won and become the leading market share. Not surprising as sales fees and employments costs where eating almost half of the budgets in the not digital focused insurance distribution/operation model.

In the digital model the whole economy becomes 'suspects' (in marketing terms) and will be reached by as wide as possible exposure. Digital models (when designed and operated by a staff that understand ecommerce) is capable of realizing huge volumes. The used methods are described in the Operation section of this Open Finance Platform. Suspects will become prospects by site visit. The site must use communication emotion and CRM (Customer Relation Management) technology to realise the conversion from prospect to client (signing an order with finance request). The CRM engine gives for each response / non response an planned (and thereby adjustable or full tuneable) action. The orders with finance request will be automatically digitally (XML feed in ICT terms) rated on quality by external rating agencies (like Dun & Bradstreet). Then the orders with finance request are ready for analysis by the financials. This is 'the fish in the pool' for the financials.

The financials (which will be mostly pension funds, but also saving focused banks or bank saving focused bank divisions of full service retail banks) have create one or more desired finance profiles. A finance profile is a compilation of the following characteristics: we're interested in this type of contracts, for this type of products, for this type of ratings, in this type of economic sectors, with this type of contact length, with this type of guarantees, for this -a certain %- interest rate. Each financial can make as much or as less profiles as they like. See this profiles like a fishing-net or selection sieve with which the financial fishes the 'orders with finance request in the pool'.

Of course the financials will compete with each other by the definition of profiles to get the highest volume, by best debtors with then highest possible interest rates. This is attractive for the debtor as he gets the best possible interest rate (and thereby the lowest month payment on the investment), and -as we all know- is not only access to capital a problem for energy transition, but also the interest rate of capital. This Open Finance Platform fore fill the demands of both the financial industry (total no costs, just interest income) and the debtor who needs capital and doesn't want to pay unnecessary costs. The cutting costs characteristics of this finance model is something both financial/lender and debtor like: it's in their mutual interest.

But the digital model goes further than realizing the order and attaching a funding financial to it. It also handles the billing of the monthly payments, processing the payments, collecting delayed payments, inter market trading of these contracts and interbanking loans based on the very solid pledge this contracts gives the interbanking loan market.

Full Standard

Standardization is a very important facet in a process designed to achieve huge volumes. Without good standardization realizing massive volume is simple not possible.

Standard Products: Concentration (a nice word for limitation) of the product range is the first important facet. The giving value for money target supports this concentration. As capital is take care of there will not be versions in low qualities or low optional versions. Just one version (the best configuration available) of each product, available in just some main size demands. Just one SunTracer design (the best), just three WindTurbine models (micro/mesa/macro), just one boat waste water purifying solution (in different volume sizes), just one street lighting concept (with light/movement sensors, solar and wind generating integrated), etc, etc. Standard and the best, only available in different sizes and appearances, but technological all the same: the most advanced version of that type of product.

Standard Legal. Each transaction (a combination of finance and sales of a product/installation) must have the right legal finance and products documents signed. Legal is a cost on every investment and sale. Legal can be rationalized and standardized maximal, both finance related and product(group) related. There are 4 types of standard legal finance contracts. The standard lease model based contract, the joint money/output (output= kWh) payment based contract, the full output based contract (Sharia contract). But as water solutions are not removable and have by this need an other type (more mortgage than product like) legal finance contract. All contracts will have with real estate property attaching terms. Furthermore there will be a standard purchase contract and a standard installation contract. And each product will have its product(group) specific product operational guarantee and service contract. Standard contracts and contract modules reduce the costs of pre-delivery contracts legal to an one time production, cheaper sales legal is not possible. These standard contracts also makes post delivery conflict legal very cheap, as they have high quality and are all the same and can be handled therefore mostly internally. Legal = databasing = low cost. External legal assistance only in standard contract production, in unique (and by that the standard database enriching) cases and for court actions. A complete own legal functional unit (even with court actions) driven by database principles is very cheap in operation.

Standard Payment Models. For each product there will be multiple payment schemes designed. Just like this is done in the mobile telephone market. The variables (with the interest facet: which will be determined by the Digital Matching process) are: start date payments (can be direct, can be later), reduced payments at the start (only interest payments the first year-s-), linear payments, increasing payment level, declining payment level, payment partial in kWh's, payment full I kWh's, payment partial in kWh's equivalent, payment full in kWh equivalent, rest value calculations, etc, etc, and mixtures of some of those methods. The purpose is giving both the whole market demand as the whole finance world just the type of deals they like and suit them. When debtors order, they choice a standard product and one of these standard payment models.

Standard Service. Connected to each product there is a standard service plan, regardless the chosen payment schedule. Service is about keeping the installation maximal effective en secure in operation. Simple example: solar modules must be cleaned each quarter as dust on the surface reduces the power production, therefore in the service schedule of solar modules is cleaning a standard maintenance part that is woven-in the product calculations.

Standard Insurance. Each product must stay operational. To guarantee this damage/theft/fire external insurances are woven-into the product calculations. Not as prepayment (which should give a debtor risk on the insurancers, but as part of the monthly payment. The insurance market model is similar to the finance market model and the installation market model (digital bidding based on desired market profiles).

Standard Installation. The installation is totally woven-in into the product price and thereby into the product finance. Turnkey means: just a signature of the debtor needed and the rest is taken care of.

Standard Guarantees. Of course al guarantees are woven-in and fully taken care of in terms of handing.

Standard Subsidies. Of course all subsidies are woven-in and fully taken care of in terms of handling.

High Volume

The market timing is right (Al Gore's 'Inconvenient Truth' and the IPCC reports on Climate Change has turned the world's focus very much to sustainability. Furthermore have the energy wars and tensions (Iraq, Bolivia, etc) the Gas Crisis that put parts of Europe in the cold this winter made clear that fossil energy is finite and has its economic and political price. The market is open for energy transition investments. Sustainable has become mainstream.

Of course when there is volume in demand and this could be facilitated by a low cost digital model, in a new wide open market, of high value capital goods, with an attractive value/price ratio, turn-key delivered, with full functional guarantees during the operational period, with a finance period attached to the operational period, available by just signing an order with finance request, in an off-balance finance model. This complex of interesting model specifications will generate loads of orders with finance requests.

In a situation where the State guarantees the loan from the financial (pension fund) to this system and the contracts are all isolated in an own system account, this Open Finance Platform is very attractive for financials: no costs, no risks, no work and yet making a profit margin. When the ECB the full allotment extends from only short liquidities to also long liquidities the banks also will start to use the platform of this Open Finance Platform. Even as the platform (by it's own WfT 2:12 licence) than could use also use this platform this will not be done. The purpose is given a finance platform to the market parties, serving them and not compete with them. This must be stated in the company charter.

So there will be both volume in demand and volume in supply, stimulating each other to even more volume in both.

Low Cost

The header should be Cost Free (as the customer pays the operation, the model is really cost free for the pension fund industry), but Low Cost is a magic attention attraction line and cost free sounds unbelievable. The reality is that the model is total cost free for the pension fund industry. They don't have any cost (no legal, no marketing, no sales, no administration, no collecting, so not any costs). The only cost they could choose to have is sending in an additional auditing (on top of the to be installed already 5 independent layers designed auditing model). But this also can be shared with colleague pension funds and the administration is very easy: customers, contracts, payments and that's all.

As the products that are financed are standard products and bought on massive scale by specification price tendering. The market price will be very attractive (even with all the by product development product specific installation and operational function service guarantees woven-in the price).

Also woven-in the price are all the other external/internal costs: 1) the 1% of the investment price governmental interbanking guarantee fee, 2) the price of the commercial guarantees (could be zero by the use of beneficiary guarantees of the power utility/marketing companies), 3) the (for now) 1% of the investment price of the marketing/sales, 4) the (for now) 1% for affiliating exposure margin payments (not on all orders, only on the by affiliated media partners generated orders), 5) the (for now) 1% of the investment price for the delivery unit, 6) the (for now) 1% of the investment price for the payment unit (escrow, administration, billing, collecting and auditing), 7) the (for now) 1% of the investment price for service management unit, 8) the (for now) 1% of the investment price for product development and 9) the (for now) 2%-4% -depending on use and price of commercial guarantee and the fact if there are affiliating payments attached- of the investment price for the (temperately) defaulting clients insurance fund.

The total percentage and the division of these percentages will be tuned during time. Making the complete operational cost to maximal 10% of the product prices (prices which will be very attractive low due the specification/price tendering based purchase model), is the challenge each member of the management and each employee faces. The financial industry has become too well paid for just doing the same. An overall cost reduction focus is something that the industry certainly need these days. This Open Finance Platform is an example of the cost reduction focus together with a voluminous market transition focus.

Total Insured

Each investment will be standard and automatically insured against theft, fire and damage. Just for the fact that only working investments gives the investment taker the benefits. Right insurance is good/important for the debtor and the lender.

Insurance against non-payment by the debtors is possible (Atradius etc), but in times of systemic economic failure this will prove to have no value at all (as the insurancers insure to levels of 10.000 times their TierOne capital). Taking it: yes. Paying a lot for it: no. Because it only can cover some cases. The year 2008 has learned us that paying insurance fees is good for the insurancers, but if they're able to perform is the big question of the future. Insurancers have to long thought that insurance is about collecting insurance fees instead of insuring the insurance.

Yes, there will be collective theft/fire/damage insurance and yes there will be collective debtor insolvency insurance (based on the risk classifications made by the -on one of the next pages described- rating functional unit.

And yes, the best debt payment insurance is a Beneficiary Guarantee of an utility company (power/ gas/water/cable/telco). As they all will trade energy in the future and thereby certainly are interested in the power generation of solar energy equipment of defaulting debtors. They can provide not only a future financial guarantee, but even a future market guarantee. A market guarantee on top of a financial guarantee is the best debt payment insurance possible: because what will be produced, will be 100% sold against (almost certain due to PeakOil) higher market prices of the future, and generate 100% insured income in the future.

Multiple Subsidies

Governments see the importance of energy transition very clear. They see that fossil energy is a finite resource that is running out, that without energy the western economies will collapse, that with high energy prices the western economies will contract (the Credit Crisis is mainly caused by the fact that energy prices rose much more faster than the economies and therefore significant eat out debt payment power), that (temperately) energy shortages cause huge economic damage, that energy supply therefore must be diversified as quick as possible, that fossil energy is a huge capital drain on their economies that exporting wealth/prosperity with not any benefit in return, that fossil energy is accountable of many global, continental, regional, national and local conflicts, that local renewable energy production is the best energy model ever. By all this reasons governments sees renewable energy capacity as their prosperity (and thereby tax income) insurance for the future and subsidise transition from fossil to renewable in many ways (and yes conservation of energy is the other side of the coin).

EIA. EIA is the Energy Investerings Aftrek in Holland. It gives households/companies that invest in renewable energy generation the right to deduct 44% of the investment from their income/profit I the tax calculations. People who have to pay taxes can choose to invest in their own future instead of paying a part of it in taxes. The EIA is not budget neutral for the Government of Holland: it lowers their tax income.

SDE. SDE is the Stimulering Duurzame Energie in Holland. It a state subsidy on renewable energy generation. As it is a subsidy is limited by pre-defined budgets. The SDE is not budget neutral for the Government of Holland, as it is a subsidy that cost them money.

MIA. MIA is the Milieu Investerings Aftrek in Holland. It a state subsidy on environment improving (not energy generating, but energy/water conservation and pollution preventing) investments. The MIA is not budget neutral for the Government of Holland: it lowers their tax income.

VAMIL. VAMIL covers the "willekeurige afschrijving milieu-investeringen" in Holland, giving companies the possibility to write down environmental investments quicker than normal investments (and this way pull further tax write down reductions into the present). It can be additional to the MIA. The VAMIL is budget neutral for the Government of Holland: it lowers their current tax income, but increases their future tax income.

As described on the Turn-Key page, as part of the turn-key formula/services, all customers will be assisted by database generated emailed/printed communication/forms to them and the government in their subsidy receiving related communication/traffic.

Forced Legislation

Energy: In Germany there an unlimited feed-in tariffs type of price guarantee installed by the government. Just one piece of legislation (German Renewable Energy Sources Law) ratified in 2000 has changed Germany's energy (and thereby economic) future, totally budget neutral for the government (something that unified right, centre and left behind this law). For any not fossil or nuclear generated kWh is E 0,10 paid out by the power companies, who had to charge something more for fossil originated power. Multiple luck for the government as they by this legislation: 1) It give transition of their industry to new demands in the world market and thereby has made Germany to the leading solar energy nation of the world. 2) It give energy transition of their own economy. 3) It doesn't cost them any subsidies, so the law itself is budget neutral for them. 4) It don't cost them the operation of a renewable energy subsidy issuing body. 5) It has positive (less demand, more input) effects the governmental budget: budget positive in operation, as capital (and so economic activities) stays within the country instead of being exported out of the country by fossil energy purchases. Sometimes has having almost no oil and gas very positive structural influences. This is the best example of it. The two man behind this new German success story are the politicians Hans-Josef Fell and Hermann Scheer, who has been able to united right, central and left politicians to stimulate the renewable energy industry very effective just by a simple legislation. Today 200.000 people are working in the renewable energy sector in Germany, as result of a governmental decision to stop the wealth drain of fossil energy imports some year ago. In Germany two man has proven to be able to make a difference and their legislation is and will be copied all around the world in 2008/2009/2010. An extreme (and thereby not attractive) version (not practiced yet in any nations) of forced legislation should be the demand by legislation to generate a certain percentage of the power consumption has to be from certain renewable sources. But from the point of power origin diversification for ensuring economic stability some nations maybe will install such a legislation as fossil shortages will occur often, something we maybe can expect from 2012 and beyond.

Water. A good example of forced legislation concerning water is the roof rain water storage legislation that is installed in Belgium, Germany and other nations. Each new house and building (or intensive house and building improvement) must include a roof water storage facility. This has some major positive effects: 1) the building has a water reserve, 2) the building has by this additional a thermal energy source and medium, 3) the sewage receives less peak volume demand and thereby new sewage maintenance/investment plans could be lowered (these can avoid huge investments almost each municipal on the earth faces the next decade), 4) above peak volumes lead to not purified sewage water dumps in many places in the by the sewage infrastructure served area this is dirty, smells, kills local natural habitats for months and is a threat to the leisure income of the region (as it can poison natural swimming water facilities -like beaches- for months). Ones again just one simple legislation give huge benefits to house/building owners/users and has huge positive actual/future effects on the economy/environment of/within a municipal. The good thing about this roof water storage legislation is that it can be installed very easily locally, without the long en difficult debates of national politics. An other type of forced legislation concerning water is purification legislation that is installed to improve surface water quality. This is needed because ground water reserves are declining in rapid speed and surface water will become again the major water source soon in the future. Households, farmers, boats and companies that are not connected to the sewage grid must purify their own waste water before discharging the waste water to the surface water. Good legislation for both the environment as the economy (as clean water is a huge economic facet for industries, farmers, households and the tourism sector) and the local environment everywhere this clean water act is passed. In Europe there is an European based water quality legislation installed. National governments are all translating this to national legislation. Yet an other example of forced legislation is the full or partial (time of season, time of day, volume) ban on ground water use for irrigation by farmers. This legislation urges farmers to look to irrigation alternatives (and they are always more expensive than the free use of ground water). Food = Water. And water will have its price. That's the reality of the 21st century we all will have to deal with due the fact that food will demand a higher percentage of our spending in the 21st century. Condense based irrigation will become the main irrigation technology, with some ground temperature specs also (warming or cooling down soil temperatures). In a closed water circuit water is cooled underground (as the temperature underground is much lower that at the soil surface). Due the fact that the closed circuit in colder than the air temperature, condensation takes place on the closed circuit which gives a steady flow irrigation water for the soil. The only used energy is of the pumps. The only used water is former air moisture water that has been condensed.

Turn Key

Companies and households certainly wants to transite their energy supply from fossil to renewable. That is not the problem. And when the finance of the investment is handled external and just result in a monthly payment the demand certainly will go up further. And when the model gives a very high value/price ratio the market demand grows further. And when the installation is something that is taking care of by the model and give no headache what ever the demand goes even further up. And when the functionality is guaranteed by the model the demand goes further again. Easy to choose, full service in installation and operation. That's needed for a serious voluminous energy transition investment wave. That's what this Open Finance Platform delivers.

Selection of best technologies, finance, installation and operation are taken care of for the debtors. They only have to sign the order with the finance request and pay the monthly payment. All the rest is taken care for. Turn key goes as far as even handling subsidy filling and tax deduction filling. Just 5 minute choosing and one minute signing must be the only actions that must be demanded from the demand side of the market.

This gives satisfied debtors with working products. The characteristics and effects of the investments makes the debtors richer instead of poorer as the energy prices rises and insures more stable corporate/household operations as (temperately) energy deficits rise. The Chairman of the Energieraad (an advisory body to the Government) in Holland sees physical energy shortages from the year 2012 and beyond.

A turn key type of investing is the key issue what both the debtors and the lenders want. Debtors wants easy functionality, lenders wants healthy debtors (now and in changing economic/energy environments).

Value Ratio

The offered products have an extra ordinary value/price ratio due the research/development work that will be done within the national and international research/development bodies within MACN: selecting independently and by open tendering the products with the best price/value ratio, creating a few limited very good total integrated manufacturing, installation and service solutions with open calculation.

So a limited range of outstanding value for price based products. No wide choice of products, just the best products in a total service environment. Also as less as possible traders between manufacturer and installation, as both purchase and installation are done based on specification and price tendering giving both the customer and the financer maximum specifications against lowest prices.

This value ratio is attracting in terms of finance as the pledge holds maximal balance value and also reducing the loan risk.

Multiple Guarantees

Beneficiary. The contact pledge and by this the product pledge is the best guarantee foundation (as installation functioning is ensured in the contract). The power/gas/water/cable/telco utility companies (and by the market liberation we have plenty of them) could be interested in supplying on massive scale beneficiary guarantees. These are the most interesting guarantees as they cost zero and as they are certainly capable of paying for an in the future made product by the investment product (energy/water) as they than have the customer base to sell it to. This is beyond a financial guarantee. Beneficiary guaranties are the only real guarantees around in the market. Cheap (zero costs) and best (not financial, but buying the actual output when the debtor defaults).

Commercial. On the first hand is the best combination is when the Debtor Rating Supplier is also the Commercial Debtor Guarantee Supplier. The operational criterion is that the rating must be available in digital (XML) requests. But a separated Rating Supplier and a Guarantee Supplier is of course also possible. If a third party guarantees the payments of the debtor, this is good. The problem is that the finance periods are long. This is a relatively new market as in the past debtor payment guarantees where limited to short term debts. But this will become certainly a huge market. Some common sense is yet necessary: companies like AMBAC are objective total fake companies: they insure capital volumes till 10.000 their TierOne capital. They were more an insurance fee taker in exchange of a (these days mostly fake proven) rating. Insurancers can only insure against a single debtor default and not against a total market collapse. The insurance fee should be according this (proven limited, practical restricted) guarantee. The best option is making several internal guarantee funds within the Open Finance Platform. For each grade (0 till 10) a separated one with its own insurance fee that is woven into the price: good debtors than pay less and the insurance has also no operational costs and therefore can be used for the full 100% (plus interest rate growth) for coverage of debtor defaults.

Relational. Part of each quotation is the question if an other company or individual is willing to guarantee payments. This to try to realize even more security for the financers (if filled-in on the quotation). Sales than try to get this guarantee verified (automatically by email/letter and otherwise manually). When companies has a too low rating in the Quality Rating so that their request fits in none of the financer profiles, the sales engine automatically request for such a guarantee by email/letter.

Operational. All energy investment contracts have a real estate legislation related paragraph that the energy investment is a legal part of the property. This guarantees operation as long as the soil is there (for standalone installations), or as long as the building is there (for building integrated installations). All energy investments could also have an optional output capacity to energy price payment adjustment paragraph. This increases the monthly payments as energy prices rise severely. This contract option is very specific and could be used for specific energy investment models where the financer stays the full owner of the equipment and delivers just renewable power to the customer to daily power market prices. When power prices rise (and they will, fossil is running out, we're living in a time where already energy wars have been conducted), the financer gets major returns. The beauty of this operational guarantee is that the finance facet is taken totally out on the side of the energy user. Therefore it could be used to roll-out as massive renewable energy generating volumes as there are energy customers as the financer wants to do. One step further is that the location and the energy customer will be totally different facets. Than an open Finance Platform can be realized where even locations gets just a placement value. With the last mentioned model for example installation of 500,000 SunTracers, 500,000 micro/mesa WindTurbines and 1,000,000 StreetPoles in Holland become a realistic target.

Governmental. As result of the Credit Crisis the Government of Holland has installed an inter-banking guarantee system for 3 (soon 5?) years of E 200 Bn in size to unlock the credit markets. The fee for this guarantee is 1% and must be paid directly. This is relatively a very cheap and solid insurance. Not surprising that LeasePlan (as a lease company having a paragraph 2:12 attached licence) in Holland has used this guarantee. Companies with a licence for paragraph 3:111, 2:12 and 2:13 of the 'Wet op het financieel toezicht' can tap this guarantee. Applying for the bank licence is a needed move. The pensionfunds than can decided in the finance engine if they want to let the finance be covered by this system or not (1% surplus on the interest rate for the customer). This Open Finance Platform certainly will unlock the credit markets, stimulate the current economy and take care of future energy supply (plus delivering this energy against reasonable prices). Some very interesting facets. We pull the guarantees for financials that don't want to that by themselves.

Internal: From the 10% operational margin as costprice surplus 20 till 40% will flow to the internal guarantee fund, which can cover (temperately) debtor payment problems.

Quality Rating

Online database driven sales gives a load of finance requests. Certainly when the offered solution gives value for money and the interest rates have been proven lower than by the banks.

Rating is a set of data routines (a data process) that qualifies the requests. Based on company size in turnover, company size in number of employees, company real estate ownership, company operational sector, company age, company payment history.

This whole process is done by external specialized research companies who deliver data feeds. Dun & Bradstreet is one of this suppliers that combines more than 10 company characteristics into one number in the range 1 till 10 (where 10 is splendid). Many credit insurancers offers also a data facility (and for smart negotiators even for free in exchange of actual payment behaviour data).

Rating this way gives database driven concentrated quality insight in the financial status of a potential debtor. The data is organised in 'profiles' so it could be analyzed/handled both automatically in groups and on per case base as with profile selection and response.

Based on rating data / classification the pension funds could make rational, facts/data driven and thereby high quality, low priced investment policies for their bid on investment requests.

Digital Matching

As the products are standard and the contracts are standard and approved, both the products and the contracts don't need any further attention in the finance process. It's just the perspective of the lender on product ranges and the quality rating of the debtor that counts. Making a McDonalds way of thinking in the finance model possible.

The financials (which will be mostly pension funds, but also saving focused banks or bank saving focused bank divisions of full service retail banks) have create one or more desired finance profiles. A finance profile is a compilation of the following characteristics: we're interested in this type of contracts, for this type of products, for this type of ratings, in this type of economic sectors, with this type of contact length, with this type of guarantees, for this x% interest rate. Each financial can make as much or as less profiles as they like. See this profiles like a fishing-net or selection sieve with which the financial fishes the 'orders with finance request in the pool'.

Of course the financials will compete with each other by the definition of profiles to get the highest volume, by best debtors with then highest possible interest rates. This is attractive for the debtor as he gets the best possible interest rate (and thereby the lowest month payment on the investment), and -as we all know- is not only access to capital a problem for energy transition, but also the interest rate of capital. This Open Finance Platform fore fill the demands of both the financial industry (total no costs, just interest income) and the debtor who needs capital and doesn't want to pay unnecessary costs. The cutting costs characteristics of this finance model is something both financial/lender and debtor like: it's in their mutual interest.

So the to the platform described in this Open Finance Platform connected pension funds can offer completely automatically (by defining a profile) an interest rate bid on a contract (range).

Islamic Version

As the Sharia (the Islamic Religion Law) prohibits charging interest on debts, but approves margin taking on investments, are energy investments (where the investor gets paid in the sales of the results: kWH's) in line with the Sharia. Within this Open Finance Platform there is a special (not partial, full) energy result based version available that is Sharia compliance.

This makes this Open Finance Platform also usable for the Islamic parts of society, opens the oil based capital markets for this Open Finance Platform and makes this Open Finance Platform suitable also for Islamic dominated nations.

Inter Market

Financial assets must be tradable, also pension fund assets (although they have more an owner than a trader attitude), for what reasons is not important.

Therefore the contract administration is designed database wise (or even in separate legal identities) in separate units in a way that (part of) packages of loan investments can be traded to other model operators or to third parties outside the model.

Inter Market trading is important for giving new capital parties on the platform the possibility to acquire directly a substantial volume by purchasing that volume from existing capital partners on the platform. The sellers can make by this Inter Market trading an instant extra profit of 1% interest on the whole loan period.

Inter Market trading is important when some of the model operators needs some (temperately) liquidity. The assets are full guaranteed so they are a perfect asset for (partial) trading or pledge for totally no transaction cost giving interbank trading and loaning.

These Inter Market loaning and Inter Market trading could a huge facet in unlocking the interbanking facet of the financial markets as these assets are 100% valuable and pledging or selling them is very easy, giving the lender 100% guarantee at no cost.

Potential Users

The following companies could be connected with a National Overall Financial Sector Organization for Holland. Those who are interested in using the Sustainable Finance Model can do so easily. So they can do this under state guarantee for interbanking loans (size E 200 Bn) against a 1% cost.

Combine this with the fact that the ECB has chosen for unlimited (not matching based) liquidity allotment and (as described in both the Global Resources Analysis as in the Global Future Analysis of Planck Foundation it is most likely that this facility in de near future will be extent from short to long term loans, as fractional banking is frozen due lack of economic growth it needs like oxygen to operate.

This gives the liquidity (of the ECB) and the guarantee (Staat der Nederlanden), needed to really make moves forward in energy transition investments. The Gazprom/Ukraine conflict has made the urge for energy transition certainly more clear to everybody. With our Sustainable Finance Model all these parties can earn as much as they wanted of the energy transition investment market.

All the Holland Financial Centre (HFC) members could use the platform described in this Open Finance Platform for free (as the endusers pay the cost margin):

ABN AMRO
ADP Nederland BV
AEGON N.V.
AFS Group B.V.
Allen & Overy
ANT Trust & Corporate Services
Aon
APG All Pensions Group
APX Group
Autoriteit Financiële Markten
BinckBank N.V.
BNY Mellon Asset Servicing B.V.
Boston Consulting Group
City of Amsterdam
Clifford Chance LLP
CMS Derks Star Busmann
Cordares Holding N.V.
Credit Suisse
De Brauw Blackstone Westbroek
De Nederlandsche Bank
Deloitte
Delta Lloyd Groep
DFA Dutch Fiduciary Association
DUFAS
Equens N.V.
Ernst & Young
Eureko Achmea
FNV Confederation of Dutch trade unions
Foreign Bankers Association
Fortis N.V.
FTC Trust
Hewitt Associates
Houthoff Buruma N.V.
IG&H Consulting & Interim
IMC B.V.
ING Groep N.V.
KAS BANK N.V.
KPMG
Loyens & Loeff N.V.
McKinsey
Mercer
Ministry of Economic Affairs
Ministry of Finance
Ministry of Justice
Ministry of VROM
Mn Services N.V.
Monitoring Comm. Corp. Gov. Code
NautaDutilh N.V.
Northern Trust Global Services Limited
NVB Nederlandse Vereniging van Banken
NYSE Euronext
Optiver Holding B.V.
PGGM
PricewaterhouseCoopers
Rabobank
Robeco
Royal Bank of Scotland
Saen Options
Shell Asset Management Company
SNS REAAL
Stibbe N.V.
Stichting Philips Pensioenfonds
Unilever Pensioenfonds "Progress"
Van Lanschot Bankiers
VEUO
VIMS
Watson Wyatt Worldwide

Furthermore could all members of the Nederlandse Vereniging van Banken (NVB) use the platform described in this Open Finance Platform for free for free (as the endusers pay the cost margin):

AAGUS Financial Services Group N.V.
ABN AMRO Bank N.V.
ABN AMRO Holding N.V.
Aareal Bank AG
Achmea Bank Holding N.V.
Achmea Hypotheekbank N.V.
Aegon Bank N.V.
Akbank N.V.
Allianz Nederland Asset Management B.V.
Amsterdam Trade Bank N.V.
Anadolubank Nederland N.V.
Anthos Bank B.V.
Argenta Spaarbank N.V.
BNP Paribas S.A., the Netherlands Branch
Bank Insinger de Beaufort N.V.
Bank Mendes Gans N.V.
Bank Oyens & Van Eeghen N.V.
Bank Ten Cate & Cie. N.V.
Bank of America N.A.
Bank of Scotland, Amsterdam Branch
Bank of Tokyo-Mitsubishi UFJ (Holland) N.V.
Banque Artesia Nederland N.V. (GE Artesia Bank)
BinckBank N.V.
Citco Bank Nederland N.V.
Citibank International plc, Amsterdam Branch
Commerzbank A.G., Amsterdam Branch
Credit Europe Bank N.V.
DSB Bank N.V.
DVB Bank N.V.
Delta Lloyd Bank N.V.
Demir-Halk Bank (Nederland) N.V.
Deutsche Bank AG
Dexia Bank Nederland N.V.
Direktbank N.V.
Dresdner Bank AG, Branch Amsterdam
Dresdner VPV N.V.
Eurohypo AG
F. van Lanschot Bankiers N.V.
FGH BANK N.V.
Fortis ASR Bank N.V.
Fortis Bank (Nederland) N.V.
Fortis Bank Nederland (Holding) N.V.
Fortis Hypotheek Bank N.V.
Friesland Bank N.V.
GarantiBank International N.V.
HSBC Bank plc.
Habib Bank Ltd
Hollandsche Bank-Unie N.V.
ING Bank N.V.
INTESA SANPAOLO SpA, Amsterdam Branch
Interbank N.V.
Isbank GmbH, Amsterdam Branch
JPMorgan Chase Bank N.A.
KAS Bank N.V.
KBC Bank Nederland N.V.
Kaupthing Bank hf, Amsterdam Branch
Korea Exchange Bank, Amsterdam Branch
Landsbanki Islands hf, Amsterdam Branch
Levob Bank N.V.
Lloyds TSB Bank Plc.
Mega International Commericial Bank Co., Ltd. Amsterdam Branch
Mizuho Corporate Bank Nederland N.V.
N.V. Bank Nederlandse Gemeenten
N.V. Bank voor de Bouwnijverheid
N.V. De Indonesische Overzeese Bank
NIBC Bank N.V.
Nachenius, Tjeenk & Co. N.V.
Nederlandse Financieringsmaatschappij voor Ontwikkelingslanden N.V.
Nederlandse Waterschapsbank N.V.
Petercam Bank N.V.
Postbank N.V.
RBC Dexia Investor Services Netherlands N.V.
Rabobank - (Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.)
Rabohypotheekbank N.V.
Robeco Direct N.V.
Robein Bank N.V.
SNS Bank N.V.
Schretlen en Co N.V.
Société Générale
Société Générale Bank Nederland N.V.
Staalbankiers N.V.
Svenska Handelsbanken, Amsterdam Branch
TD Waterhouse Bank N.V.
The Economy Bank N.V.
Theodoor Gilissen Bankiers N.V.
Travelex Bank N.V.
Triodos Bank N.V.
UBS Investment Bank Nederland B.V.
Unilever Beleggingsbank B.V.
WestlandUtrecht Effectenbank N.V.
WestlandUtrecht Hypotheekbank N.V.
Yapi Kredi Bank Nederland N.V.
De Grenswisselkantoren N.V.
Dutch Securities Institute
Euronext N.V.
International Card Services B.V.
NIBE-SVV B.V.
NPM Capital N.V.

Installation

Online

Finance of investments and sales of standard investments should be completely digital, as that is the most low cost environment. In the insurance industry online sales (with ditto costs and thereby ditto prices) has already won the battle with traditional. An other facet of online is that attaching third party communication volumes to the Open Finance Platform becomes very easy by this.

A new finance structure should be as digital as possible. Building the future, not replicating the past. One of the problems the financial industry is facing is the fact that it's technological model is outdated, build on developments of the past and at it's best is 'pimped' to actual development. The consequence of this is a very high cost structure with very high wages and loads of inefficiency.

This Open Finance Platform (as it acts as platform) gives the financial industry to possibility to go completely digital on the market of energy transition investments. Not improving old structures, but fully rebuilding then completely parallel with the old structures based on the wisdom and experience available within the old structures, but fully in line with the communication developments of today and the future. No revolution, just steady replacement, with just some clear targets: more volume and higher quality by lower costs and lower risks. In insurance the 'going completely digital; movement has already won and become the leading market share. Not surprising as sales fees and employments costs where eating almost half of the budgets in the not digital focused insurance distribution/operation model.

In the digital model the whole economy becomes 'suspects' (in marketing terms) and will be reached by as wide as possible exposure. Digital models (when designed and operated by a staff that understand ecommerce) is capable of realizing huge volumes. The used methods are described in the Operation section of this Open Finance Platform. Suspects will become prospects by site visit. The site must use communication emotion and CRM (Customer Relation Management) technology to realise the conversion from prospect to client (signing an order with finance request). The CRM engine gives for each response / non response an planned (and thereby adjustable or full tuneable) action. The orders with finance request will be automatically digitally (XML feed in ICT terms) rated on quality by external rating agencies (like Dun & Bradstreet). Then the orders with finance request are ready for analysis by the financials. This is 'the fish in the pool' for the financials.

The financials (which will be mostly pension funds, but also saving focused banks or bank saving focused bank divisions of full service retail banks) have create one or more desired finance profiles. A finance profile is a compilation of the following characteristics: we're interested in this type of contracts, for this type of products, for this type of ratings, in this type of economic sectors, with this type of contact length, with this type of guarantees, for this -a certain %- interest rate. Each financial can make as much or as less profiles as they like. See this profiles like a fishing-net or selection sieve with which the financial fishes the 'orders with finance request in the pool'.

Of course the financials will compete with each other by the definition of profiles to get the highest volume, by best debtors with then highest possible interest rates. This is attractive for the debtor as he gets the best possible interest rate (and thereby the lowest month payment on the investment), and -as we all know- is not only access to capital a problem for energy transition, but also the interest rate of capital. This Open Finance Platform fore fill the demands of both the financial industry (total no costs, just interest income) and the debtor who needs capital and doesn't want to pay unnecessary costs. The cutting costs characteristics of this finance model is something both financial/lender and debtor like: it's in their mutual interest.

But the digital model goes further than realizing the order and attaching a funding financial to it. It also handles the billing of the monthly payments, processing the payments, collecting delayed payments, inter market trading of these contracts and interbanking loans based on the very solid pledge this contracts gives the interbanking loan market.

Press

Media exposure is all about feeding the press corporate information/exposure packed in a general economic/society focused package/cover. This is not wishful thinking, but proven practice: as Graafland has had a PR company (press.nl), that was very successful with this media exposure formula.

A clever planned campaign build-up out of a series of simple PR messages on the ANP Press Support network with a cost price of only E 500 per run/message will generate a load of media exposure in the form of articles made by the media themselves.

"Pensioenfondsen investeren weer in eigen land."
"Pensioenfondsen neem deel taak banken over."
"Globalisering van kapitaal neemt drastisch af."
"Nederland loopt voorop in duurzame financieringsmodellen."
"De kapitalistische variant op de plan economie."
"Energie transitie aandrijver economie."
"Dijken van de toekomst zijn hol."
"Voedsel productie in dijken."
"Groene economie begint vorm te krijgen."
Etc, etc, etc.

This model can be driven for month's week after week. There is no other such low cost and such voluminous effective exposure method than this. As result of this all 1) media exposure will be fired up again and again (by the quality of the messages) and 2) the www.capitalindus.com website will receive a load of traffic, that must be converted by the website and the communication/technology behind it from prospects to orders. Attaching third party communication volumes to the Open Finance Platform becomes very easy by this.

Customers

If a company or a household signs an order with finance request. They can easily become neighbourhood salesmen for free. The order price can be reduced if they take care that companies and/or households in the neighbourhood also order the same product, as this reduces the installation price. The by more installations in one run realized cost reduction is for 110% for them (as the cost price reduces and therefore also the 10% cost margin on this amount is not calculated. The neighbour companies and/or households also got the same discount.

There will be an online marketing e-learning workshop for customers who want to lower the transport costs and the installation costs of their order by doing this.

This process can be done easily on the front office (as they login into their order status), but for online marketing they need to know the email addresses of the companies/households in their neighbourhood. Also will every company/household that orders send automatically a neighbourhood promotion kit. This kit contains leaflets, posters, large sized prints to make a street banner and a huge sized building banner.

Attaching this huge volume of third party personal and/or digital communication to the Open Finance Platform is very effective. The communication effect index gives for face to face contact of someone people already know very high scores (as in highest possible communication effect).

Installers

In times of economic contraction/decline (negative economic growth), installation companies certainly will be very happy with the load of work that energy transition can give them. If they got an installation order they can easily login into their own frontend account and communicate digital very easily with the companies/households the neighbourhood of this order to get more orders. Each installation order will be automatically be followed up by a sending an installation information instruction and a marketing information toolkit.

The sales of installation companies will have by this digital environment and by the to them send marketing toolkit a set of very good marketing tools to generate more orders and thereby more installation work for them. This kit contains leaflets, posters, large sized prints to make a street banner and a huge sized building banner.

Installers will also be stimulated to order their own functional version of the products they install (this increases the market penetration speed).

In times of very severe market demand decline very attractive for the installation sector, as they otherwise must fire a substantial part of their employees. There will be also an online installation e-learning environment for installers per product and also an online marketing e-learning workshop for installation company sales employees.

Affiliating

Affiliating is effect based advertising in third party media. Affiliating -as it is effect based- therefore has no budget limits and thereby no size limits. Affiliating is about offering effective exposure material with effect measuring technology to third party media. Affiliating gives as bonus free exposure: or for the brand (if the exposure is done in the standard brand) or for the sector/model (if the exposure is done in the third party brand).

Affiliating demands some digital communication material and some measuring technology, but it generates lots of free exposure and thereby engine traffic and costs only a 1% of the product cost price as effect fee, if the exposure results in orders.

Third party can create an affiliating account in the front end of the online environment and than chose banners or email/web texts with their affiliating code cooked in. They even can create dynamically banners with own text/logo/pictures in it. Every visit that is caused by this exposure is 'tagged' and if it result in an order, they get a 1% of the costprice (or 0,9% of the sales price) as fee on their account.

Affiliating is budget neutral, risk less, voluminous and gives media, environmental, social, political and even religious organizations and governments possibility to promote energy transition and earn some income in doing so. Attaching third party communication volumes to the Open Finance Platform becomes very easy by this. An other huge of facet is that the sender of the message has already a historical bounding with the message receiver. This enforces the impact of the communication and thereby increases the effect/conversion of it.

Networks

Media consumption has changed. People spend a lot of their total media consumption time on network sites. Network sites are user driven content sites. Hyves in the Netherlands, FaceBook etc in the US. Advertising/exposure is something that only can float on communication streams, depending on the width (volume) and dept (impact) of it.

Planck Foundation has developed the design of an Action Platform based on the social network sites, that is capable to generate and harvest huge market demands in energy transition investment demands. It's an open digital communication platform that interacts with all the major 'communication islands' on the internet. Very similar to Hyves, FaceBook, MySpace, Orkut, LinkedIn, etc. It has its own version of such a platform, but it also has interfaces (by the Open Social technology standard) with the other community platforms. Attaching this huge third party communication volumes to the Open Finance Platform becomes very easy by this (Open Social Protocol).

By the Open Social protocol will become all the profiles on all profile sites the 'reach' of the Action Platform. YouTube, Yahoo, Microsoft Live, Apple Me, Plaxo, Twitter, LinkedIn, FaceBook, MySpace, Hyves, Orkut, etc, etc. But also the combined huge volumes of the all the small community sites. Plus also the volume of the in the Western World total unknown but very massive major mail/community sites in Russia, China, Middle East and South America.

How do it work? People has a profile on these huge voluminous sites, by the Open Social technology they can joint with just one mouse click a local economy platform, a specific type of investment platform, a company platform, a government platform and the most important: a project platform.

This will result in hundred of thousands huge investment projects that will find their home within this technology. It's an action (communication/investment) platform, a green economy driven movement. A global functioning grass root based movement. The ideal mix between local and global. It will generate a never seen before very detailed/specific/active huge global demand for huge local/regional/national/continental energy transition investments.

The projects components and legal components are just clickable available to the group moderator. The group moderator can be elected and disputed digital.

Companies (both producing and installing), governments (local, regional, national, continental) and financials can also present themselves in this technology. They can connect themselves with just one mouse click with both persons, techno groups and investment groups in all these profile/community platforms globally.

An example: A company like Vestas (the wind turbine building and installing company) can just hook on to every windmill park initiative of each windmill park of at least XX wind turbines. An other example: A town or village that wants a roofwater facility on each building, or a PV cluster on each roof, or a solar warmth unit on each roof can just present their case (with the attached legal/contracts) to several producers/installers/combos.

The Action Platform runs on Drupal (the world's best open source online framework environment, initiated by a Belgium programmer) technology. Its both an own Drupal based community, but the heart/volume/applications runs on xml driven Open Social protocol applications (person, local, technology, project, branch, government, company, bank, functional).

The Action Platform has further (non digital community based) third party media exposure by banner campaigns, free-to-use media (internet, print, radio, television) content and free-to-use (internet, print, radio, television) advertising (external exposure that leads to traffic on internal pages). Also for governments/media/movements virtual hosting of their (by Drupal facilitated) communities (gives ones again huge input from third party contact volume). Also RSS programs facilitation and newsletter programs facilitation.

This digital platform could be called moreEconomy (neutral, active, positive) and will become the main presenting/initiating/communication/concentration platform for all transition investments globally.

A worldwide massive demand generation and concentration.

Blank Engine

The front office technology can be branded in any brand/logo for companies, retailers, installers, banks, insurancers, media, unions, local governments environmental organizations and political parties very easily. They just make their own version of the online front end by making an account, uploading a logo and choosing a colour scheme.

This gives third parties (banks, media, organizations, governments) the possibility to promote and profit of the sales/finance of these energy transition investments. Their margin is not very high (1% of cost price 0,9% of sales price), but by the capital intensity and the volume still an attractive income model on an imago supporting communication model: $(win)^2$.

Attaching third party communication volumes to the Open Finance Platform becomes very easy by this so called blank label technology.

Mailings

Mailing can be used as geo targeted medium to neighbourhoods around a single order. With the purpose to stimulate multiple orders (as this reduces the transport- and installation costs) and thereby the price for the customer who has ordered (as the calculation model is complete open and lower transport- and installation costs gives the customer a discount). Mailing can support the customer driven and installer driven marketing.

Mailing is driven by a database in which all companies/organizations/governments of Holland are present. With the name of the director, economic sector and size in terms of number of employees.

With this database geo-targeted is sending mailings quiet simple. Just a cost driven rational to use/ calculate medium. It can be done parallel with unaddressed distribution done by TPG or Sandt (post companies in Holland).

With this database economic sector focused mailings are also possible. The AgroWater product (see the last pages in the back of this Open Finance Platform or www.waterindus.com/agrowater) is a good example of a specific sector focused product that could be personalized mailed to farmers based on the data in this database. This target group could be reached low price unaddressed by targeting to rural area dominated zip codes (postcodes in Dutch).

With this database (or with data delivery of the head office and/or franchising organization) retail and restaurant chains can also been targeted. In this case the head office and/or franchising organization mostly wants the affiliating fee of 1% total cost price of the turnover on their chain. T get this 1% they should actively support the sales to their outlets. A perfect example is a brand as McDonalds that uses positive green washing (wanting to be green) as structural marketing facet. They really want to be more green as that enforce their imago. So they'll like the SunTracer very much (as it is a visual installation that shows/support their imago). So they will like a roof rainwater solution for toilet water use. And they really like to broadcast the fact that they have installed this investments in sustainability. The put it certainly per investment on the paper placemat they use serving their visiting customers. The chains are the only target group to which active outreaching sales will be done by large accounts sales unit. And sure: all bank outlets certainly will order a SunTracer very soon after introduction: it gives them support to their imago as they want to communicate to the market.

Advertising

Advertising is an old fashion, too expensive and increasing bad performing type of communication, mostly done by market parties that has no other communication options/channels operational. Therefore advertising will not be used much in this Open Finance Platform.

1) The market direction is very pointed to the offered products/solutions. 2) PR will be voluminous and will lead the market to the website. 3) The CRM system within the digital environment (front office website) takes care (by communication and timed digital actions) of the highest possible conversion of prospects to signed orders. 4) The digital model will be in place, it has affiliating functionality, if media want to affiliate: that's more attractive than advertising (as affiliating has no exposure cost, only an effect related sales fee). 5) The digital model also has several relations (prospects, customers, suppliers, installers) recruit new relations possibilities.

Advertising is therefore is not very much needed and will therefore not much used. This has two very valid reasons: a) the advanced strong both PR and Online based Open Finance Platform (advertising is by this an unnecessary cost) and also b) the expected market dominance (advertising than would have negative value/effects). Good products in good models don't need advertising, they advertise themselves to the market.

Sales

Operating a digital model means that sales mainly is done by the CRM engine between the digital front office and the digital backoffice environment. Sales is divided in an engine tuning sales management, a response sales management and a large account sales management.

The Engine: Communication that in non-digital environments used to be done by a sales staff, is in a digital environment mostly handled by the engine and can be turned in selection, message, lay-out and timing. As the products are clear, the communication is clear (and will be tuned every day further), the finance is simple and the prospect is digitally guided in steps some small steps the conversion of visits to orders will be of outstanding percentages. Engine management has tree major facets: creating digital routines, creating digital communication and setting, researching and tuning the variables. The attached online backoffice or XML driven feed callcenter model is described extend in the collecting part of payments.

The Handling: This unit handles the responses as quick/good/cheap as possible and used 'empty' space to do outbound communication. Response are handled (guided to orders) by the callcenter which external is called the helpdesk (phone/email/sms/im/letter/coupons/fax). For filling of less inbound traffic created time spaces, which are always there during working days, the engine selects interesting fish (based on tuneable criteria) and feed those in order/finance ratings to the callcenter/helpdesk for calling/actions. The helpdesk employees could be work at home as the CRM is an online environment and the call are handled by VOIP (Voice Over IP). So in the time of less inbound (or based on success ratio data profiles) they perform outbound based on data routines that grades the prospects (response quality, order size, already customer). The target of the helpdesk is getting as much as possible signed contracts and total satisfied customers. Getting a signed order (under restriction of being able to finance it). Operators that scores in certain sectors will be feed the inbound/outbound of these sectors. Total outbound operators are also possible, the ROI (return on investment) calculations are simple to make for each sector and operator. But due the media exposure outbound calling would be necessary as engine volume feed-in.

The Hunting: This unit hunts for substantial orders of large accounts: Big 'fish' (both in response and as in subjects out of an all companies of Holland containing database) are selected by the engine (based on tuneable characteristics) and presented to the sales management, who can deny those, redirect them to the callcenter of assign them to salesmen. Examples? Retail chains, food chains and franchise chains: With this database (or with data delivery of the head office and/or franchising organization) retail and restaurant chains can also been targeted. In this case the head office and/or franchising organization mostly wants the affiliating fee of 1% total cost price of the turnover on their chain. They get this 1% they should actively support the sales to their outlets. A perfect example is a (inter)national brand as McDonalds that uses positive green washing (wanting to be green) as structural marketing facet. They really want to be more green as that enforce their imago. So they will like the SunTracer very much (as it is an visual installation that shows/support their imago). So they will like a roof rainwater solution for toilet water use. And they really like to broadcast the fact that they have installed this investments in sustainability. The put it certainly per investment on the paper placemat they use in serving their visiting customers. But the chains aren't the only target group to which active outreaching sales will be done by large accounts sales unit. And sure: all bank outlets certainly will order a SunTracer very soon after introduction: it gives them support to their imago as they want to communicate to the market. An other example? Multiple location corporations (here also one contract gives multiple installation orders). And there are a lot more examples. Government: Municipals, provinces, State Departments, Embassies and Consulates. More? Semi government like health care. Woningbouwverenigingen (a SunTracer for each 10 houses and they collect the power budget), etc, etc, etc. Sales Management should have a cell structure. Small units of dedicated people, which effect can be measured very easily. Special cases are the Media (promoting the benefits of affiliating for them), the Installers (promoting the benefits of the platform to them) and the Financials (promoting the platform to them). These 3 target groups has a strong marketing (multiplexing) effect and should be used separately as the communication to them is more than sales, but also partnership. By the way: Serving international chains, brands and multinationals have been proven major tool/wagon in rolling-out concepts all over the world.

The Rating: Rating in a full access fixed fee access can be an attractive (as pre-selection, work reducing, conversion result improving facility) facet I the Open Finance Platform. This is something that certainly must be negotiated. The best model is a fixed rating price per signed and financed order (as this gives cost attached to post-sale activities, instead attached to pre-sale activities, while the benefits than can be used in the post-sales phases, for improving the volume and conversion.

Delivery

Traffic. This functional unit(operating partially digital) takes care of the realisation of the investments. Traffic is the 'less nice' functional unit of the organization (together with other functional groups like collecting and auditing). People that have less elastics in their mind and to whom dates, times, prices are scared. Traffic pushes all signed investment contract after granting in the shortest time possible to realize and make it ready for control and payment.

Rating. This functional unit processes requests by controlling the order, pulling/controlling the record number Chamber of Commerce together with the rating (as described on the next page) and taking care that the orders are getting right into the finance request database (where the pension funds can digitally bid there interest rates automatically or manually on this order with this profile).

Permits. This functional unit (operating partially digital) takes care of the research if needed and (if so) putting this into the permits engine and taking care of the appliance and traffic as result of the appliance for the municipal permits. The people working on this functional unit must have no cowboy genes, very good in document flows, planning/agenda and procedures, full focused on building relations with the permit handling officers of the municipals. Permits can be handled by regular traffic as both functional units are based on complete contrary attitudes. A person who can handle a manufacturer or a contractor, certainly can't handle a municipal clerk and visa versa. The people working on this functional unit will have or a product or a geographic specialism.

Data. KLIK system (ground objects database) requests and entries should also be (partial) digitally handled.

Purchase. This functional unit (operating mostly digital) puts the components needed for the realized sales into the purchase engine.

Logistics. This functional unit (operating mostly digital) takes care of just in time delivery of the components to the installation location in de logistical engine.

Installation. This functional unit (operating mostly digital) takes care of the installation by third party installers in the installation engine. The investments are standard products that have to be assembled and installed.

Control. This functional unit is responsible for the juridical installation declaration needed for the finance process (identical as last phase of the building process of a house).

Service

All equipment will have a functional performance insurance for the finance payment time. Tickets (requests) must be handled fast and well. This build the Capital Indus brand in the financer+ imago.

Service is just an other capital facet of capital goods. Service can be bought collective by digital tendering, even on small/local (and best) scale (a web of local service companies gives the fastest/ cheapest performance).

Employees of the (all third party) service companies can attend for free an online product education program that is part of each product development. By this Capital Indus takes also care of a part of the installation sector workforce education as part of the energy transition plan.

Both a baseload of technological employees will grow, as also a breed of smart better than the technological employees will grow all around the country.

Payments

Accounting. The last action of traffic is declaring the delivery ready and by this pushing it in to payment accounting. The administration of the Escrow is a result of an export file input or XML feed out of the CRM. The liquidity supplier supplies (under state guarantee) the credit and gets in return the contract pledge and by this the product pledge. By these two there is no need for a separate escrow facility per liquidity supplier (it would not add extra guarantees). Yet each liquidity supplier will have it's own account on which each day the received payments on contracts financed by them will be redirected to and this payments will than directly be transferred back to the liquidity supplier. All these services has no cost (as the customer has already paid for it) and give the liquidity supplier 100% transparent certainness (lock on the investment) (under full state guarantee, without have this guarantee requested on their own institution (with all the market effects of that). This Open Finance Platform is about full pledge of the contact and thereby the product and thereby the product energy generation and thereby the market income. The bank just don't by it's charter no costs, nor liabilities.

Billing. Billing will be done automatically by the engine digital in PDF file format delivered by email. Printed invoices per mail in possible for an E 1 surplus per invoice. Automatic payment is default, not automatic payment gives an E 5 surplus (as this gives more work pressure on the collecting process). Late payments in Soft Collecting give an E 10 surplus that will be invoiced separately full automatic. Late payment in Medium Collecting give a 7.5% surplus that will be invoiced as separate invoice full automatic. Late payment in Hard Collecting give a 15% surplus that will be invoiced separately full automatic.

Collecting. Collecting has 3 phases: 1) soft, 2) medium and 3) hard. Soft Collecting is at first the process of emailing/writing/faxing/calling over due payments into the accounts. Collecting is bringing the money in and also payment education, further payments care, with one purpose: encouraging automatic payments. The process is full digital, except for the part of the calling process. It can be handled internal (own department) or extern (XML feed to callcenters). US companies uses the callcenters of India for this soft collecting process. The best solution is feeding this XML feed into the own call center infrastructure for automatically filling empty operator time spaces. If the whole callcenter process is outsourced this will make no difference. The best way is training an own large crew of freelancers that works at home and can be brought online when needed. All municipals supports the training and the first months of operating of the people who has completed the education successful. Soft Collecting is paid by the debtor: Late payments give an e 10 surplus that will be invoiced separately full automatic. Medium collecting is when communicating the payments in, has not the desired effect, than it is time to enforce the payments in. This can be done the same way (only this time, the name is a collector and the tone of voice is firm and straight, with the purpose to restore normal payment behaviour. Medium Collecting is paid by the debtor as it give an 7.5% surplus on the over due payments, this will be invoiced separately full automatic. Hard Collecting is about terminating the relation while taking care of the energy output as income. Hard Collecting is paid by the debtor as it give an 15% surplus on the over due payments, this will be invoiced separately full automatic.

Auditing. The auditing process has 5 layers: 1) Full internal auditing done by the accounting departments of the units which audit each other in a random schedule. 2) Internal auditing by CFO office. 3) External auditing by an external audit company (under responsibility of the Management Boards and its CFO for the Bank Licence, Pension Funds, Credit Rating and the Shareholders). 4) Internal auditing under responsibility of the Supervisory Boards which can use any internal accounting employee they like for this. 5) External auditing by an external audit company under responsibility of the Supervisory Boards (if they want to check the by the Management Boards presented figures before they go into publishing). Auditing is the best way to ensure that the presented figures are the right figures and can be build on. This 5 layer auditing process is very important for a platform that want to grow the way this company wants to grow (from 0 to 100 in just one year).

Research

Energy

The Energy Research Unit develops turn-key capital intensive energy solutions that can be marketed instantly by the Installation Unit with finance of the Finance Unit. Standard products have very much benefits, Current mainstream characteristics of energy investments are: interest too expensive, product selection old fashion less knowledge based, dominated by old products, trade margins too high, installation too expensive, operational problems, etc, etc. Standard stand-alone solar energy and wind energy systems for companies, organizations, municipals and households to be sold easily in high volumes. Standard products, very high tech products, capital intensive products, easily everywhere to install. High value/price or value for money ratio: open calculation for each component of the price. Installation costs are reduced by tendering based outsourcing and can be reduced by more installations in the neighborhood (customer and installer become salesmen). Targeted by standardization to volume: right product, right price, right finance, right service. Just a volume focused marketing/contract 'factory' based Open Finance Platform.

SunTracers. A stand-alone 60 m^2 highest capacity per m^2 PV (Photo Voltaic) installation which is for maximal energy production automatically always turned full (with an angle of 90 degrees) to the sun. Photo's are at the front page. Stand-alone (not building attached), everywhere realizable (and so realizable in huge volumes), prefab, plug and play, turnkey, full service. The SunTracer is a very good start product in which huge volumes are possible. Realizable everywhere.

RoofEnergy. Standard modular PV solutions for on top of industrial and agricultural large buildings.

WindTracers. A stand-alone vertical (low noise, invisible movement shadow frequency) wind to power turbine. Everywhere realizable (and so realizable in huge volumes), prefab, plug and play, turnkey, full service. Integrated skin solar technology. Giving power day and night.

SunGlass. All building windows will become triple glass windows (warmth conservation) with build-in invisible mirrors to one side, where a PV strip is build-in. This is called concentrated PV tech, making windows to PV harvesters.

Warm Water: Solar warmth powered warm water solution for companies and households. In terms of the basic technology not further improvable, but in terms of shapes, efficiency, application and building integration it can be much more further to developed. Each building should have such a device, for use of warm water supply or for use of heating.

EarthEnergy. Use of the cold (summer) with uses of pumps, and the with use of warmth pumps the reverse (harvesting warmth in the cold) in the winter.

MyEnergy. As energy will become more expensive and energy will become variable priced (as base loads capacity will fluctuate more and more) each company and easy household will change energy behavior/consumption patterns. Reducing the energy use and using energy when it's cheaper. Heavy industries (like metal recycling) already use this as business principle (producing only at the cheap power at night). This development will be pushed further as in all companies and houses an energy border/management unit will be installed. External: Make it possible to purchase power, gas, warmth and IP traffic only when it's cheap (based on XML feed supplier). Making virtual power sharing with others possible (additional transport fee), routes are In the Central Energy Authority database (which will be the foundation of a new power grid design). Internal: managing energy use of devices based on price/need/wishes. Bluetooth was designed for this, Nokia is developing a standard. But the result is that we will produce/wash/etc. based on energy price rhythms.

EnergyPoles. New streetlighting poles with 5 m^2 PV on top, LED tech, infrared sensors and also skin solar technology. Making street lighting from a budget eater to a budget creator for municipals.

WindTurbines. Traditional large windturbines with integrated skin solar technology and much more silicate use in construction (glass and concrete) as iron is expensive and erodes (certainly at sea).

DesertPower. Both CSP and PV. Power production. Redundant new HTS/LTS grid to consuming regions. Sweat Water production. Sweat/Salt water food production. Sweat/salt water fish production. Frozen food export. Integration energy/water/food production.

SeaPower. WindTurbines, WaveHarvesters. WarmthHarvesters. ColdHarvesters. SeaFoodFarms.

Water

Water and energy are the two types of oxygen for prosperity. Both has a price that will become severe higher and will burden economies. Both are currently be used in ways of the past when it had has no serious price at all. This will change. We will explore water like we will explore energy.

Water Purification. A good example of a market that will strongly developing by forced legislation concerning water is purification legislation that is installed to improve surface water quality. This is needed because ground water reserves are declining in rapid speed and surface water will become again the major water source soon in the future. Households, farmers, boats and companies that are not connected to the sewage grid must purify their own waste water before discharging the waste water to the surface water. Good legislation for both the environment as the economy (as clean water is a huge economic facet for industries, farmers, households and the tourism sector) and the local environment everywhere this clean water act is passed. In Holland there is market for 500.000 micro purification units and 500.000 boat based toilet storage or purification units. Since January, 1, 2009 boats are not allowed to pump not purified waste water into the environment. The police in Holland even has bought a mini submarine vehicle to control illegal toilet disposals. Of course this is more a marketing signal than an actual control method, but the signal is clear: boats need to a have a toilet on board. In Europe there is an European based water quality legislation installed. National governments are all translating this to national legislation.

Water Storage. An other good example of a market that will strongly developing by of forced legislation concerning water is the roof rain water storage legislation that is installed in Belgium and Germany. Each new house and building (or intensive house and building improvement) must include a roof water storage facility. This has some major positive effects: 1) water reserves, 2) thermal energy source and medium, 3) the sewage receives less peak volume demand and thereby new sewage maintenance and investment plans could be lowered (these can avoid huge investments almost each municipal on the earth faces the next decade), 4) above peak volumes lead to not purified sewage water dumps in many places in the by the sewage infrastructure served area this is dirty, smells, kills local natural habitats for months and is a threat to the leisure income of the region (as it can poison natural swimming water facilities -like beaches- for months). Ones again just one simple legislation give huge benefits to house/building owners/users and has huge positive actual/future effects on the economy/environment of/within a municipal. The good thing about this roof water storage legislation is that it can be installed very easily locally, without the long en difficult debates of national politics.

Condense Irrigation. Yet an other example of a market that will strongly developing by forced legislation is the full or partial (time of season, time of day, volume) ban on ground water use for irrigation by farmers. This legislation urges farmers to look to irrigation alternatives (and they are always more expensive than the free use of ground water). Food = Water. And water will have its price. That's the reality of the 21st century we all will have to deal with due the fact that food will demand a higher percentage of our spending in the 21st century. Condense based irrigation will become the main irrigation technology, with some ground temperature specs also (warming or cooling down soil temperatures). In a closed water circuit water is cooled underground (as the temperature underground is much lower that at the soil surface). Due the fact that the closed circuit in colder than the air temperature, condensation takes place on the closed circuit which gives a steady flow irrigation water for the soil. The only used energy is of the pumps. The only used water is former air moisture water that has been condensed.

Channel Digging. One of the causes of the water problems (both too much and too less) is that we have destroyed to natural water storage capabilities of our environments. In the past, water arrives at the seas years after it has fallen and was transported by the rivers to the sea during the whole year as the origin soil gave gradually its water due its natural storage capacity. We have changed our soil, but forgot to create alternative solutions to address the consequences artificially. We can do that very easily in the 21st century as water will gets it value back. Rain water storage in new to dig channels and lakes will boost 21st century economies. Just like the Hoover dam (and the by this dam created Lake Mead) has really boost agriculture, urbanisation, industrialisation, leisure in the whole West of the USA. Water management will be equal to prosperity in the 21st century.

Hollow Dikes. All major cities of the world are build near the sea at low lands. Hollow dikes can be build to storage sweat water and simultaneously protect against rough water from outside this artificial levees. It can be combined with logistical commercial spaces and with new underground (Grow/OS driven) food production. Rivers will be by hollow/water filled damned at sea side, with huge two way turbines: water disposal (power demand) and water power (power generation).

Food

Food is concentrated water (1 kg wheat needs 3,000 litres water to grow and 1 kg meat 15,000 litres of water), areal, sun and energy. Food production will change severely (it currently consumes as much energy as transport and mobility). Meat production will not longer be done on intensively building farms, but extensively on farms with huge land sizes.

Grow Indus: Vegetables, fruit and fish will be grown locally (low energy, low water and low space demanding and very high tech) in greenhouse buildings by Grow|OS (see www.growindus.com for more information). These buildings will be underground, with houses and industrial buildings on top of it, under roads and within water protecting levees. This will become a huge investment wave as flown-in vegetables/fruit will become to expensive due oil prices and reduced holiday airplane routes as result of economic decline.

Data

Data (the Internet with all its attached infra and enduser devices) is becoming in rapid speed one of the biggest energy users if the world, this can be lowered. Data has become a prosperity cost of 10% GDP, this can be lowered (the automation must be automated). Conservation developments of these two (as they are developing in symbiosis with each other) can be used as compensation of the grow of energy/resources pressure on prosperity.

San Indus. SanIndus (energy efficient triple redundant data storage hard/software). In each device there is data storage device (mostly an energy sucking harddisk). This a heritage of the PC explosion in the early eighties. The in-device-harddisk is heritage which seven major downsides: 1) it contributes to the price of hardware, 2) it contributes to the energy bill of hardware, 3) it has caused a complete defragmentation (nice word in this contexts) of information in numerous pools all around companies/organizations (double/tripling work instead of reducing work), 4) making capacity management almost impossible, 5) making data conservation difficult (causing data lost), 6) making data protection difficult (causing data theft) and 7) making data management very difficult to even impossible. San Indus delivers central data storage solutions for companies and organizations, so that the can turn-off all the harddisk in all other devices and even order from now on devices (computers/notebooks/servers) without harddisks, save on their energy bills and concentrate, conserve, protect and manage their data files and start to build on that a total new (before PC) concentrated data structure based on XML (actual data, regardless the input/display method. This development is called SAN (Storage Attached to Network). The two current mega players on this market are HP and EMC. But as often is proved. The first players have the wrong technology. Both HP en EMC use own developed technology and that can't compete anymore with the massive open source development wave in storage quality and quantity. Both HP and EMC has 1) just one 'god' (if this one dies, the system is down, if no external copy -outside the SAN- of 'god', the data is passed-away), 2) have not a triple redundancy design, 3) have not a full component redundancy, 4) has -caused by their price levels- mostly not full disk redundancy (called: Raid 1), but lower disk redundancy levels (Raid 5 or Raid 10), 5) has physical storage size limits, 6) is expensive in storage extension (storage demands grow 100% a year), 7) is not very fast and 8) is expensive in storage process power extension. San Indus have developed an open source based storage technology that fix these 8 downsides of HP and EMC. Plus additional make building redundancy (eliminate theft and fire/water damage) and even geographic redundancy (integer live data on more geographical locations), storage capacity and system speed can be attached very cheap and very easy, also building redundancy and geographical redundancy. SanIndus can offers this superior for 1/20 (5%) of the prices of HP and EMC.

Xen Indus. XenIndus delivers a virtual process server platform based on open source technology. By this platform all servers in a company can be replaced. Servers are severe voluminous energy using devices in each company. Processes are virtual and can thereby be scaled to any redundancy and any intensity as needed. They even can go asleep if there is a certain period no requests for them and getting full awake in just a second. It also reduces server management activities to minimal (as it facilitates automation of the automation). But this huge lower demand of servers, energy and staff are not the only reasons the server consolidation solution of XenIndus is attractive. Nor its huge software licence cost reduction. There are two other reasons: It has also build-in full telework facilities (at home and on the road the same office environment as at the office) and full videocalling/videomeeting facilities. These two services are the 'killerapps' that will cause a server consolidation wave lead by XenIndus and will really cut out a huge percentage of home/office (commuting travel) and office/office (meeting travel) demands. Work can be analyzed and meetings can be stored. With those two both traffic congestions and the massive mobility energy use will reduce severely. XenIndus has due the combination of open source software technology, brand independent hardware, the complete open calculation model and the finance model, a servers consolidation model that will be very low priced and very effective. The office building will definitely loose its monopoly on workspace and on meeting space. WorkIndus is the name of the energy efficient virtual processing based remote office or telework process (commuting hard/software). MeetIndus is the name of the virtual processing based videocalling and videoconference process (travelling avoiding hard/software).

Infra

Hub Indus. As transport and travel will be reduced due to high energy costs, digital traffic (mostly due to videocalling/videomeeting) will explode. Like in the 20th century each city desired an airport, a harbor, a high speed train and much free ways, in the 21st century each city will desire an internet hub, internal fiber network and external fiber connections with other cities and the national digital hub city. Each city and each village will have its own internet data exchange where providers can connect to their backbone. This local internet hub its routers also will have multiplexing technology, which will totally out-dated non-IP broadcasting radio and television models. Local hubs are not expensive. HubIndus will supply municipals their local internet hub (with attached turnkey concept) as cheap/easy/strategic first step in the direction an installing a fiber network.

Fiber Indus. FiberIndus delivers very broadband fiber based data local loop connections to companies, organizations, municipals and telcos and connect them to the Internet and/or deliver them active fibers for VLANs and/or dark fiber for WLANs: very broadband connections to the national backbones and thereby to the Internet. There is a lot of national fiber infrastructure (often called: backbone networks). But there the peripheral network part (the connections between companies/households and the backbone structures aren't dug yet. This could be done case by case wise, or this could be whole city wise. Fibering all build area's in Holland would be a wise move in the current economic crisis as this enables both telework and telemeeting possibilities and therefore would reduce the energy use for commuting and travel severely. Which will make the economy of Holland structural (as in: for ever) more healthier as productivity increase (more domestic and international income) and energy use decline (less foreign costs). FiberIndus is not only about the physical fiber connections, it's also about the active layer (TCP/IP and Lamba/Light equipment: routers and light signal enforcers) which companies can use to build their own networks and telco's can use to deliver services. Own corporate/telco networks will disappear as they become too expensive to maintain by one company.

Cell Indus. Cell Indus delivers virtual mobile voice/video/data cell towers to mobile telco's. This could be done in cooperation with Novec (the real estate part of the former Nozema) which has a higher joint cell density as their strategy. Installing the first voice traffic focused mobile cell based networks (with a little SMS and GPRS data traffic on a very, very small 9600 kb bandwidth) was relatively simple: just a cell tower, a device and some light (most wireless) backbone connection. But mobile network demands has change rapidly and will change even more. Actual mobile network demand is CDMA (a fast version of UMTS) focused and has a 14,4 Mb possible bandwidth (ready for videocalling). As bandwidth increases, cells become smaller, more cells are needed, more cell towers are needed and these towers demand fiber connections due the increased bandwidth per user. This will become a heavy capital burden for mobile telcos and they will more and more choose for first joint towers operated by Novec, after that they will move to virtual cell technology, than to virtual networks. Own corporate and telco networks will disappear as they become too expensive to maintain by one company. The Wimax development will be the first network that will be rolled-out completely virtual.

Net Indus. NetIndus delivers national, continental and intercontinental virtual networks for voice/video/data to telco's. The telco of the future will not have networks anymore. It's just a brand, with marketing, a helpdesk, a service level and a main routing database (for most attractive traffic handling based on free peering). Own corporate/telco networks will disappear as they become too expensive to maintain by one company. But there is one huge development: The role of telcos is ending due to TCP/IP. Everybody has already commercial access to purchase phone number that are working in the number central number/route database, commercial access to Imei entries in the GSM database will follow by new mobile providers. Than the role of telco's has ended.

Grid Indus. Gridindus delivers power infra both local/regional/national/continental/intercontinental to power companies, combined with a measuring body like an energy Central Authority (open for every producer/retailer that want to connect). The CEA takes care of measuring energy flows. It's the Waag of the future. Power lines will sell nuclear and wind energy surplus and distributed desert located CSP energy all over Europe. Current grids facilitate historical demands, not future demand. Grids need to be redundant (security). Grid technology will be iron media based HTS/LTS. Grids will be (partial) paid by replacing current grid towers/cables. The cooper recycling of it delivers cash.

Rail Indus. As energy becomes more expensive, transport and mobility will be hit by this development severely. The car will become less used and there will be less cars in circulation. They care applies to freight trucks. If rail infrastructure demand will rise is not for sure (due to localization).

Conclusion

Investment

Making an investment budget without the potential incubator is of less use. It's better to do this together. This will take only some days, as everything already. The information below is a direction projection.

The start-up phase will need a budget of E 900.000, based on a simple calculation of 3 units times 3 months is 9 start-up months together with a cost of E 100.000 per start-up month per unit. When taken E 100.000 as reserve budget, the investment budget therefore will be E 1 million total.

After these 3 months every the income (and thereby liquidity) starts to flow out of the turnover and there will be not any investment funding needed anymore. So for this E 1 million is this investment platform for the pension fund industry up and running.

Exploitation

Woven-in the price are all the external/internal costs: 1) the 1% of the investment price governmental interbanking guarantee fee, 2) the price of the commercial guarantees (could be zero by the use of beneficiary guarantees of the power utility/marketing companies), 3) the (for now) 1% of the investment price of the marketing/sales, 4) the (for now) 1% for affiliating exposure margin payments (not on all orders, only on the by affiliated media partners generated orders), 5) the (for now) 1% of the investment price for the delivery unit, 6) the (for now) 1% of the investment price for the payment unit (escrow, administration, billing, collecting and auditing), 7) the (for now) 1% of the investment price for service management unit, 8) the (for now) 1% of the investment price for product development and 9) the (for now) 2% to 4% -depending on use and price of commercial guarantee and the fact if there are affiliating payments attached- of the investment price for the (temperately) defaulting clients insurance fund. The total percentage and the division of these percentages will be tuned during time.

Making the complete operational cost to maximal 10% of the product cost prices (prices which will be very attractive low due the specification/price tendering based purchase model), is the challenge each member of the management and each employee faces. The financial industry has become too well paid for just doing the same. An overall cost reduction focus is something that the industry certainly need these days. This Open Finance Platform is an example of the cost reduction focus together with a voluminous market transition focus.

As the products that are financed are standard products and bought on massive scale the market price will be very attractive (even with all the by product development product specific installation and operational function service guarantees woven-in the price).

The percentages can be adjusted before start due to analyses. During operation they will be only adjusted to below (as the target of each unit must be deliver the best performance against the lowest price). Adjusting to higher levels will be seen as internal mismanagement and be handled like in that way (replacing management etc). The Open Finance Platform is also a farewell to overpaid employees and luxury in the financial industry. There are no financial geniuses needed (the model had taken care of that). Yes, there are communication technology, marketing, product technology, product development and auditing geniuses needed and very good leaders too. But for now due the function of the model (and of course also due the fact that the employee market is turned 180 degrees around) there will be a strong repressing wages policy and yes there will be bonuses if units reach or overgrow targets (collective: for all the people in an unit, as percentage of their wages), but they will be paid in a ling term scheme, preventing miscalculations.

Planning

D-Day: Approval of initiating by the management of aNational Overall Financial Sector Organization for Holland. This is for this Open Finance Platform the 'go or not yet go' date. After approval the further shareholders should initiate a CV or any other legal structure and start to realize.

Start-up: The period of 2 till 3 months after D-Day. Almost anything that has to be realized in the start-up phase is internal and can be pushed/produced internally and therefore be ready in these 3 months. The big exception is the acquiring the 2:12 bank licence for Open Finance Platform Holland NV. This can be temperately by-passed if the National Overall Financial Sector Organization for Holland can provide a sleeping NV with a bank licence. In these 3 months there will be a small website online with just one product: the SunTracer. As result of this the pre-start media exposure will lead to an order queue for day one of becoming operational.

Operational: 3 months after D-Day: the start with a huge media campaign with the placement of the first small (one SunTracer) installation, the medium (AgroWater) order and big (a parking space with many SunTracers) order, under full media coverage. After this huge media coverage the site will have lots of traffic of prospects and the 'system' will become rolling.

Addendum

Future Possibilities

Foreign: Holland is not the only nation that needs energy transition. Each nation of the world is burdened by the Energy Crisis and the Credit Crisis caused by growth repressing influences of PeakX (mostly called the Energy Crisis). This Open Finance Platform can be rolled-out in every nation. The best way to do it is like Capital Indus currently want to realize in Holland: searching, finding and developing a connection based on joint interest with the national financial industry of these nations. This could be done in a shared ownership between a National Overall Financial Sector Organization for Holland and the national body of their National Bank Industry. A better model is a fee for the National Overall Financial Sector Organization for Holland as ownership has two sides (up en down) and a fee model only has one site: up. This way Holland will lead the world in energy transition by this Sustainable Finance model. The Capital University (education of the management of the foreign institutions that adapt the model) will be in Amsterdam.

Infrastructural: Power and telecom infrastructure will need a severe extension/transition in all nations of the world. By the fact that power still (and maybe will be for ever) transported in cables these two commodities (energy and data) have a lot in common. Beside the fact that telecom is able to reduce a lot of mobility (teleworking and telemeeting). In each powerline should be a set of fiber (data) lines. Data becomes also more and more mobile and telco's become more and more less investment minded. Blank label joint cell towers is the development of the future. Planck has researched a lot on all these infrastructural projects. Current power lines are made from copper. But copper is the gold of the future (as it is currently seen as the transport medium of energy of the future). This will change. There will a HTS/LTS superconducting (less energy lost by huge energy transport capability) infrastructure be rolled-out and it will be paid partial/full by the recycling of the copper in the current power high voltage line. HVDC on copper will not be the transport medium from desert power (CSP) to the world. It will be HTS/LTS on one small (isolated) iron strip, making redundancy more available and transforming the desert of the world in energy, water, greenhouse based food (exported as frozen vegetables, fruit and fish) and data hubs of the world (with al the geopolitical changes caused by this).

Banking. Local banking will become standard as capital stays at home more and more. Local banking needs education, control bodies and technology to operate. Pension funds most likely will find it attractive to fund these banks (no more than 50% and investment based: possible by the technology: even on profile characteristics).

Venturing. A stock exchange listing is expensive. There are plenty good businesses out there who want to be taken over cash-less with an option deal, just because the want to become part of a listed group/financial. Just because this will support their sales tremendously. A public company with this concept in sectors like energy/water/food/telecom will be needed for speeding up energy transition in times of Credit Crisis and an Energy Crisis.

Patents. Many good inventions are held away from mass roll-out by IP related obstacles. Just buying good patents and giving low priced but huge volume to them is something that must be done as part of a global energy transition plan. Patents are always the enemies of low priced volume focused installers. As it make massive roll-out expensive, The same discussion that took place about aids medicines, will be taken place about energy generating patents. Buying them (buy or make model) will ease this structural market blockade.

Mobile. The less developed world has more than 3 Billion cell/mobile phones, more than 90% of these are prepaid, like a bank account with no credit. There are only few bank accounts or credit cards out there. Turning a cell/mobile phone into a low access bank account is a huge opportunity, the technology will be offered to telco's with a shared revenue model, no marketing costs. Just the production of marketing campaigns that they can brand with their own brands, this will give 1 billion -or even more- account holders, with almost no cost on which all traditional/ possible banking products/services can be rolled out like payment/debit/credit/insurance/investment. As power goes sustainable (and thereby local), power lines will not a default part of developing. And thereby also data lines will be not a default part of development. Hug mash technology driven wireless networks will be used both for cell phones and for the internet.

Transition Needed

The Energy Crisis, the Credit Crisis and their both short-term and structural repressive effects on the global economy are not describe here. Everyone with any economic knowledge knows that everything without (or with expensive) credit goes slow and that everything without (or with expensive) energy will become standing still.

Planck Foundation has in its research discovered that (besides by overconsumption funded on too much -and thereby toxic- credit) the Credit Crisis mainly is caused by the Energy Crisis (which has eaten large parts of the debt payment power), and that both crises interact completely with each other.

Planck Foundation also has in its research discovered that debt based money creation only survive in economic growth (as the money for the interest payments is not created by the loan, but is created in overall economic growth during the repayment). When economic growth stalls, the debt based money creation system stalls (with mathematically precision defaulting will occur as the money for the interest payments is not created in the surface area of the economy: by the on debt interest payers).

For those who want background information and deep level analyses on both the Energy Crisis and the Credit Crisis:

- Energy Crisis
  http://www.planck.org/downloads/Global-Resources-Analysis-Version-2008.pdf
  (focused on PeakX, PeakEverything and PeakResources)

- Credit Crisis
  http://www.planck.org/downloads/Global-Future-Analysis-Version-2008.pdf
  (focused on PeakSize, PeakReach, PeakDistance and PeakCredit)

The content of both reports in short: There is no need for an Energy Crisis to occur (there is energy enough for a low energy demanding based prosperous economic model), there is just an emergency need for a huge/massive Energy Transition. The changes/activities in and as result of this energy transition will also fix the causes and effects of the Credit Crisis. The only structural change we'll see as result of this energy transition is a huge change/contraction in/of transport/mobility demand, the 'reach' of economies will contract. The global economic model will not disappear, but change: product production will take place as close as possible by the product demand due the fact that production/transport costs will over rise labour costs. Product design/development will become more and more globalized, product manufacturing will become more and more localized (with exception of technology, software, knowledge and maybe machinery). The old global production model was based on $ 10 per barrel oil and doesn't work in times of $ 147 per barrel oil. GDP's will contract (in absolute levels after inflation correction: example: traffic congestion contribute to higher absolute GDP figures, but prosperity is higher without traffic congestions), but prosperity will grow, due less energy prices based capital/prosperity bleeding. Wrong responses to the Credit Crisis (caused by lack of vision on it's roots/birth in/by the Energy Crisis) will lead to more debt and more difficult transition, as the past only is extended at the cost of the future. Further debt expansion just to correct the mistakes of the past, will lead to devaluation of savings and pensions, as money (capital in currency) will loose a lot of it's value by this. A quick energy transition will fix both the Energy Crisis and the Credit Crisis. The energy transition also will change the operation of credit markets severely: more localization, maximal transparency by shortening of distance between investor and investment, high quality by focusing on real/sustainable values, needs/ and growth, hedgefund/financetrade free model.

Transition Plan Needed

Based on a global economic situation caused by both the Energy Crisis and the Credit Crisis, plus the recession (with the serious risk of a depression) caused by those two, Plank Foundation has developed as response a Transition Plan. The transition investments also will lead the global economic way up.

An energy/water/food/telecom Transition Plan for the global economy, that make it possible to transit in a very short time frame from a high energy demanding economy to a low carbon energy demanding economy that conserves/maintains current prosperity levels in the coming years/decades when carbon energy is no longer cheap and abundant available (see the IEA Energy Outlook 2008).

The within Planck Foundation developed Transition Plan is build on two components: A Finance Model and an Action Platform. Both interact with each other and together the realize the needed transition within the shortest time possible.

The within Planck Foundation developed Transition Plan will work despite/just within times of an Energy Crisis and a Credit Crisis. It will ease the impact of both when they both will reach their maximum impact levels in the coming 5 years till 2014.

The within Planck Foundation developed Transition Plan also will initiate a global economic transition boost, that will lead the global economy the way out the current by the Energy Crisis and Credit Crisis caused growing global economic recession/depression.

Finance Platform Needed

Planck Foundation has developed a Finance Platform capable of realizing the needed transition investments in any quantity in the next 5 years, so even in times of a Credit Crunch caused by the Credit Crisis.

The Finance Platform is based on the fact that there is money enough in the market (even maybe too much), but that there is a lack of project transparency and repayment insurance. All pension funds (a huge global source of non printed capital) worldwide certainly likes these type of transparency and insurance. The Finance Platform is focused on basic (economic oxygen) real values (energy/water/food and telecom: the real values of tomorrow). The pension funds certainly like these type of sectors of economy, certainly when the investments give a high value for money ratio by specification based tendering. The output of these investments (energy, water and food) will also has in the future higher prices than they have on the time of investment, which creates the possibility of an attractive higher ROI and/or stronger operator in the future as the investments are based on today's price levels.

The Finance Platform uses all the new financial engineering (like securitization) that has proven (unfortunately negatively) successful in volume creation due the spreading and intensity of the Credit Crisis in the world. Only the Finance Platform will be only used for direct connections to real values (output of energy/water/food), and will be covered by user commitments (pulling the financial strength of the users into the investment), governmental (local, regional, national, continental) guarantees (on top of the nice -but not very valuable- commercial business case insurances) and with value for money guarantying 'specification based tendering' and performance bonds (using national industry stimulation focused governmental guarantees once again).

The Finance Platform is based on the banking principles developed by Friedrich Wilhelm Raiffeisen (1818-1888) in Germany and since than have proven to be the basic principles of the most successful and stable (crash-free) banking concept, that has lead to an actual line of bank worldwide with very high TierOne capital ratios (AAA rating).

The Finance Platform describes the procedures and contracts of finance methods that any bank can use to generate/manage investment finance, even in by the Credit Crisis locked-up capital markets and in by the Energy Crisis slowed-down economies.

The Finance Platform is an 'open source like' based database driven finance contract engine (composition of components based) for transition investments, that connects investors, insurers, users, manufacturers, installers and maintainers in one contract and has before signing attending and/or communication possibilities for (groups of) investors, (groups of) users, (groups of) governments, (groups of) manufacturers (groups of) installers and (groups of) maintainers.

The Finance Platform gives any bank that uses it safe/riskless Investment Bank facilities for free (Capital Indus as the founding operator takes 1% handling fee on all her deals). Virtual investment bank projects/contracts legal/communication that works in an online database driven Platform. Both in projects initiating, development, communication, finance, insurance and all the underlying legal.

The Finance Platform gives any (literally any) old or new bank/financial in every city/region in the world that just log-in an own-labelled investment environment with total flexibility (literally any combination possible) against a very low (database driven like) cost structure.

The Finance Platform makes the use of Investment Banking in energy/water/food accessible for anyone (investor, user, producer) and give the Investment Bank access to every project.

Of course this one page can't give all/detailed information.

Action Platform Needed

Planck Foundation has developed the design of an Action Platform, that is capable to generate and harvest huge market demands in energy transition investment demands.

It's an open digital communication platform that interacts with all the major 'communication islands' on the internet. Very similar to Hyves, FaceBook, MySpace, Orkut, LinkedIn, etc. It has its own version of such a platform, but it also has interfaces (by the Open Social technology standard) with the other community platforms.

By the Open Social protocol will become all the profiles on all profile sites the 'reach' of the Action Platform. YouTube, Yahoo, Microsoft Live, Apple Me, Plaxo, Twitter, LinkedIn, FaceBook, MySpace, Hyves, Orkut, etc, etc. But also the combined huge volumes of the all the small community sites. Plus also the volume of the in the Western World total unknown but very massive major mail/community sites in Russia, China, Middle East and South America.

How do it work? People has a profile on these huge voluminous sites, by the Open Social technology they can joint with just one mouse click a local economy platform, a specific type of investment platform, a company platform, a government platform and the most important: a project platform.

This will result in hundred of thousands huge investment projects that will find their home within this technology. It's an action (communication/investment) platform, a green economy driven movement. A global functioning grass root based movement. The ideal mix between local and global. It will generate a never seen before very detailed/specific/active huge global demand for huge local/regional/national/continental energy transition investments.

The projects components and legal components are just clickable available to the group moderator. The group moderator can be elected and disputed digital.

Companies (both producing and installing), governments (local, regional, national, continental) and financials can also present themselves in this technology. They can connect themselves with just one mouse click with both persons, techno groups and investment groups in all these profile/community platforms globally.

An example: A company like Vestas (the wind turbine building and installing company) can just hook on to every windmill park initiative of each windmill park of at least XX wind turbines. An other example: A town or village that wants a roofwater facility on each building, or a PV cluster on each roof, or a solar warmth unit on each roof can just present their case (with the attached legal/contracts) to several producers/installers/combos.

The Action Platform runs on Drupal (the world's best open source online framework environment, initiated by a Belgium programmer) technology. Its both an own Drupal based community, but the heart/volume/applications runs on xml driven Open Social protocol applications (person, local, technology, project, branch, government, company, bank, functional).

The Action Platform has further (non digital community based) third party media exposure by banner campaigns, free-to-use media (internet, print, radio, television) content and free-to-use (internet, print, radio, television) advertising (external exposure that leads to traffic on internal pages). Also for governments/media/movements virtual hosting of their (by Drupal facilitated) communities (gives ones again huge input from third party contact volume). Also RSS programs facilitation and newsletter programs facilitation.

This digital platform will be called moreEconomy (neutral, active, positive) and will become the main presenting/initiating/communication/concentration platform for all transition investments globally.

A worldwide massive demand generation and concentration.

Finance Operation Needed

That the traditional banking model (local players who invested worldwide based on minimum data/information/knowledge) can be totally write-down is very clear to us all. New models will be users/communities/municipals driven and have direct online/digital connections between all parties (investors/operators/users). New models will certainly operate within a digital (and by this completely transparent, till even the actual output indicator devices) environment and will focused on real values (energy, water, food and telecom).

That the coming economic transition away from high energy demanding (fossil energy based) prosperity, to low energy demanding (renewable energy based) prosperity, will lead to a huge transition investment wave is also very clear to us all.

Also is very clear that this unprecedented gigantic investment wave (1 till 2 times World GDP) will not be financed by the current financials, as they are all very busy with surviving instead of expanding/migrate to facilitate this huge wave. The system of money creation by loans generated by banks is severely frozen and will not go run again in the next years, its volume rather will be shrink substantial before it could run again, somewhere everyone needs to take their loses, only than the system will be cleared out. A truck in problems can't perform regular, and certainly not maximal. And the investment load to be transported is bigger than ever seen.

Capital is not the issue. There is capital enough (maybe even too much) in the market. Pension funds gets every day a load of capital in the house generated by all most all people in all developed countries. Governments print money as never before, government guarantees reach levels also never seen before, insuring private capital investments. Capital certainly is not the issue. The issue is there is no transparent (and therefore trustworthy) and voluminous (and therefore usable) facilitating model that is able to initiate/harvest/facilitate the capital traffic from owner to user. There is a lack of good/trusted financial models/structures.

Totally unknown is that the LowLands were the birth ground of the modern financial system, the model everybody copied till today. In 17th century (the Golden Age), when Belgium and Holland where still one nation, the Amsterdamse Wisselbank became the largest and most important bank of the world, as Holland was the financial/trade (so: transaction) centre of the world in these days. The Bank of England is by Willem III chartered as copy of the Amsterdamse Wisselbank. Out of the BoE (on which we lost control, because we stopped our well performing trade/production and retired as -not well performing- financers), the FED is created and all central banks of the world are very heavy FED influenced.

There is no reason why the LowLands not are able to perform this once again and become the leading Financial Area of the world once again. Wall Street and the City of London are finished. They still run, but the magic is gone. America has dug itself in a too deep hole of (consumption loving, production hating) dept (like we did around 1700), which lead to the collapse of the Amsterdamse Wisselbank and our leading financial position in the world.

In the next years a new financial centre with a new model will take over the leading role of Wall Street. Is it possible that the LowLands go back to their roots? That the LowLands become the financial centre of the world? On the roots of the collapsed Fortis? The design of Fortis was perfect: an international design (Maurice Lippens was very right/clever in this) as preparation for a global task. It had been possible, but Fortis is due her collapse without any strong management yet, so the National Overall Financial Sector Organization for Holland option is much more better. How can we realize this? We must focus on facilitating investments in real values (equals further payment capacities), we must make direct connections between capital and investment in these real values, we must go digital and we need a model to generate volume.

Planck Foundation has developed in the last 25 years a global financiering model facilitates all this facets. Based on connection with the financial power of the future users, state guarantees, functional insurances and performance bonds. The toolbox (just clever financial engineering) that is used by Wall Street to create a bubble, now used to create investments in sustainable growth for ourselves and generations to come in bubbleless steady real values like energy/food/water/telecom with direct relations between investors, producers and users. With this finance model becomes the Holland again the financial centre of the world. The commercial version of de WorldBank (with global local reach by its communication digital community model) will be located in Amsterdam.

Real Values Focusing

In times when capital (due to non-transparency) has lost its connection with real values there is massive demand for both 1) transparency and 2) real values.

What are real values? Real values are investments that generate real income now and in the future. Not based on bubbles, but based on a continuous/steady cash-flow.

When this transparency is created digitally (easy/cheap to analyse: technology combines all physical indicators together) and mixed with real values, pensionfunds certainly will become very interested to use the model for channelling al their investments. They search for safe long term in actual value controllable and tradable investments for their huge capital surpluses.

For governments guarantying this type of investments is ensuring the nation's energy independence and energy supply in the future. In times where they are RAW (Ready and Willing) to issue governmental guarantees, governments certainly like real values for now and the future. The choose between supporting a bankrupted Car Industry with no sales or a vibrant Energy Industry will years to come booked sales is not so difficult for governments, despite strong lobbies of the car Industry.

Governments must see that supporting the balance sheets of banks is paying the past and leave them with a debt burden future with energy problems. When the use their money creation and guarantee issuing for energy investments, there will be capital in the peripheral of economies and payment problems will disappear, while an independent future with no capital drain by energy imports are created.

Unfortunately governments don't see yet that the Credit Crisis mainly is caused by the Energy Crisis. When the will see that (and they will soon), the sky becomes the limit for our Finance Platform.

An other huge upside facet of investing in real basic values (energy/water/food/telecom) is the fact that energy/water/food will become much more expensive the next years/decades. More people on earth, bigger average purchase power by all people on earth will lead to higher prices on a limited planet. We just have one and sharing this one is done by the market mechanism of price. The upside perspectives of energy/water/food prices are thereby very positive. But this is just a present for the future, than a calculation facet of today, but certainly a present Wall Street has not 'in stock'.

Everybody is tired of the downside of bubbles. Very tired. Transparency avoids bubbles. Direct connections avoids bubbles. Values that are transparent and give direct connections between capital and investment have a future.

This transparency will lead to a severe decline of (nothing ever has produced) trade in financial values. Financial trade doesn't add value, it's just a distribution method that dilute real values. Distribution methods that are must more efficient and with no cost performed by the Action Platform. Financial trade will we decline severely, direct transactions between capital and investments will replace the distribution field almost totally.

Wall Street (with its bubbles) is the last phase of the old non digital concentrated banking system. From now on direct drive by decentralization will be the key direction in banking.

Energy Product Example SunTracer

Bedrijf
Dhr. P.R. Schouten
Adres 65
1213 KV Amsterdam

Energy Indus

Onderwerp: behalen klimaatdoelstellingen

Amsterdam, 3 januari 2009

Geachte Naam,

Dat energie hét economische probleem (of positief gezegd: dé economische uitdaging) van de toekomst is, begint zo onderhand wel tot ons allen door te dringen. Het frustrerende is dat we eigenlijk gewoon niet weten wat we er aan zouden kunnen doen, terwijl we allemaal weten dat zonder energie alles (als in: onze hele economie) stil staat.

Vanuit dit perspectief hebben wij een overal plaatsbare stand-alone oplossing ontwikkeld. Bestaande uit een mast, met daarop een zeer groot zonnepaneel dat zichzelf automatisch (elk minuut) continue optimaal richting de zon positioneert, voor maximale energie productie: de SunTracer.

De SunTracer die uw bedrijf niet alleen hightech/actual/green/climate imago geeft, daadwerkelijk veel CO^2 uitstoot scheelt, geen ruimte vraagt, bespaart op de energie kosten voor de komende 25 jaar, maar ook (en dat is misschien het belangrijkste) een stuk energie onafhankelijkheid geeft.

Energie zelfstandigheid voor de cruciale systemen in uw bedrijf is een belangrijk facet voor het bedrijfsfunctioneren. Volgens het IEA (International Energy Agency) van de OESO in Parijs zal energie na 2012 veel schaarser en dus duurder worden. De voorzitter van de Energieraad van de Nederlandse Regering (www.energieraad.nl) denkt zelfs aan fysieke tekorten vanaf 2012.

We hebben niet de pretentie dat door onze SunTracer het energie probleem opgelost zal worden, noch dat hun productieprijs bij huidige energieprijzen concurrerend is. Maar de energieprijzen zullen snel tot ongekende hoogten gaan stijgen. Bij een olie price van $ 147 (niveau zomer 2008) is solar de goedkoopste bron van energie. Als elk bedrijf een SunTracer zou nemen, zou dat 10% transitie van fossil > renewable energy geven en dat is aanzienlijk.

Op de SunTracer is de EIA van toepassing, **waardoor u 44% direct kan aftrekken inzake uw IB/VB belasting voorheffingen in 2009**, naast de gewone afschrijving aftrek en eventuele KIA. U maakt dus direct bij uw belasting voorheffing gebruik van deze regelingen. Informatie hierover vindt u op: http://www.senternovem.nl/eia. Vanuit onze ervaring met energie investeringen helpen wij uw accountant natuurlijk met de aftrek formulieren/documentatie.

Mocht er in 2009 ook een SDE regeling beschikbaar komen (15 jaar overheidssubsidie van E 0,44 per opgewekte kWH), dan regelen wij volledig en automatisch de juiste aanvraag voor u. Net zoals wij ook margeloos de financiering van deze investering voor u regelen bij diverse banken.

Deze integrale oplossing (dus: vergunning, subsidiëring, aantrekkelijke off-balance lease financiering, verzekering, fundering, mast, suntracetech, alle zonnepanelen en regel/aansluit tech) van 60 m^2 grootte (>12.000 pWh) kost E 50.000 of E 500 per maand. Daarvoor koopt u dus zowel stroomzekerheid, als een techno/green/CO^2/climate imago. Gelijk een windmolen (E 500 pm), dakregenwateropslag (E 500 pm), SAN (E 500 pm) of XEN (E 500 pm) nemen kan ook.

U kunt dus 44% van de aanschafprijzen per direct aftrekken voor IB/VB, dat is een mooie snelle winst. Exploiteer dus alle ruimte boven (solar en wind) en onder (wateropslag) uw parkeer/opslag terrein(en). Kijkt u op www.energyindus.com/suntracer voor foto's, mail nl@energyindus.com of belt u ons op 0321-332038 voor een oriëntatiegesprek of met uw vragen.

Hoogachtend,

D. Vandy

Ecosave Investment BV Noorderbaan 25/27 8256 PP Biddinghuizen Holland
Email info@ecosave.nl KvK 39075157 Telefoon 0321-332038 Fax 0321-330916

Water Product Example AgroWater

Water Indus

Geachte Agrariër,

De integrale verwerking van al uw afvalwaterstromen (huishoudelijk, erf en daken) door middel van waterzuivering en wateropslag is nu **met subsidie** mogelijk. Water wordt door steeds meer agrariërs als de belangrijkste winstfactor gezien.

De provincie en het waterschap hebben een maximale capaciteit van 4.500.000 liter aangegeven voor vergunningsvrije wateropslag en wateronttrekking in vijvervorm. De voordelen zijn: Hergebruik van gezuiverde waterstromen, geen wateroverlast meer, een aanzienlijk schonere bedrijfsomgeving, een groot wintervast iris nazuiveringveld, een mooie grote schoonwater opslagvijver en natuurlijk beregenen uit eigen watervoorraad.

Onze oplossing bestaat uit 2 x 20.000 liter zuiveringproces tanks. Plus 2 x 20.000 liter opslag gezuiverd watertanks (voor spoelen van toiletten en afspoelen van machines/erf). Plus een 100 m^2 helofytenveld met irissen (voor de nazuivering). Plus een opslagvijver van 50 meter lengte x 50 meter breedte x 1,8 meter diepte, met 4500 m^3 water inhoud.

U heeft dan altijd 4.500.000 liter water beschikbaar voor agrarisch irrigatie gebruik. U kunt het ook gebruiken om in verzilte gebieden te mengen met beschikbaar oppervlakte water (om de groei vertragende effecten van verzilting te bestrijden). Met de aanzienlijke ondergrondse tanken kunt u het vijver water middels rondpompen goedkoop koelen met aardkoude en zo algenvorming in de vijver te voorkomen.

Op deze investering is de VAMIL en/of de MIA van toepassing, **waardoor u tot 40% van de investering direct kan aftrekken op uw IB/VB belastingopgave 2009**. Als u voor 31 december bestelt, maakt u dus bij uw belastingafrekening gebruik van deze regelingen. Informatie over deze belastingreductie voor milieu-investeringen vindt u op: http://www.belastingdienst.nl/download/1819.html. Wij geven u de IB/VB aftrekcodes.

Wij bouwen deze integrale oplossing (dus het totaal van opvang, verzameling, zuivering en opslag), inclusief alle materialen voor E 38.400 ex. btw met een bouwtijd van circa 2 weken. Daarnaast kunt u desgewenst onderdelen van de realisatie (zoals graven etc) zelf doen, hetgeen het investeringsbedrag met maximaal E 2.400 zou kunnen verlagen. U kunt die E 2.400 aan ons factureren, zodat het subsidieberekening over het totaal gaat.

Kijkt u op www.waterindus.com/agrowater naar de foto's van project realisaties en belt/ mailt u ons voor een oriëntatiegesprek en met uw vragen.

Hoogachtend,

D. Vandy

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Worldwide Testimonials

Written by a former WorldBank Director:

(a global player/actor in global energy/water/food investment banking, after asking him if the WorldBank could start a WorldBank 2.0 version with based on the Transition Finance Platform of Planck Foundation)

(in Dutch -original message language-)

"Er moet heel wat denkwerk zijn gaan zitten, niet alleen in de GRA, maar vooral ook in het ontwikkelen van modellen voor het reageren op de uitdagingen die de GRA signaliseert. Heel creatief en indrukwekkend. Zoals ik eerder al meldde kan ik mij in heel veel ervan volledig vinden. Ook het toepassen van de Raiffeisen-formule op deze situatie spreekt me aan. Bij een economie die zich in veel opzichten (opnieuw) van onderop moet opbouwen, passen ook financierings-modellen die participatief zijn en op dat niveau werken. Dat gezegd zijnde moet ik wel melden dat de WB op dit moment niet de geschikte plek is om daarmee aan de slag te gaan. De belangrijkste, maar niet enige reden is gelegen in het feit dat de belangrijkste aandeelhouders van de bank (w.o. ook NL) alles in het werk stellen om te verhinderen dat de WB concurrentie aandoet aan de private sector, dat is het bestaande private bankwezen. Wat dat betreft is het hier soms wel frustrerend om steeds weer te zien hoe belangen in ontwikkelde landen die van ontwikkelingslanden in de weg zitten. Mijn oprechte inschatting is dat de tijd hier niet rijp is om dit soort ventures in WB-verband te starten, zo dat al ooit het geval zou kunnen worden. Bij de huidige missie en het huidige governancebestel acht ik het uitgesloten. Ik blijf graag op de hoogte van de verdere ontwikkeling van uw werk."

(English translation)

"Creating the Global Resources Analysis and the further development of models that facilitate responses on these developments, must have taken quite some time. Very creative and impressive. As said before, much of it represent the way I see things and see possible solutions. The fact that you have re-vitalized the old Raiffeisen model for the current situation is something I like. By a global situation with economies that must in many perspective re-design themselves, fits certainly finance models that both are participative and have huge impacts. The WorldBank can not use this model. The shareholders doesn't allow any transaction that also had be done by the market. This is frustrating as we all know that there is demand and that this demand hasn't find its answer. I sincerely think that the WB never will be able to venture for this reason. In the present setting and governance guidelines is this even not possible. I certainly like to kept informed on the further developments of your work."

(Herman Wijffels, Director, World Bank, Washington, USA)

An exceptionally thorough analysis, providing unrivalled insight.

(Nicholas Taylor, Economic Design Network, Australia)

An excellent project.

(Prof. Jerry M. Hultin, President Polytechnic Institute of NYU, New York, NY, USA)

For many other testimonials (from science/political/government/finance/business/ngo worldwide) see www.planck.org/testimonials.

Designer's Epilogue

As a person who wants to use his time and talents for contributing to the transition the global economy to sustainable prosperous model for all people on earth I'm satisfied with this finance model for the pension fund industry, as it really can contribute significant.

It's would unfreeze the credit markets for the transition from fossil to renewable by giving the pension funds (in)direct market access by this model. Pension funds that have by nature a long term sustainable vision. Something that matches 1 to 1 with the return model of sustainable energy investments. Unfreezing the credit markets for transition away from fossil energy is strongly needed. Something that's really needed as the banks only perform minimal due their health conditions and Open Finance Platform, just in times when we would needed the fractional reserve banking model more than ever, it's nursed on the intensive care department of governments. Fractional reserve banking is over (is only functioning in on exponential growth driven economies, something that PeakX/PeakEverything with it's energy/resources price demands has pushed into history). All banks mainly based on this principle will be nationalized of will collapse.

Besides this pension fund industry focused model, we've also developed a stock exchange driven model, a government driven model, a banking industry driven model (the Fortis 2.0 model was a spin-off from this model), a societal group driven model, a local collective bank driven (grass root) model (based on Raiffeisen his model) and an individual driven model. Why 7 different models? I think that the Energy Crisis brings the jobs home. Globalization of products and travel is designed and was only possible on/by cheap and abundant oil supply. I also think that the Credit Crisis will bring the capital back home. Globalization and securitization of capital had some build-in weaknesses (like no ways to control actual/current asset status). I'm not against globalization. I'm a designer of global models myself. The best effects of any transition model can be expected when a model is a mix of global/toplevel powerless but high quality knowledge facilitating structures that can be used by massive local (grass root) implementation. That will give the best mix between quality and quantity.

Concerning the local collective banking model (and in defend of this old fashion referral point): Raiffeisen as practical focused economist has had more influence on the world history than Marx and Engels together, as his finance model re-vitalized and re-empowered rural areas, by doing this has made urbanisation/industrialization possible, by facilitating it with the food needed, besides that a huge number of small industrial businesses are funded by the Raiffeisen model.

In my point of view the choise is simple: 1) Or we close our eyes for the finite facet of fossil energy in some stupid make believe that tomorrow will be the same as yesterday and it will smash us against the wall of both energy purchased caused prosperity draining and further economic damage by physical energy shortages. 2) Or we join the nations that have chosen to get access to the last resources by expensive war actions that will drive them to bankruptcy and leave them with no real friends (something much needed in when granting -only supplying friends- will be placed on top of the market price drive distribution model). 3) Or we take the cleaver way: transition as soon, smart and massive as we can away from fossil, and build sustainable vibrant prosperity for ourselves and our children. The stone age didn't end because they run out of stones, but because they developed a much more better alternative: iron. The transport and mobility without limits we now take for granted will become too expensive, reach of economies will decline (only new endless energy inventions could bring that back), but our prosperity certainly will rise due transition away from fossil. Fossil was a blessing, fossil has become a curse, it's time to move on. We must learn to 'grow' prosperity instead of robbing it from resources. When mankind became farmers instead of hunters our prosperity rose significant. This also will happen when we abandon wasting resources.

War of peace are the two political scenarios. Destruction of prosperity the two options in terms of an economist. As an economist I can tell you for sure that the costs of war are very high and the return of wars can't match the costs ever. War of piece are not some science fictional options. As in January 2009, all conflicts that are not (partial) ethnical driven, are one 100% resources driven (Iraq, Afghanistan, Nigeria, Bolivia, Congo, Darfur, Arctic, North Pole, Ukraine, Georgia, Iran, etc, etc) and cost both the nations where they are fight as the nations that are involved people, capital and resources. The three facets that could build prosperity instead of destruction.

This choice may sounds too simple. It needs practical comprehensive models that channel everything to the wanted future, to lift desires to realizations. Therefore: Hereby this pension fund industry focused model. Gratias!

(Transcript of opening speech at the World Future Energy Summit on January 19, 2009 in Abu Dhabi by his Royal Highness Prince Willem-Alexander, Prince of Orange, Prince of the Netherlands)

"Your royal highnesses, your highnesses, Mr. chairman, your excellencies, distinguished guests and delegates, ladies and gentlemen.

It is a delight to be here today at the second world future energy summit. Our aim at this summit is nothing less than to plot a revolution. A peaceful revolution, that will provide us and generations to come with sustainable solutions for humankinds most pressing issues, climate change, energy security, and equitable human development.

First I would like to pay a tribute to his Highness, Sheikh Khalifa, President of the United Arab Emirates, and Ruler of Abu Dhabi. And his Highness Sheikh Mohammed Bin Zayed Al Nahyan, Crown Prince of Abu Dhabi and Supreme Commander of the Armed Forces, for their vision and support. Together they have set the United Arab Emirates on track to a sustainable future. And now they want the world to join them on their mission. Ladies and gentlemen, did you know that when the roman empire finally collapsed, large parts of Europe had been deforested. Acres of forestland had been cleared for farmland and to provide firewood. Wood and food were essential, to maintain the roman empire. To meet their short term needs, the Romans overexploited their prime energy resource. They did not think about the consequences for later generations. So the demise of a seemingly invincible civilization was partially due to the unsustainable use of their prime energy resource. The question is, are we going to be any wiser? What the Romans were experiencing, we would now describe as peak wood. Reaching a point of maximum production after which it enters terminal decline. We are now facing a century of at least four undesirable peaks, peak oil, peak gas, peak coal and peak uranium. Mountaineers may be proud to conquer peaks, but there is no reason whatsoever for us to be proud. We can, however, change the course of history. The technologies we need are there.

On a global level, the sun and the deserts present us with major opportunity. We know all energy resources originate from one source, one masdar, nuclear fusion from the surface of the sun. Arab traders sailed the Indian ocean, long before Europeans ventured into these regions. The same winds, Columbus used, generated by the suns heat to make his historic journeys. My wife and I travelled to this beautiful city by plane, with fossil energy generated millions of years ago by that same sun. If it were up to the sun we would have no energy problems at all. Every 30 minutes the earth absorbs enough light to meet the energy needs for one year. Every 30 minutes, if only we could harvest it. To do so we need the worlds deserts. Many regard deserts as a barren and hostile environment. In fact, they are a precious source of life, which we should embrace and protect for the common good. The circle of deserts embracing the globe, presents us with wonderful opportunities for both generating and transmitting solar energy. Large scale solar plants in deserts, connected to a cross border, or even intercontinental grid. Are a fundamental solution for sustainable energy supplies after 2050. Two leading examples show ambition and vision. Abu Dhabi's concentrated solar thermal power plants, and the union for the Mediterranean solar plan. As an interesting side effect, and of great benefits for the local population, heat from the solar thermal power plants may be used to desalinate seawater or generate cooling. So heat, and water stress, now almost analogues with deserts can partly be solved while mitigating the effects of climate change. Although the solution may sound costly, scaling it up will make it more profitable business then fossil energy.

The point is, if we don't treat energy as a long term investment, we will end up paying much higher bills. But we mustn't wait until solar energy plants and cross border grids are available for sustainable energy supplies. We need to invest at the local level too. Technologies for local production of sustainable energy are readily available for both electricity and local cooling. These technologies can be applied without a large infrastructure, making them more promising than existing examples. There are three examples I would like to share with you today. Two designed in the Netherlands and a third a joint venture between Canadian and Spanish scientists and entrepreneurs. The first is the green greenhouse, a new generation of greenhouses produces not only plants and food but also clean electricity, heating and cooling. One transformed greenhouse can provide sufficient energy for 200 homes. The green greenhouses produce biogas for electricity generation and use the CO2 thus generated to stimulate the growth of plants. This process also produces water of drinking quality. The second example is vacuum sewerage for toilet and kitchen disposal. The sewage is used locally for the production of biogas. The pipelines are only half the size of the normal pipelines. Giving higher flexibility for construction. Both CO2 emissions and water use are reduced by 50%. No larger infrastructure is required and developing regions are presented with the opportunity to obtain much better water conditions. The third example is the production of clean energy by a new, completely closed system of garbage gasification in small units. 99.8% of the total garbage supply is re-used or converted. Producing 80% more biogas then it uses. No water is wasted during the process, on the contrary, water is one of the products. What makes all these technologies interesting is that they contribute to the solution of the energy problem and also help in other areas. They help us reduce water scarcity and get rid of excess waste, and present new economic opportunities in developing regions. Contrary to general belief, they are no more costly than the traditional polluting production processes. In fact, they result in substantial savings. The payback time, in green greenhouses for example, is only three years.

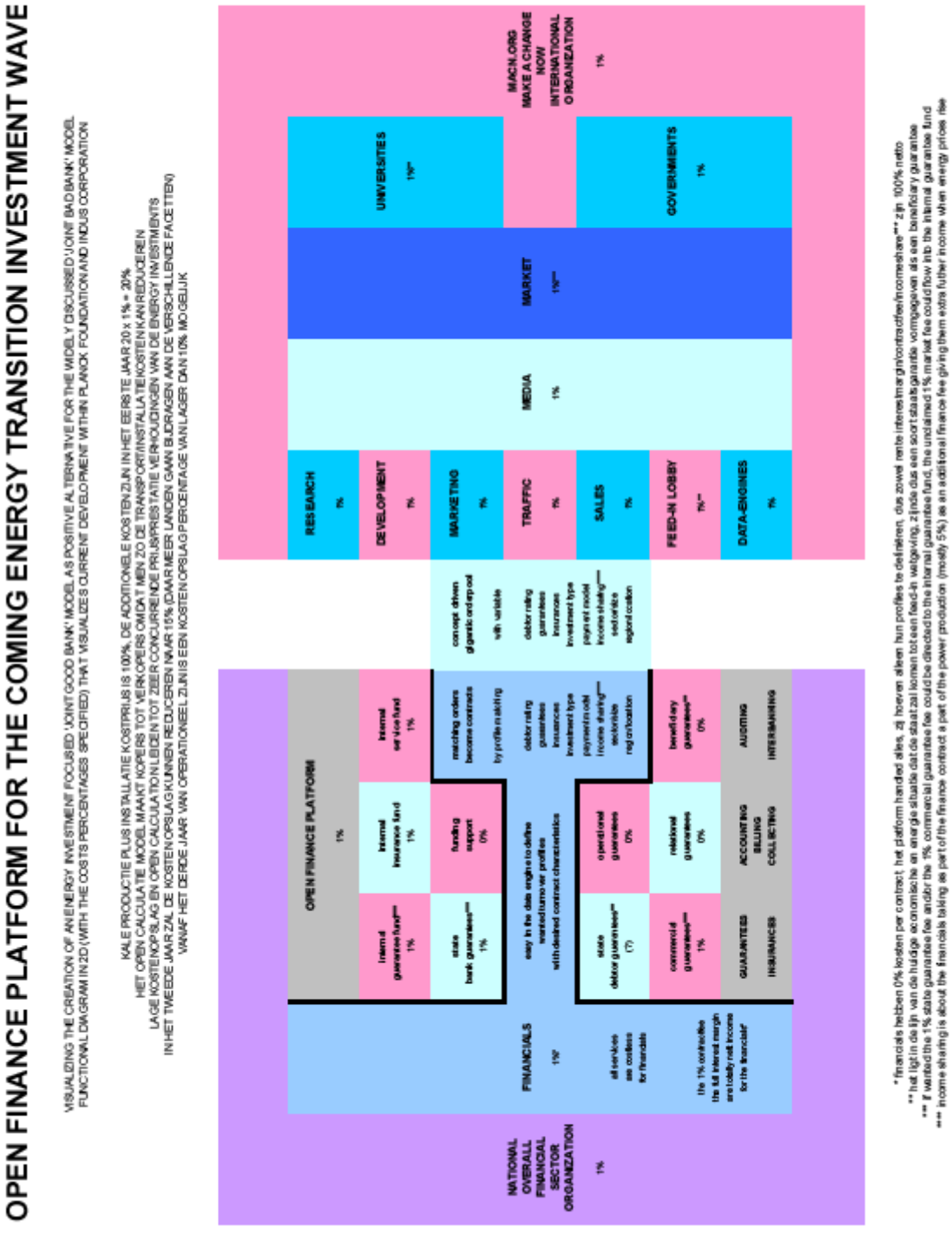
So, ladies and gentleman, we now the technologies are there, for both global and local solutions. We need the political will and the right approach to investment for a fundamental transition towards a new energy system. We owe it to our children and to future generations. Investments in sustainable solutions make our communities healthier, our planet cleaner, our economy stronger, and our future brighter. Let us look beyond the current financial and economic crisis and build the foundations of a sustainable future. As a result of this crisis, billions of dollars of public spending are needed to build better economies and generate economic growth. If spend wisely in sustainable solutions, these investments will also contribute towards rescuing our planet. However, the temporary rise in coal dependence will cancel out our efforts to reduce CO2 emissions. Many countries, including the UAE and the Netherlands, are investing in new carbon capture and storage or CCS technologies. Which are expect to have a positive impact in the short and medium term. But this may distract us from our primary objective, which is to arrive at the one source of energy that makes life possible on mother earth, our sun. With the fossil dependent technologies we are using now, we are burning our home and trying to hide the smoke with CCS. Nonetheless, CCS technologies are definitely an improvement on current technologies. And we hope that it will offer clear prospects of finding real solutions and developing truly sustainable consults . Politicians, entrepreneurs and citizens alike, should work together like fire fighters. And put out the fire and save our home. Let us not end up like the Romans, instead, let us harvest the infinite energy generated by this majestic star, that rises and sets on us each and every day. Here in Abu Dhabi, we can see the challenges ahead of us, and set the example.

Thank you very much.

His Royal Highness, Prince Willem-Alexander of the Netherlands

(This speech has been transcribed by Rembrandt Koppelaar of ASPO Netherlands)

An actual copy of a Functional Diagram the Open Finance Platform in PDF can be found on:
www.planck.org/financeplatform/functionaldiagram



Reader's Notes

An actual copy of this Open Finance Platform in PDF can be found on:
www.planck.org/financeplatform

An actual copy of a Functional Diagram the Open Finance Platform in PDF can be found on:
www.planck.org/financeplatform/functionaldiagram

Some examples (technology, marketing, finance and services) can be found on:
www.energyindus.com/suntracer
www.waterindus.com/agrowater
www.growindus.com (off-climate/off-season grow delivering high tech greenhouses)
www.sanindus.com (corporate triple redundant data storage)

The moreEconomy based Open Finance Platform of FiberIndus can be found on:
www.fiberindus.com/businessmodel (fiber connections to each company)

www.induscorporation.com | www.planck.org | www.macn.org