A view of ABTs

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Pop quiz: Spot the ABT.. You have 10sec
……”Street Cred”

40 units
FNB as developer to land ABTs
Oversubscribed
&
Customers LOVE IT!

… the product continues to evolve & improve

But…. It has its challenges
Green Economy

Residential sector savings:
- Heating load saves 306.5 MWh/annum
- Water from electricity generation 18.69 Ml/annum
- GHG emissions reductions from electricity 6.13m tCO₂/annum

Simplified Economy

Supply Considerations

- R&D
  - -x → 0yrs
  - Players: Inventor, Scientists, etc → Technologists

- Certification & Registration
  - 0yrs → 2yrs
  - Players: Technologists, Regulatory players (SA: NHBRC, Banks, etc)

- Development Lifecycle
  - 2 → 5yrs
  - Players: Developers, Builders, Investors, Banks

- Life-time support
  - 5yrs → 25yrs → 2 yrs
  - Players: End User, Banks, Regulators, “Technologists?”
  - Themes: Total Cost of Ownership, Versatility and support

Demand Considerations

- Consumer, On average
  - 20% impaired credit records
  - 25% approved
  - 55% declined due to AFFORDABILITY

- High Demand but equally
- High Need
## Simplified Economy

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<td><strong>R&amp;D</strong></td>
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<td>- x → 0yrs</td>
<td>- 20yrs → 30yrs grilled and pre-grilled due to <strong>AFFORDABILITY</strong></td>
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**BANKS:** Historically passive but must evolve to be active participant in ABT.

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**how can we help you?**

Thank you