




enerfip

Getting started with Enerfip

— The guide —



«Each of us can, in our own way and through our investment decisions,
steer energy policies towards a carbon-free society.»

Julien Hostache
Chairman and Co-founder of Enerfip

Dear Investors,

Welcome to this first white paper! Enerfip is pleased to present you with this guide «Getting Started with Enerfip». Think of it as a manual to help you understand each step, starting from when you register. The steps to follow, some required paperwork and information, the technical vocabulary, the subtleties of impact investment.... We explain everything, from A to Z, so that you can invest in the projects on our platform without any doubts. Enjoy the reading,

The Enerfip team

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INTRODUCTION

About Enerfip

As a European leader in impact investment dedicated to financing the energy transition, Enerfip offers you diversified and high-yielding investment solutions linked to clean energy projects and project developers. In addition to actively promoting a low-carbon society, these investments offer attractive financial returns.

At Enerfip we are committed to making a real contribution towards a sustainable and clean energy model, thanks to renewable energies, sustainable mobility and energy efficiency projects. With a carefully diversified portfolio of green projects we aspire to be a catalyst for positive change, while optimising the financial return on the investments we offer.

Contents

This guide «Getting started with Enerfip» is a guide to help you through the Enerfip registration process. It contains all the information you need to create your account: identity documents, investment objectives, tax residency, our personalised assistance, glossary of technical terms, etc.

Summary

Only have a few minutes and don't have time to read the entire white paper? Don't panic, here's a summary of the key information!

- Enerfip is the European leader in impact investment dedicated to financing the energy transition.
- To open an account on it.enerfip.eu, you will need about ten minutes.
- To validate your account quickly, please have your identity documents to hand.
- Our Investor Relations team is at your disposal from Monday to Friday from 9:00 am to 6:00 pm CET.

* Find more complex definitions in our glossary on page 20.

How to invest *in a project?*



What is impact investing?

The AMF (Autorité des Marchés Financiers, French equivalent of the AFM)* defines impact investing as «investment in companies, often unlisted, that seek to generate a measurable social or environmental impact. measurable social or environmental impact». As a company with a mission, Enerfip gives meaning to its activities by taking into account the social and environmental impact of its actions. Our goal is to reconcile the pursuit of economic performance with a contribution to the general interest.

How do I access my Enerfip account?

Visiting the Enerfip website and accessing your account couldn't be easier. Just type Enerfip in your computer's search engine.

Once you have done this, look for en.enerfip.eu and you will discover our home page. From here, you will be able to browse our site: learn about our history, our projects, our team, our events... and, of course, open an account!

There are two ways to do this You can either click on the «Open an account» button in the centre of the page, or go to the top right corner of the page and click on the user icon and then on «Open an account».

You will be taken to a page where you can login or register. In this guide «Getting started with Enerfip», we are interested in the second option. To create your account, select your email address and a secure password of at least 8 characters.

Next, confirm that you have read and accepted the Terms of Use (TOU) and whether or not you wish to receive email notifications. Finally, click on the «Create my account» button located at the bottom right of your login details.

Useful information

Once your e-mail address has been validated, you will receive a confirmation message in your email inbox. Do not forget to validate it within 3 days before reconnecting, otherwise you may not be able to do so.

Check that this e-mail has not been lost in your spam folder. If you have not received it, please contact our Investor Relations Department at +39 348 790 34 94



Registration process

Once your account is created, you can move on to the next phase. Our registration process is organised in 6 main stages, each of them divided into steps. Please follow the steps below:

- Welcome
 - Welcome
 - Getting to know each other
- Qualification
 - Investor experience
- Investor file
 - Your objectives
 - Crowdfunding
 - Financial experience
 - Knowledge of risk
 - Equity simulator
 - Results
- Residency
 - Fiscal residency
- Conditions and commitments
 - Conditions and commitments
- Completed application

At each of these stages, you will have to answer a few questions. **Why do we do it?** The collection of your data is one of the requirements of the European Crowdfunding Service Provider (ECSP)* approval that governs us. As a financial intermediary, Enerfip is obliged to obtain this information before providing you with a service, whether you are already a customer or just a potential customer. Of course, we have a duty of confidentiality with respect to the information collected. Ultimately, it allows us to get to know you better and therefore to better respond to your investment objectives.

● Welcome

You have passed the first stage. You now see a page with a wealth of information. Take note of each point before moving on to the next step.

○ Welcome



You have passed the first stage. You now see a page with a wealth of information. Take note of each point before moving on to the next step.

Natural person*: this is a natural person with legal personality. He/she must be of legal age (except in case of emancipation before incapacity, guardianship or curatorship). Otherwise, he/she is represented by a legal guardian.

Legal entity*: is a grouping with legal personality. It is made up of natural persons sharing a common purpose or a single entity, which may also include legal persons.

○ Let's get to know each other

- If you are on a computer, on the left side you will find your registration history. Below is a space where you can add your sponsor code, if you have one.
- On the right, you will find the colleague in charge of your file. You will then be asked a series of questions about your identity (name, country of tax residence, postal code of tax residence).

● Qualifications

○ Investment experience

This second step allows us to complete your regulatory file and verify your identity. To do this, we provide you with a questionnaire in which you answer specific questions about your investment knowledge. Depending on your answers, and in accordance with the regulations, you will be classified as «non-professional profile» or «professional profile». Our ultimate goal is to always offer you the best possible support for your investment projects.

For more information, please visit our [help center](#).



Here are some examples of the questions you will need to answer.

- During the last fiscal year, was your gross income...?
- The value of your portfolio of financial instruments...?
- During the last 4 quarters, have you made more than 10 capital market transactions per quarter ?

● Investor file

The objective of this phase is to assess your financial skills, with a particular focus on crowdfunding. To this end, we provide you with a questionnaire that addresses specific aspects such as your investment objectives, your financial knowledge, your knowledge of risks, etc.

Useful information

All your answers are based on your own knowledge and can be rectified. Furthermore, this confidential data is never transmitted to any administrative body, public or private.

○ Your objectives

The goal of this step is to assess your financial abilities, with a special focus on crowdfunding. To this end, we provide you with a questionnaire covering specific aspects such as your investment objectives, your knowledge of the subject and your financial skills.



Here are some examples of questions you will need to answer.

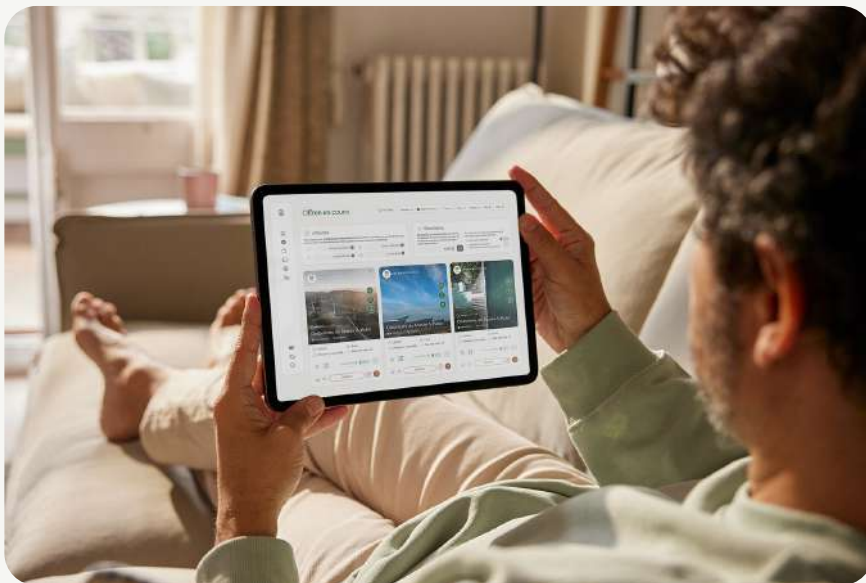
- What are your main objectives in investing with Enerfip ?
- Which strategy suits you best ?
- What investment periods are you interested in ?



Useful information

As you advance throughout the website, you will see information bubbles appear that explain what is a risk, what is a maturity etc. Our objective is to guide you through each step.

○ Crowdfunding



Here are some examples of the questions you will need to answer.

- Have you ever made an investment on a crowdfunding platform ?
- According to the European Financial Markets Authority, a crowdfunding service consists of...
- What are the two main investment services offered by a crowdfunding service provider ?



Useful information

Some questions relate to regulatory requirements from the AMF (Autorité des Marchés Financiers), which give us access to information that will of course remain strictly confidential.

○ Financial experience



Here are some examples of the questions you will need to answer.

- Have you already made other types of financial investments ?
- Have you studied finance ?
- What is the total volume of historical investments ?

○ Risk awareness

Here are a few examples of the questions you will be asked to answer.

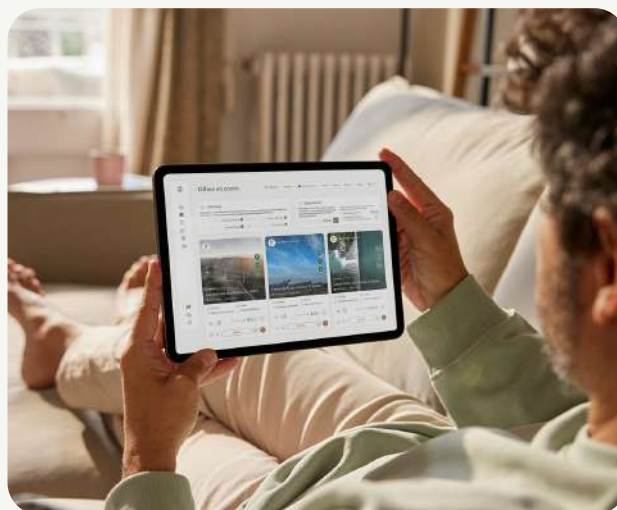
- When making a financial investment without leverage...
- What are the main risks associated with crowdfunding in euros for a Euro-zone resident ?
- In general terms, which asset is the most volatile ?



○ Wealth simulator

Here are some examples of the questions you will need to answer.

- What is your profession ?
- How will you pay your debts ?
- What are your liquid assetsv?



Useful information

Required by European ESMA-PSFP regulations to invest in a crowdfunding project, the equity simulator collects data that will remain strictly confidential. You are not asked for any supporting documents to complete it, and the information entered can be corrected at any time.

○ Results

Last stage of the «Investor File», the results page summarises your assets and reminds you that investing involves risks. To proceed to the next stage, you must certify that you are aware of the Enerfip simulator's warning about your ability to incur losses.



● Identity

This stage completes the basic information provided in the “Welcome” section.

○ Confirm my identity

For a natural person

First, you must indicate your title, first and last name, date of birth, city, province, country of birth and nationality. Secondly, you must indicate your address (street, additional address, town and postal code). Thirdly, confirm your details and proceed to the next step, which is to attach two valid identity documents (all 4 corners must be visible, all characters legible and the photo recognizable).

- First identity document
 - a valid ID card, both sides ;
 - a valid passport ;
 - a valid residency permit ;
 - driving license;

For more information,
[visit our help center](#)



For legal entities

As you might suspect, for legal entities, the registration process is adjusted. We require:

- Complete and signed articles of incorporation ;
- The ID card (National Identity Card - CNI) front and back, or a valid passport, for all ultimate beneficiaries holding more than 25% of the company ;
- The list of ultimate beneficiaries. For this, you can download it for free from the [infogreffe.fr](https://www.infogreffe.fr) website.



Useful information

If you are considering underwriting a geographically restricted investment, you will need to provide us with proof of residency for all partners.

For more information,
[visit our help center](#)

Why do we collect this information ?

This data is part of our KYC (Know Your Customer)* procedure to verify the identity of our customers in accordance with legal requirements and current regulations. In addition, as explained by the Autorité de Contrôle Prudentiel et de Résolution* of the Banque de France: «the financial sector is exposed to the risk of money laundering and terrorist financing. As such, it is subject to anti-money laundering and counter-terrorist financing (AML/CTF)* provisions.» This information is therefore a proof of the authenticity of your identity and not a usurpation.

● Residency

We're almost at the end. The «Residency» stage, like the previous information, is part of the KYC (Know Your Customer) procedure.

○ Fiscal Residency

It is mandatory to indicate your current address for tax purposes.



● Conditions and commitments

You are about to finish your registration. This is the last stage of the process, and you have already reached your goal!

○ Conditions and commitments

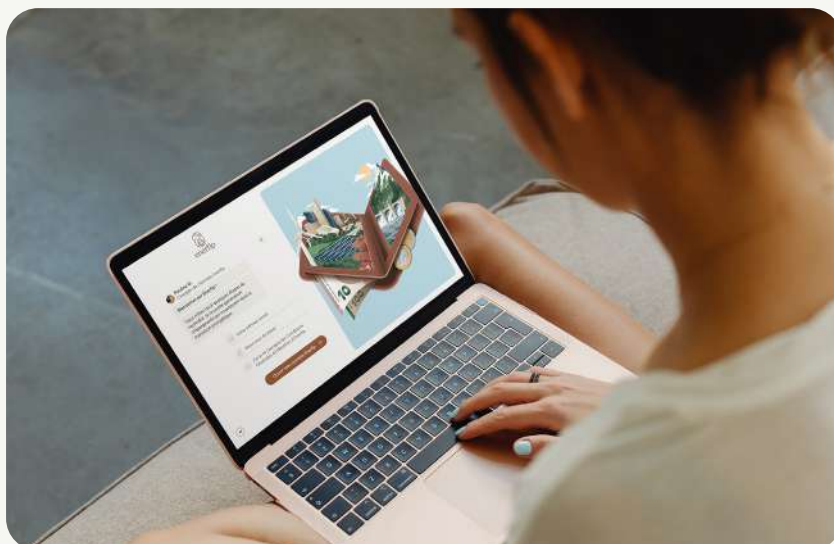
Finally, we would like to suggest a little reading. **What kind of reading?** A bit formal, but necessary. We ask you to carefully read the Investor Agreement and to familiarise yourself with the General Terms of Use of our secure payment partner Lemonway.



Who is Lemonway ?

Lemonway is a pan-European payment institution offering a dedicated solution for marketplaces and crowdfunding platforms seeking a system for processing and collecting payments on behalf of third parties within a secure and regulated framework (KYC, anti-fraud).

○ Completed application



That's it. Congratulations, you have created your account. On this page you will find a summary of the various stages you have gone through, i.e. your account has been created, your profile has been completed and your identity documents have been filled in.

- Once Enerfip has verified your identity, you will be able to pay for your subscriptions.
- At the same time, you will be sent an email confirmation that your account has been approved.



Enerfip *accompanies you*

To register on our platform, you are not alone! Explanatory bubbles appear throughout the process to make it easier for you. However, if you need more information, our Investor Relations team will be happy to help you.

The Investor Relations Department is at your service



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[Make an appointment](#)



Alexandre Rinaldi
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[Make an appointment](#)



Proof of address

Although proof of address (such as tax return, energy supplier bill, telephone or internet bill, rental contract, certificate of ownership or vehicle registration document) is optional, it can be worth providing us with it in order to access investments reserved for certain geographical areas such as municipalities, regions, provinces, etc.

If you have properties in other countries registered with the same first and last names, please also send us proof of these addresses. This allows you to invest in a project on a geographical basis, even if it is not in the region of your fiscal domicile.

Example

Mr. de Boer is resident in Rotterdam (NL) for tax purposes, but he also owns property in Gironde (department 33 in France). He can provide us with proof of ownership of his property in Gironde, in order to invest in projects limited to that geographical area.

Bank details

To finalise your registration, the last step is to enter your bank details in your Enerfip account. How to do it? Go to your settings and then to your «Bank accounts» area. You will find a form to enter your current bank account details.



Useful information

The sender of the transfer must be identical to the person receiving the funds.

The name on your personal checking account or joint account must match the name on your identity documents.

Why enter your bank details ?

This information is required when you wish to withdraw money from your Enerfip savings account. It is not an authorisation to charge your bank account.

Referrals

For each new subscriber to enerfip.eu, you can make the most of our referrals offer offer.

How to do it ? Find your referral code in the «Refer a friend» section of your brochure and pass it on to your friends and family. After you have entered your code, and as soon as your sponsored friend registers, each of you will receive a bonus of 15



Useful information

If your sponsored friend invests in one or more fundraising campaigns within 6 weeks of signing up, you will both receive 1% of all subscriptions signed and paid by your sponsored friend.

For more information, [please visit our help center.](#)



Glossary

ACPR (French Prudential Supervision and Resolution Authority)

Backed by the French Central Bank, it supervises banks and insurance companies in France. Its mission is to maintain financial stability, protect customers and fight against money laundering and terrorist financing.

Fiscal address

This is the address you declare to the tax authorities. It is where you receive your tax notices, tax documents and any tax-related correspondence.

AMF or Autorité des Marchés Financiers (Financial Markets Authority)

This independent body is responsible for protecting invested savings, informing investors and ensuring the proper functioning of financial markets. Its activities include informing investors through its website and hotline, mediation to resolve disputes, supervision of financial transactions to ensure transparency, regulation of savings products and financial agents, and market surveillance with powers of investigation and sanction in the event of non-compliance.

Shareholder equity

Shareholder equity is made up of the funds initially contributed by the partners or shareholders at the time of the company's creation and the funds generated by the company's activities over time. It represents the sum of a company's resources and reflects its financial value.

UBO or Ultimate Beneficial Owners of a company

This process is used to identify and declare the persons involved in the ownership or control of a company.

Payment institution

This is a tax concept used to declare income from securities. It is the entity who paid the income or the intermediary who made the payment.

SME or Small and Medium-sized Enterprises

For your business to be considered an SME, it must meet the following criteria: employ fewer than 250 people and have an annual turnover of less than 50 million euros, or a total balance sheet not exceeding 43 million euros. (Netherlands)

IBAN or International Bank Account Number

This standardised code is used to uniquely identify bank accounts in international transactions and includes information such as the country, bank and account number of the beneficiary.

KVK Uittreksel (Digitaal gewaarmerkt)

This extract from the Trade and Companies Register (KVK in the Netherlands) is an official document that certifies the legal existence of a company. It includes, for example, its corporate name, identification number, address, main activity, and legal status. You can order one for 9€, in Dutch or in English, via the KVK website: <https://>

KYC or Know your Customer

Used by financial institutions to verify the identity and integrity of their customers, this process aims to ensure the security of business relationships and assess the level of risk associated with each customer, in accordance with current regulations.

AML/CFT

All laws, regulations, measures and instruments used to detect, prevent and report suspicious activities related to money laundering and financial support for terrorism.

Fundraising

It is the process of raising capital from investors or investment funds, which become shareholders of the company. In exchange for their investment, they receive shares in the company.

Bonds

This is debt issued by a company. When a company seeks funds to finance its projects, it may need several lenders. You can become one of these lenders by acquiring a bond, which represents a portion of this debt. In addition to repaying you the amount invested on a certain date, the company agrees to pay you periodic interest at a fixed rate.

UCITS or Undertaking for Collective Investment in Transferable Securities

This is a financial product in which several investors place their money in a collectively managed fund. This fund invests in various securities, such as stocks, bonds and currencies. Investors buy shares in the fund and a professional manager manages the fund. The objective is to control risk while seeking a positive financial return.

Legal entity


A grouping with legal personality. It is formed by individuals who share a common objective or a single entity, which may also include legal entities.

Natural person

An individual with legal personality. The person must be of legal age (except in case of emancipation before majority) and not be partially or totally incapacitated (guardianship or curatorship). Otherwise, he/she is represented by a legal guardian.

European Crowdfunding Service Provider (ECSP) approved by the French regulator (Autorité des Marchés Financiers or AMF)

Such a platform must meet a series of requirements, particularly in terms of governance, risk management and investor protection.



Now it's up to you! You have everything you
need to complete your registration and
invest on it.enerfip.eu.

Enerfip
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61, 20122 Milano MI
Italia

Testimonials

Sébastien X.

«I am a happy and proud Enerfip investor and I congratulate you on your good work! Keep it up!»

Patrick P.

«Hello, thank you for your always quick and clear responses.»

Mathilde S.

«Thank you for the document. You are great. It's very nice to hear from you, you communicate clearly. Have a good day!»

Lætitia V.

«Hello, and thank you for the quality of the article on the tax return, with all the details about the tax boxes. BRAVO!»

Receive your «My first steps in Enerfip» guide.

The Enerfip Team



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