

EC2 ACCESS TO ENERGY SOURCES: Promotion of Market and Value Chain of Biomass for Energy Purposes and the Adoption of Clean Cooking Technologies









SECTION 1: AMBITION

1.1. Ambitions to achieve SDG 7 by 2030. [Select all appropriate options]

(Member States' targets could be based on their NDCs, energy policies, five-year national plans, etc. Goals for companies/organizations could be based on their corporate strategy)

 \Box **7.1.** By 2030, ensure universal | Target(s): access to affordable, reliable, and modern energy services.

1. Incorporate diversified systems for the use of renewable energy sources and modern fuels in the Honduran population to lead to the transition and sustained use of clean and low-carbon emissions cooking systems.

Timeframe: 2030

Context of the ambition(s):

According to the NAMA Concept Note of Improved Stoves, it is noteworthy that in Honduras most households use firewood as a primary source of energy for cooking their food. Households using improved wood stoves account for 29.9% and those using traditional stoves account for 27.7% and 6.5% of households use all three stones. Households cooking with clean fuels (LPG and electricity) account for 35.5% nationwide; 25.7% use LPG and 10.2% use electricity (World Bank, 2019).

It is estimated that more than one million households use firewood as the main energy source for this activity, therefore, 8 million cubic meters of firewood per year are used as a source of combustion.

In addition, the livestock sector in Honduras is one of the most important contributors to Greenhouse Gas (GHG) emissions while contributing significantly to the rural economy and livelihoods. The rural sector accounts for 16% of total emissions, with livestock accounting for the largest share, with 9.46% of total emissions. Around 96,000 livestock farms generated 2.2 million tons of CO₂ in 2015 from enteric fermentation and manure management. Most farmers/ranchers lack the right technologies and skills to transition to more productive, low-carbon livestock production.

Access to modern energy is linked to economic growth in different agricultural value chains; productive chains such as livestock, coffee, and pig farming, which are composed of small rural producers, where the consumption of firewood is widespread and is part of both their productive activities and household demand.

In 2012, the Study on the Development Potential of Biogas Initiatives at the Productive Level in Honduras was developed within the framework of the cooperation program between the United Nations Program (UNDP) and the Secretariat of State in the Office of Natural Resources and Environment (MI AMBIENTE) and with the support of the Dutch Development Cooperation Service (SNV), to analyze the potential of different productive sectors for the development of these projects, including among others the livestock sector, to determine the potential for GHG reduction and its participation in the carbon market.

The use of livestock manure represents a sectoral total of biogas equivalent to about 84.5 MNm³/year (based on milk production), equivalent to a thermal power of 57.9 MWT and an electrical power of 23.2 MWe (based on a yield of 4.1 l/cow-day). The biogas production potential close to 92.8 MNm³ biogas at 60% CH₄/year. This equates to about 23.26 MWt and 9.3 MWe.

Target (s):

2. Develop the market and value chain of biomass for energy purposes through the implementation of a Comprehensive Public Policy.

Timeframe: 2030

Context of the ambition(s):

According to the 2050 Roadmap of the National Energy Policy of Honduras, traditional bioenergy currently has a high rate of participation in the national energy matrix, of which approximately 40% comes from some source related to biomass. 55% of the population uses biomass (24.4% urban population and 89.1% rural population).

The country has a high potential for energy generation with modern biomass beyond firewood, including sugar cane, coffee, rice, oil palm rachis, briquettes, among others. Most of these biomass sources are used directly, similar to the consumption of firewood, and for the generation of electricity and heat (mainly for self-consumption). It is currently estimated that one third of the total electricity generated in 2019 comes from the combustion of sugarcane bagasse, which visually represents the importance of non-forest biomass in the country. The main gaps in the bioenergy framework have been identified where the following can be mentioned:

- a. The potential of forest and non-forest biomass for energy purposes is not exploited, referring to the fact that there are various by-products derived from forest use and agricultural production. If this biomass was harnessed in an appropriate and timely manner, the pressure on forests and on the provision of ecosystem services would be reduced.
- b. High consumption of firewood: currently firewood represents 36% of the national energy matrix, in addition to which it makes up 82% of the residential energy demand. The indiscriminate use of firewood is linked to various socio-environmental problems, such as the deterioration of family health, reduced family income and degradation of ecosystem services.
- c. Limited use of biogas and biofuels as energy: in this sense, the generation of biogas is derived from agricultural production, and also from crops such as coffee. With inputs generated from these activities, such as manure and coffee pulp, biogas can be generated that has various direct uses as substitutes for firewood or it can be transformed into electricity and used for the promotion of various productive activities.

SECTION 2: ACTIONS TO ACHIEVE AMBITION

- 2.1. Please Add at least one key action for each of the elaborate ambitions in Section 1. [Add rows as needed].
 - 7.1 By 2030, ensure universal access to affordable, reliable, and modern energy services.
 - 1. Incorporate diversified systems for the use of renewable energy sources and modern fuels in the Honduran population to lead to the transition and sustained use of clean and low-carbon emissions cooking systems:

January 2022 – January 2030

- 1.1 Promote the biogas market and value chain between the different sectors of interest.
 - Generation and strengthening of capacities at different levels (government institutions, local government, educational system, private sector, civil society), through a robust training plan on the subject.
 - Integration of the Educational System through the creation of new educational careers (Post-Degrees, Specialization) in biogas, establishing synergies and linkage with the sectors of interest to promote research programs focused on this technology, feasibility studies in its different forms of use and sources of generation (municipal landfills, agro-industrial sector, others).
 - Establish business models with a focus on gender and social inclusion in the Value Chain.
 - Creation of an incentive program for the adoption of biogas technology in different sectors.
- 1.2 Implementation of the National Biogas Development Program to contribute to the resilience of the country and Honduran families in rural areas in the face of climate change, reducing atmospheric GHG emissions through the adoption of non-conventional renewable energies.
- January 2022 January 2026
- Identification and quantification of the demand for the use of biogas in the country and the distribution of rural areas producing potential livestock beneficiaries to start the program and the establishment of key actors linked to the public, private and civil society sectors.
- Formulation of the program and its implementation with a focus on rural areas and the livestock sector.
- Management of financial resources for the implementation of the Program.
- Implementation of the work Program:
 - Development of training programs for end users on the use of technology and awareness of the population about the contributions that entail
 the adoption of these technologies in the family economy, cultural, health and environmental aspects. The existing experiences of projects in
 operation will be documented and these contributions will be validated, to raise awareness among the population about the technology and
 enhance the future demand for it.
 - Validation of companies and organizations that can provide products and services of this technology for the development of the offer, thus creating new business opportunities and job creation through support and strengthening programs for these companies.
 - O Definition of available sources to access financing mechanisms, Green Funds, and incentives for the adoption of technology in the different links of the value chain.
- Implementation of audits to verify compliance with the Program and sustainability in the adoption of biogas technology in the livestock sector and provide support during the first phase of implementation of the project, providing technical, social, and economic assistance to optimize the economic and social benefits of biogas for end users.
- Transmission or Dissemination of knowledge and learning generated during the implementation of the program.
- 1.3 Establishment of strategic alliances, capacity building and promotion of public awareness for the adoption of clean cooking systems.
 - Establishment of synergies between the Academy/Universities, the Ministry of Energy (SEN) and other organizations linked to the biogas sector to identify new potentials for the development of biogas initiatives at the productive level in Honduras.
 - Institutional strengthening and technical assistance to the Secretariat of State for Energy (SEN) through the Dutch Cooperation Service (SVN) in the elaboration of a Roadmap for addressing issues related to bioenergy (biogas, firewood, among others).
 - Document experiences of users who have adopted these technologies, associated co-benefits, and risks in the use of solid fuels in households.

January 2022 – January 2030

7.1 By 2030, ensure universal access to affordable, reliable, and modern energy services.	
2. Develop the market and value chain in Honduras of biomass for energy purposes through the implementation of a Comprehensive Public Policy.	January 2022 – June 2030
2.1 Formulation and implementation of a Comprehensive Public Policy for the Promotion of the Biomass Market for Energy Purposes	
Identification of key public, private and international players linked to the bioenergy sector.	
 Management of financing resources for the elaboration of the Public Policy for the Promotion of Biomass Technology for Energy Purposes. 	
• Development of workshops with the participation of key players (sectors: public, private, and civil society), to generate the technical, economic, social, and environmental bases for the elaboration of public policy.	
• Generation of strategic alliances with public and private institutions for the definition of strategies with key players linked to the issue and the establishment of mechanisms for the sustainable use of forest and non-forest biomass for energy purposes.	
• Development of the Terms of Reference for the elaboration of public policy within the framework of the guidelines issued by the SCGG.	
 Development of public policy within the framework of the guidelines issued by the SCGG. 	

• Presentation and socialization of the Integral Public Policy for the Promotion of the Biomass Market for Energy Purposes.

for biomass.

ecosystem goods and services.

• Promote access to financial resources, the granting of green funds and the establishment of incentives that promote the development of a market

• Implementation and compliance with the biomass policy for energy purposes in the country, execution of actions for the management and sustainable use of forest biomass, encouraging the adoption of good forestry practices and the establishment of compensation mechanisms for the provision of

SECTION 3: OUTCOMES

3.1. Please Add at least one measurable, time-based result for each of the actions in section 2. [Add rows as needed].	
Outcome 1.0 Approved Academic Curriculum related to Post-Graduate or Specialization in biogas subject.	
Outcome 1.1 Graduates in post-graduate or specialization in biogas matters.	May 2025
Outcome 1.2 Developed the incentive program for the adoption of biogas technology, business models with a gender focus and social inclusion.	December 2027
Outcome 1.3 At least 1 research study on the feasibility of biogas use in other sectors.	January 2024
Outcome 1.4 National Biogas Promotion Program implemented.	January 2026
Outcome 1.5 Installation and operation of 8,000 biodigesters, which avoids the emission of 85,000 tons. CO _{2-eq} per year and consumption of 25,000 tons of firewood /	January 2026
year.	
Outcome 1.6 Reduction in family spending for the purchase of fertilizers and firewood: USD \$1,500 per year per family.	January 2026
Outcome 1.7 Implemented the socialization and education program on the operation of biodigesters technology and the associated benefits for users.	January 2026
Outcome 1.8 Implemented the strengthening program for companies that supply biogas-related technology.	January 2024
Outcome 1.9 Financing program available for access to biogas technology.	January 2024
Outcome 1.10 Generation of direct and indirect employment with a total of 4,000 people.	January 2026
Outcome 1.11 Audit Report on verification of the performance of the National Biogas Development Program.	April 2026
Outcome 1.12 Elaboration of the Bioenergy Roadmap.	June 2025
Outcome 1.13 Systematized experiences in the adoption of clean cooking technologies with renewable energies.	January 2026
Outcome 2.0 Developed and implemented the Comprehensive Public Policy for the Promotion of the Biomass Market for energy purposes and socialized among the	June 2030
key events linked to the bioenergy sector.	
Outcome 2.1 Implemented program of strategies for the execution of actions that contribute to the management and sustainable use of forest and non-forest biomass	June 2030
for energy purposes, good forestry practices and establishment of incentives and compensation mechanisms for the provision of ecosystem goods and services.	

SECTION 4: RESOURCES AND SUPPORT REQUIRED

4.1 Specify the financing and investments required for each of the actions in section 2.

The estimates of the investments necessary for the fulfillment of the actions were based on the NDC-Bioenergy and Project Sheets of the Reconstruction and Sustainable Development Plan (PRDS) prepared by the office of the Secretariat of State for Energy (SEN) of Honduras:

1.1 Activity: To promote the biogas market and value chain between the different sectors of interest.	Inputs	Valuer (USD)
Linking processes and development of research programs on biogas technologies, feasibility studies on forms of use and other sources of biogas generation, among others.	 Field Tours Material and Equipment. Transport vehicles. Consulting Services 	USD \$400,000.00
1.2 Activity: Implementation of the National Biogas Development Program to contribute to the resilience of the country and Honduran families in rural areas that face climate change, by reducing atmospheric GHG emissions through the adoption of non-conventional renewable energies.	Inputs	Valor (USD)
-Implementation of the National Biogas Development Program and design of business models with a focus on gender and social inclusion.	 8,000 biodigesters systems. Staff mobilization costs. Socialization / training workshops. 	USD \$ 6,000,000.00
-Formulation of the Incentive Program for the adoption of biogas technology, include the different links in the value chain.	Fees related to the staff implementing the Project.	
1.3 Activity: Establishment of strategic alliances, capacity building and promotion of public awareness for the adoption of clean cooking systems.	Inputs	Valor (USD)
-Document experiences on the adoption of clean cooking technologies based	Application of user surveys.	USD \$200,000.00
on biomass, promotion of installation and construction companies, companies	Staff for survey implementation and evaluation.	
that provide after-sales services, among others.	Transport Vehicles.Materials.	
-Create an intersectoral Committee for the Promotion of the use of Biomass	Workshops.	USD \$50,000.00
SEN, ICF, MIAMBIENTE, local governments, among others	Training.Exchange of experiences.	
-Awareness-raising campaign for the Honduran population on the adoption of clean cooking systems	Consultancy for advertising actions (radio, television, electronic media).	USD \$50,000.00
2.1 Activity: Formulation and implementation of a Comprehensive Public Policy for the Promotion of the Biomass Market for Energy Purposes	Inputs	Valor (USD)
-Formulation of policies, strategies, programs, regulations, guides for	Contracting of specialized consulting services in the subject.	USD \$ 2,000,000.00
construction and installation that contribute to the promotion of the market and	Development of training workshops.	
value chain of biomass for energy purposes.	Field tours.	
-Development of biomass research programs.	Training programs.	
TOTAL		USD \$ 8,700,000.00

4.2 [Country only] If assistance is required for section 2 actions, select below, describe the assistance required, and specify for which action.

[Examples of support to Member States could include access to affordable low-cost debt through strategic risk-elimination instruments, capacity-building in data collection; development of integrated energy plans and energy transition pathways; technical assistance, etc.]

☐ Financing	Financing mechanisms that allow the acquisition of biodigesters through private banks.	
□ Payment-in-kind (PIK)	Working hours of the technical staff of the office of the Secretariat of State for Energy (SEN), Secretariat of State in the Office of Natural Resources and Environment (MI AMBIENTE), National Institute of Forest Conservation, Protected Areas and Wildlife (ICF), Secretariat of Agriculture and Livestock (SAG), Academy, Secretariat of State for the Office of Finance (SEFIN), Revenue Administration Service (SAR), Secretariat of General Coordination of Government (SCGG), Customs Administration of Honduras (AAH), Honduran Standardization Agency (OHN), Honduran Association for Development (AHDESA), Association of Distributed Renewable Energy Solution Providers of Honduras (APRODERDH), Ministry of Health (SESAL), Municipal Mayor's Office, Dutch Development Service (SNV), National Directorate of Strategic Planning and Sectoral Policy (DNPES), among others.	
☐ Technical assistance	nce For the development of different activities will be necessary, consultancies, as well as hiring of personnel for surveying.	
☐ Other/please specify	For the execution of the activities a budget of USD \$ 8,700,000.00 (eight million six hundred thousand dollars) is established. Which can be done with non-refundable cooperation.	

SECTION 5: IMPACT

- **5.1** Countries planned for implementation, including the number of people potentially affected.
 - The Republic of Honduras, according to estimates made by the Ministry of Energy (SEN), through the National Biogas Promotion Program will impact some 24,000 people with a generation of direct and indirect jobs of 4,000 people.
- 5.2 Alignment with the 2030 Agenda for Sustainable Development Describe how each of the actions in section 2 impacts the progress of the SDGs by 2030.
 - Through the Comprehensive Policy for the Promotion of biomass market for energy purposes and the implementation of clean cooking technologies with renewable sources, the sustainable management and use of biomass natural resources is promoted and promoting the generation of affordable, sustainable, and non-polluting energy, which contributes to the conservation of natural resources and collective health through good air quality through the reduction of GHG emissions. Based on the above, these actions contribute to achieving SDG 3, SDG 12, SDG 13 and SDG 15.
- 5.3 Alignment with the Paris Agreement and net zero emissions by 2050 Describe how each of the actions in section 2 aligns with the Paris Agreement and national NDCs (if applicable) and supports net-zero emissions by 2050. [up to 500 words, go up to the strategy support documents as needed].

The actions are aligned with Objectives 3 and 4 of Renewable Energy and Bioenergy of the NDC-Honduras and the Axis of Culture of Efficiency and Energy Saving through Objective 14 of the Sectoral Energy Policy of the country, through the creation and execution of a Comprehensive Public Policy that promotes the biomass market in the rational and sustainable use of these resources. Through the execution of projects, awareness is promoted in the population for the adoption of best practices and systems for the generation of renewable energy for biofuels in the residential, commercial and industrial sectors, in conjunction with the integration of efficient clean cooking systems in homes, thus reducing atmospheric emissions and accelerated consumption of biomass, generating a positive impact on the revitalization of the local and national economy, environment, collective health, and thus contribute to the mitigation of climate change .

On the other hand, it provides spaces for the participation of the different public, private and civil society sectors in the formulation of policies, strategies and programs that will contribute to the sustainable development of the country.

SECTION 6: MONITORING AND REPORTING

6.1. Describe how you intend to track the progress of the results proposed in section 3. Please also describe whether you plan to use other existing information frameworks to track the progress of the proposed results

Monitoring 1.0 Development of quarterly meetings on progress in the elaboration of the academic pénsum related to education in biogas theme and later final meeting for its approval process and biannual report on the number of graduates with post-graduates or specialization in the subject of biogas.

Monitoring 1.1, 1.2 and 1.8 Development of meetings between the key players involved (sectors: public, private, civil society), led by the Secretariat of State for Energy Office (SEN) to validate the progress in the formulation of incentive programs, access to financing, research and studies, training processes and socialization oriented to the issue of biogas.

Monitoring 1.3 and 1.9 Monthly report on progress in the implementation of the National Biogas Development Program, in conjunction with the Secretariat of State for Energy Office (SEN) and the executing organization.

Monitoring 1.3, 1.9, 1.10 and 1.11 Final report on Performance Evaluation and Audit of the implementation of the National Biogas Development Program.

Monitoring 1.4, 1.5 and 1.6 Application of surveys to the different beneficiaries of the program on the perception of the project and experiences generated that will be incorporated into the Final Performance Evaluation Report.

Monitoring 1.7 Report of training and socialization results on the operation and technology of biodigesters and the associated benefits for users.

Monitoring 1.12 Holding monthly meetings to address advances related to the formulation of the Bioenergy Roadmap.

Monitoring Project impact assessment report.

Monitoring 2.0: Program of implementation and execution of the Integral Public Policy that will be developed by the Secretariat of State for Energy Office (SEN)

Monitoring 2.1: Development of semiannual meetings between the key players linked to the biomass sector, led by the Secretariat of State for Energy Office (SEN) for the review of the implementation of strategies and actions that contribute to the sustainable management of forest and non-forest biomass for energy purposes.

SECTION 7: GUIDING PRINCIPLES CHECK LIST
Please use the checklist below to validate that the proposed Energy Compact is aligned with the guiding principles.
I. Stepping up ambition and accelerating action - Increase contribution of and accelerate the implementation of the SDG7 targets in support of the 2030 Agenda for Sustainable Development for Paris Agreement
I. 1. Does the Energy Compact strengthen and/or add a target, commitment, policy, action related to SDG7 and its linkages to the other SDGs that results in a higher cumulative impact compared to existing frameworks? X Yes No
I.2 Does the Energy Compact increase the geographical and/or sectoral coverage of SDG7 related efforts? $f X$ Yes \Box No
I.3 Does the Energy Compact consider inclusion of key priority issues towards achieving SDG7 by 2030 and the net-zero emission goal of the Paris Agreement by 2050 - as defied by latest global analysis and data including theoutcome of the Technical Working Groups? X Yes □No
II. Alignment with the 2030 agenda on Sustainable Development Goals – Ensure coherence and alignment with SDG implementation plans and strategies by 2030 as well as national development plans and priorities
II.1. Has the Energy Compact considered enabling actions of SDG7 to reach the other sustainable development goals by 2030? X Yes \square No
II.2. Does the Energy Compact align with national, sectoral, and/or sub-national sustainable development strategies/plans, including SDG implementation plans/roadmaps? X Yes \square No
II.3. Has the Energy Compact considered a timeframe in line with the Decade of Action? X Yes □No
 III. Alignment with Paris Agreement and net-zero by 2050 - Ensure coherence and alignment with the Nationally Determined Contributions, long term net zero emission strategies. III.1.Has the Energy Compact considered a timeframe in line with the net-zero goal of the Paris Agreement by 2050? X Yes \(\subseteq \) No
III.2.Has the Energy Compact considered energy-related targets and information in the updated/enhanced NDCs? X Yes □No
III.3. Has the Energy Compact considered alignment with reaching the net-zero emissions goal set by many countries by 2050? \Box Yes \Box No
IV. Leaving no one behind, strengthening inclusion, interlinkages, and synergies - Enabling the achievement of SDGs and just transition by reflecting interlinkages with other SDGs.
IV.1. Does the Energy Compact include socio-economic impacts of measures being considered? X Yes \square No
IV.2. Does the Energy Compact identify steps towards an inclusive, just energy transition? X Yes □No
IV.3. Does the Energy Compact consider measures that address the needs of the most vulnerable groups (e.g. those impacted the most by energy transitions, lack of energy access)? X Yes 🗆 No
V. Feasibility and Robustness - Commitments and measures are technically sound, feasible, and verifiable based a set of objectives with specific performance indicators, baselines, targets and data sources as needed
V.1. Is the information included in the Energy Compact based on updated quality data and sectoral assessments, with clear and transparent methodologies related to the proposed measures? X Yes 🗆 No
V.2. Has the Energy Compact considered inclusion of a set of SMART (specific, measurable, achievable, resource-based and time based) objectives? X Yes □No
V.3. Has the Energy Compact considered issues related to means of implementation to ensure feasibility of measures proposed (e.g. cost and financing strategy, technical assistant needs and partnerships, policy and regulatorygaps, data and technology)? X Yes □No

SECTION 8: ENERGY COMPACT GENERAL INFORMATION	ON					
8.1. Title/name of the Energy Compact						
Promotion of Market and Value Chain of Biomas	s for Energy Purposes and the Adoption of Clean C	ooking Technologies.				
8.2. Name of the principal entity (for joint energy pacts, list all partie	es and include, in parentheses, their entity type, using the entity t	ype below)				
As the leading entity is the Secretariat of State in the Office of	Energy (SEN), the organizations and entities to assist in the p	process of compliance with the pact are the following:				
and Livestock (SAG), Secretariat of State in the Office of Find (AAH), Honduran Standardization Agency (OHN), Ministr	ance (SEFIN), Revenue Administration Service (SAR), Secretari by of Health (SESAL), National Directorate of Strategic Plant	te of Forest Conservation, Protected Areas and Wildlife (ICF), Secretariat of Agriculture at of General Coordination of Government (SCGG), Customs Administration of Honduras ning and Sectoral Policy (DNPEPES), Presidential Office of Climate Change (Climate+), in (SEDUCA), Presidential Office of Green Economy (OPEV), Secretariat of Foreign Affairs				
- Local government: Municipalities.						
Private Sector: Agroindustry, Honduran Council of Private Enterprise (COHEP), national banking, among others.						
Civil Society: livestock sector, agriculture, Inter-institutional Platform for the Development of the Value Chain of Improved Stoves and other Clean Cooking Technologies (PIEM+), Chambers of Commerce, Honduran Association for Development (AHDESA), Association of Distributed Renewable Energy Solution Providers of Honduras (APRODERDH), Association of Municipalities of Honduras (AMHON), Honduran Association of Banking Institutions (AHIBA), professional associations.						
American Technological University (UNITEC), Zamorano Pa	n-American Agricultural School, among others.	rsity of Honduras (UNAH), National University of Forest Sciences (UNACIFOR), Central				
Multilateral Organization / Intergovernmental Organizatio -	n: Dutch Development Cooperation Service (SNV), Pan Ameri	can Health Organization / World Health Organization (PAHO/WHO).				
8.3 Leading entity type						
X Government	☐ Local/Regional Government	☐ Multilateral Agency/Intergovernmental Organization				
☐ Non-Governmental organizations (NGOs)☐ Private Sector	☐ Civil Society organization/Youth☐ Philanthropic Organization	 ☐ Academic Institution/ Scientific Community ☐ Other relevant actor 				
8.4. Contact Information:						
Secretariat of State in the Office of Energy (SEN). External	Cooperation Address Mail: dce@sen.hn					
8.5. Select the geographical coverage of the Energy Pact						
\square Africa \square Asia and Pacific \square Europe X Latin America and C	aribbean □North America □ West Asia □ Global					
8.6. Please select the Energy Compact thematic focus area(s)						
X Energy Access ☐ Energy Transition ☐ Enabling SDGs through	ugh inclusive Energy Transitions Innovation, Technology	and Data Finance and Investment.				