

# Consumer Financing Mechanisms:

Helping the CUSTOMER  
make it work

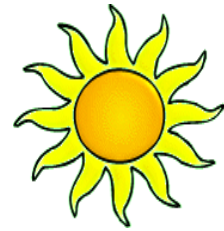


# Rebecca Lundberg

- \* NABCEP Certified Solar PV Installer ® since 2007
- \* Owner/CEO, Powerfully Green (SBE, WBE, MBE)
- \* MN Licensed Residential Building Contractor
- \* Convenor, Solar Minnesota
- \* Licensed Minnesota teacher (GEM, ITCEP & engineering)

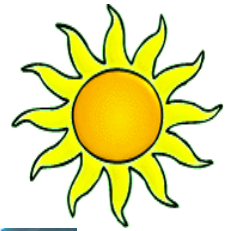


Putting all those skills to work!



**Powerfully  
Green®**

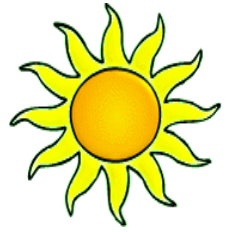
# Designed to suit the site and the situation



Solar is not a commodity! Site specifics impact production. Most customers ‘go solar’ only once in a lifetime & they are excited about it! Customer service matters.



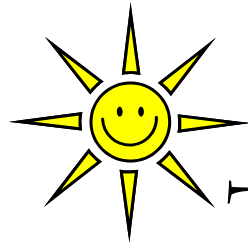
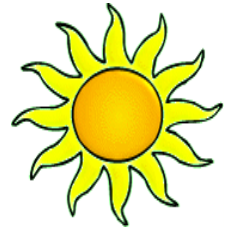
# The Customer Process



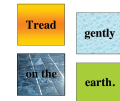
- Educate – empower the owner.  
(Keep it simple, technical expertise, voice of experience, conservation, references.)
- Assess the site
- What is the goal?
- Solar Solutions – options
- ROI – financial & environmental



# Proud Solar Homeowners!



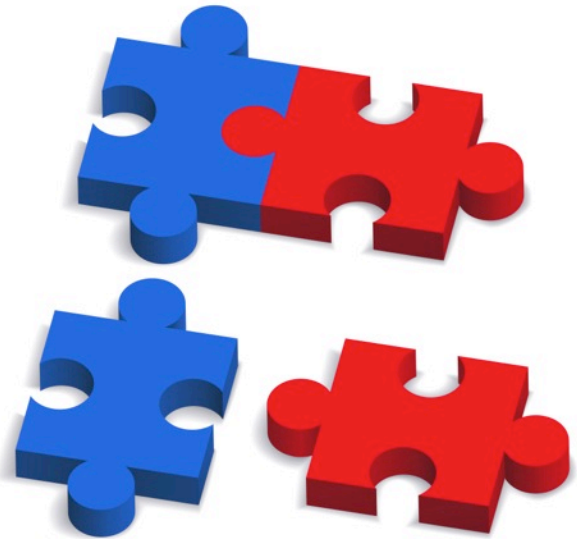
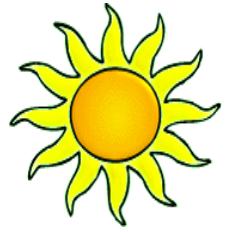
THIS HOME  
IS POWERED BY  
THE SUN!



**Powerfully Green**  
*Reducing your carbon footprint.*

**Powerfully Green**

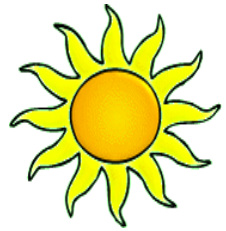
# Piecing Together the Finances



- Federal Tax Credit
- Rebates and Incentives
- Production
- Net Cost



# Federal Tax Credit



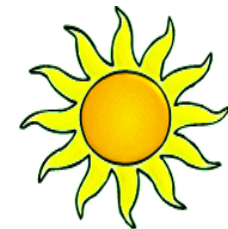
Can they USE the tax credit?  
MACRS depreciation?

Yes. Own or Lease?

No. Lease? PPA? Community Solar?



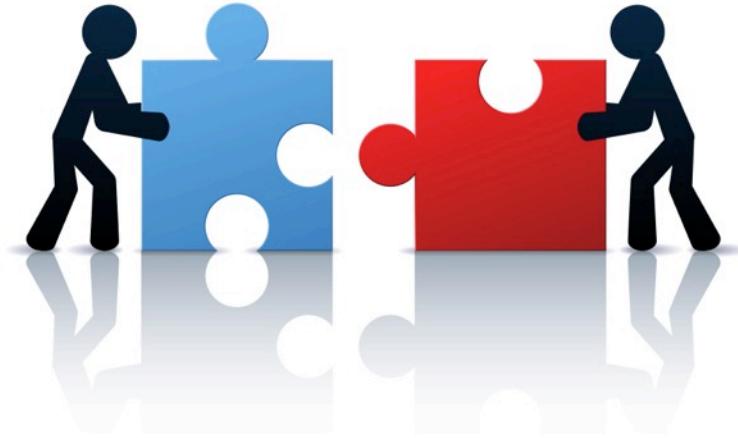
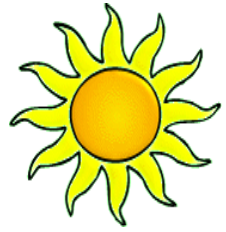
# Rebates & Incentives



- Are there state or utility incentives?
- What are they?
- How do the rules impact the options?



# Net Cost



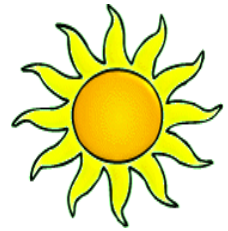
What is the net cost?

## CASH FLOW: GETTING THERE

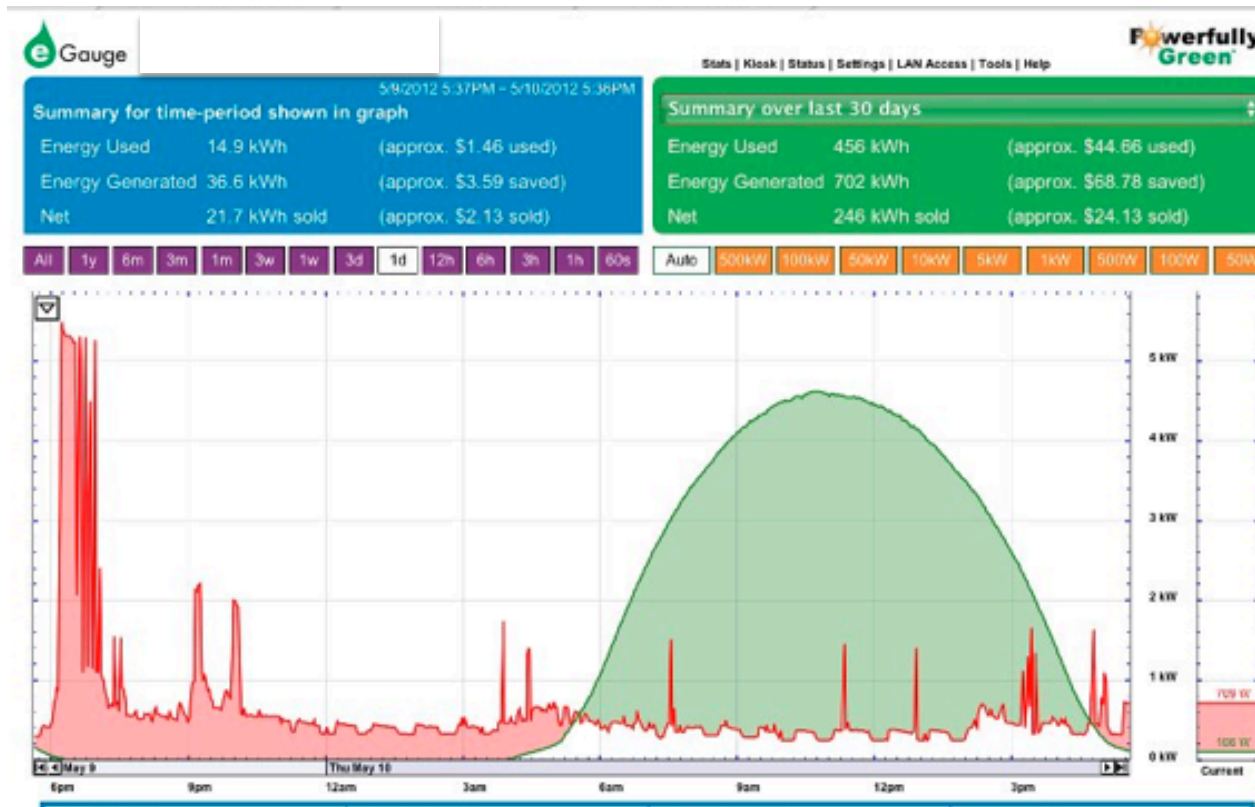
- Regular loan (local/national/energy)
- Home equity loan
- Borrow from savings or IRA



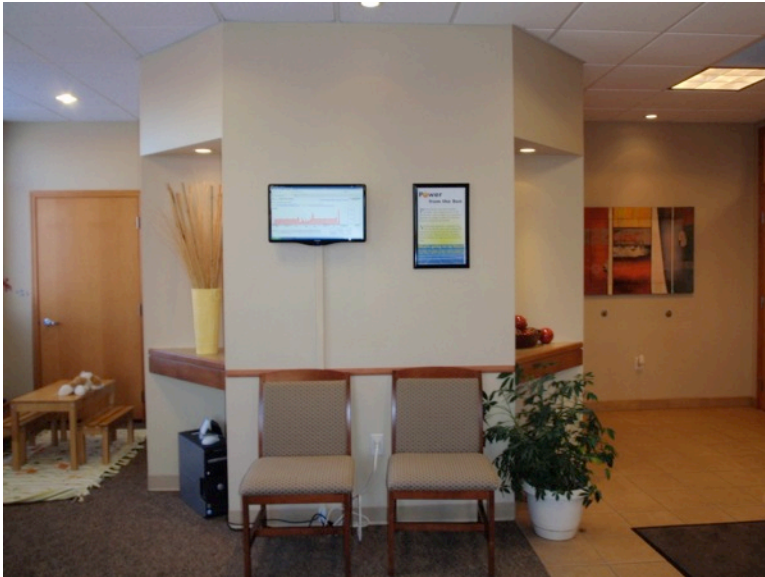
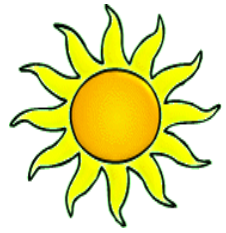
# Production



- Monitoring performance, can you tell if the system is working?
- Whole house use, where do my kilowatts go?
- **Performance matters, it's our reputation & their investment.**

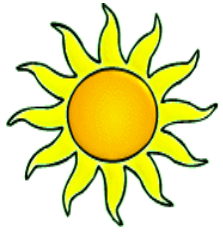


# Monitoring in Business Settings



- Teach how solar works
- Live system monitoring
- Learning about demand charge
- Positive public relations & marketing potential

**Powerfully  
Green**



We're becoming an all-electric society, and more than ever before, that means we can choose our fuel.  
Let the market decide.



Powered by the Sun!

