



Prepaid ppa solar

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There exist multiple financing instruments for solar photovoltaic systems. Among the most successful and widely adopted method for financing the clean energy revolution through solar and wind in the United States is the Power Purchase Agreement or most commonly abbreviated and known in the industry as the PPA.

An important and attractive feature of the PPA is that it is a no-money down solution for the end-user. It's as simple as paying electricity on a separate bill at a lower rate with all the bells and whistles included on-site. This gives businesses and non-profits the ability to market themselves as going green and to save money on one of their key operating expenses at the same time without the burden of having to worry about maintenance, insurance or risks of owning and operating the equipment.

For many end-users of solar electricity, a solar PPA agreement is the best option. However, due to the long-term nature of such an agreement, not many users can qualify as PPA customers in the eyes of the PPA providers and financiers on the other end.

The opportunity for a novel financing instrument is ripe in solar, as it's a case of high demand and falsely perceived low supply of financing capital.

Prepaid PPAs are ideal for those who do not qualify for the long-term credit-worthiness of a PPA. It's essentially a mix between a cash deal on the solar equipment and the ease and risk-averse benefits of a PPA. We call it the Prepaid PPA, which allows electricity end-users to pay upfront with a marked discount a percentage of the electricity produced throughout the operating facility. This reduces the credit risk and allows the project not only to start saving from day one, but gives the end-user a higher effective cash flow than a normal PPA due to the upfront payment discount.

This one example demonstrates a market creating opportunity for small-scale C& I (Commercial and Industrial) projects that have been on the back-burner due to negligence by financiers. A Prepaid PPA's value can be best described through examples such as the above. Typical prepaid percentages are 25%, 50%, 75% and 90% but your developer should be able to offer you an endless range of customization for your prepay amount as you would receive on a home loan.

At O3 Energy, we are dedicated to making clean, sustainable power available to commercial and utility clients. Since 2011, we've made it our mission to meet the changing energy needs of our clients throughout North America and the Pacific Islands.

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