

Tired of chasing down projects that in the end can't receive financing?

Want help finding financing for your client so you can focus on building and selling?

Not sure what renewable energy financing options are available for small businesses, non-profits, and government entities?

The **Open Energy** Finance Exchange is here to help.

The Exchange enables participants to focus on their projects, while we help you and your customer determine the best-fit financing solution. Plus, we provide the most competitive terms and pricing.

Interested in learning more about direct finance solutions for your clients? Open Energy Group is launching a Direct Finance 101 campaign as part of our ongoing mission to educate the market and help borrowers unlock financing for their renewable energy and energy efficiency projects. In the coming weeks, we'll dive deeper into the suite of the most common direct finance solutions available.

We've broken down common direct finance solutions into this handy table:

Direct Financing Product Details							
	Operating Lease	Capital Lease	Direct Loan	C-PACE	Power Purchase Agreement	Energy Services Agreement	Deposit / Prepaid Lease
Deal Size	\$1mm+	\$50k+	\$100k+	\$100k+	\$50k+	\$50k+	\$50k+
Terms	5-15 years	4-10 years	10-20 years	20+ years	10-30 years	6-20 years	6 years
Buyout	Fair Market Value	\$1	None (ITC paydown required)	None	Fair Market Value or None	Fair Market Value	None (up to 85% upfront payment)
Eligibility						
For-Profit	✓	✓	✓	✓	✓	✓	✓
Non-Profit				✓	✓	✓	✓
Keeps Tax Benefits		✓	✓	✓			
Ownership	Lessee owns at end of term	Lessee owns	Borrower owns	Borrower owns	Option for Offtaker to own at the end of term	Offtaker owns at the end of term	Offtaker owns at the end of term

In case any of the terms above are unfamiliar, we've put together a Direct Finance Glossary:

Buyout: Amount that must be paid to obtain ownership of the system. (In the capital lease, the Lessee still owns the system, but there is a \$1 buyout to end the lease)

Tax Benefits: the investment tax credit ("ITC") and depreciation of the solar system. The ITC (as its name indicates) is a tax credit or essentially a check you receive back from the IRS so long as you have enough tax liability. Depreciation is an expense, which effectively lowers the profits you report for taxes.

Ownership: In order to take the tax benefits, you must have ownership of the system.

Tax Liability: Tax liability refers to the amount of tax you owe. If you owe \$5,000 in tax, but the ITC is \$100,000-you may not have adequate tax liability. Please note every business should consult a tax professional when determining their tax liability.

Want to speak now about a commercial project you're looking to finance? Reach out to a member of the OEG team:

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