Your Recommended System

4 kW PV System Size 13.6 kWh Battery Storage 6,336 kWh Estimated PV Generation \$2,601
1st Year Utility Savings















4 kW (DC) of Solar Power

(10) x 400 W panels Hanwha Q CELLS Q.PEAK DUO BLK ML-G10+ 400

25-year Performance Warranty

2.9 kW(AC) Microinverter

(10) x 350W Microinverters
Enphase Energy IQ8PLUS-722-US

25-year Performance Warranty

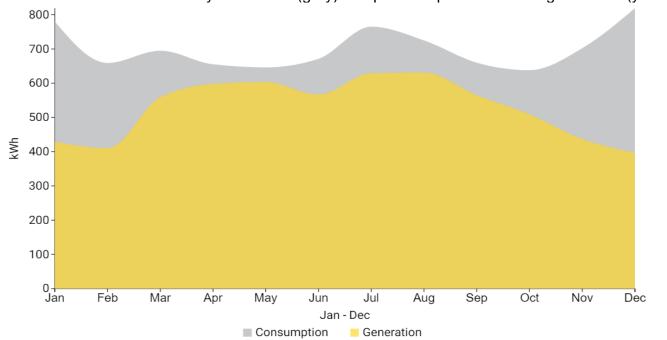
13.6 kWh Energy Storage

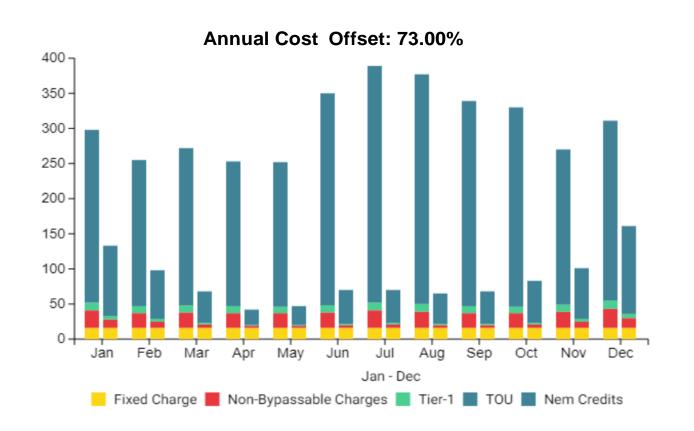
(1) x 13.6 kWh Battery Units
A Power

12-year Performance Warranty

Annual Energy Offset: 76.00%

This shows the total kWh electricity consumed (gray) compared to predicted solar generation (yellow)





FINANCIAL DETAILS

Total Project Cost:	\$29,500
30% Federal Tax Credit:	-\$8,850
Net Investment:	\$20,650
Simple Payback:	7 years
25 Year Net Savings:	\$95,911

UTILITY PROFILE

Electricity Provider:	San Diego Gas & Electric (SDG&E)
Rate Schedule:	COST-BASED DOMESTIC TIME-OF- USE SOLAR BILLING PLAN 2023 (Schedule EV-TOU-5 All Climate Zones Solar Billing Plan 2023)
Utility Avg. Cost Per kWh:	\$0.428/kWh
Savings Per Solar kWh:	\$0.41/kWh
25 Year Net Savings:	\$95,911

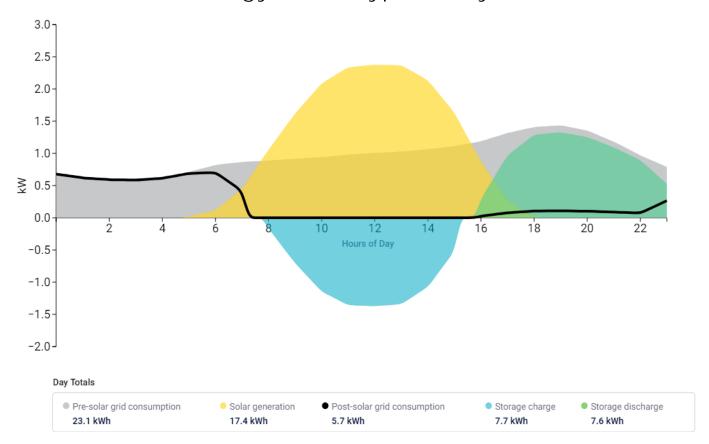
ENERGY OFFSET

Annual Usage:	8,414 kWh
Solar Generation:	6,336 kWh
Net Usage Year 1:	2,078 kWh
Annual kWh Offset:	76.00%

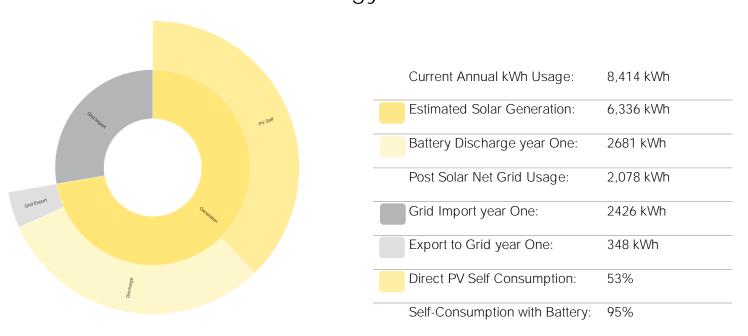
BILL SAVINGS

Current Annual Bill:	8,414 kWh
Net Cost Year 1:	\$999
Bill Reduction:	\$2,601
Year 1 Cost Offset:	73.00%

Energy flow - Typical day

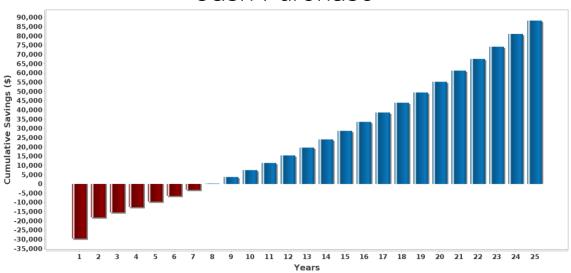


Annual energy distribution



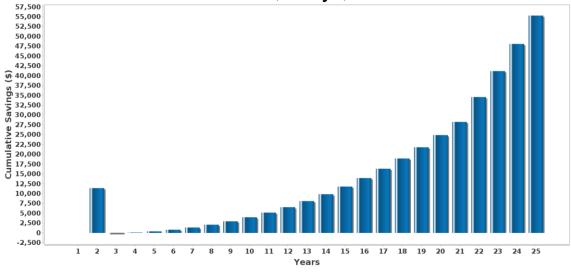
FINANCE OPTIONS	Cash Purchase	Mosaic Loan, 20yr, 7.99%	Mosaic Loan, 20yr, 7.99%		
Upfront Cost	\$29,500	\$0	\$0		
Loan Amount	-	\$26,783	\$38,262		
Loan Term	-	20 years	20 years		
APR	-	7.99%	7.99%		
Monthly Payment	-	\$224	\$320		
Federal Tax Credit	\$8,850	\$11,479	\$11,479		
Incentives	\$0	\$0	\$0		
Combo Amount	-	\$11,479 (18 Months)	N/A (N/A)		
New Total Monthly Payments	\$83	\$307	\$403		
First year Cashflow	-\$18,049	\$11,394	-\$1,237		
25 yr Net Savings	\$95,911	\$62,835	\$39,809		
Simple Payback:	6.93 years	N/A	N/A		
Investment IRR 25-yr:	15.46%	-0.19%	0.00%		
Solar cost / kWh	\$0	\$0.39	\$0.45		

Cash Purchase



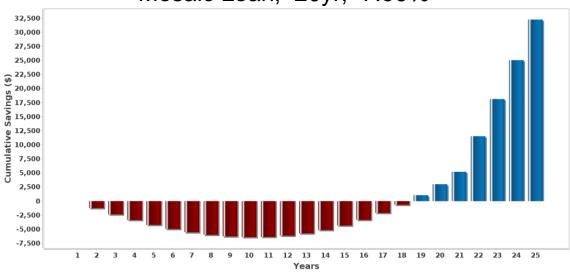
Year	Solar kWh Generation	Old Utility Bill	New Utility Bill	Utility Savings	Project Cost	Federal Tax Credit	Incentive/ Rebates	Annual Cashflow	Cumulative Cashflow
0	0	\$3,600	-	\$0	-\$29,500			-\$29,500	-\$29,500
1	6,336	\$3,600	\$999	\$2,601		\$8,850		\$11,451	-\$18,049
2	6,304	\$3,780	\$1,060	\$2,719				\$2,719	-\$15,330
3	6,273	\$3,969	\$1,126	\$2,843				\$2,843	-\$12,486
4	6,241	\$4,167	\$1,195	\$2,973				\$2,973	-\$9,514
5	6,210	\$4,376	\$1,268	\$3,108				\$3,108	-\$6,406
6	6,179	\$4,594	\$1,346	\$3,249				\$3,249	-\$3,158
7	6,148	\$4,824	\$1,428	\$3,396				\$3,396	\$238
8	6,118	\$5,065	\$1,515	\$3,550				\$3,550	\$3,789
9	6,087	\$5,319	\$1,608	\$3,711				\$3,711	\$7,500
10	6,057	\$5,585	\$1,705	\$3,879				\$3,879	\$11,379
11	6,026	\$5,864	\$1,807	\$4,057				\$4,057	\$15,436
12	5,996	\$6,157	\$1,916	\$4,241				\$4,241	\$19,677
13	5,966	\$6,465	\$2,031	\$4,434				\$4,434	\$24,111
14	5,936	\$6,788	\$2,153	\$4,635				\$4,635	\$28,745
15	5,907	\$7,127	\$2,282	\$4,845				\$4,845	\$33,590
16	5,877	\$7,484	\$2,419	\$5,065				\$5,065	\$38,655
17	5,848	\$7,858	\$2,564	\$5,294				\$5,294	\$43,949
18	5,818	\$8,251	\$2,716	\$5,534				\$5,534	\$49,484
19	5,789	\$8,663	\$2,878	\$5,785				\$5,785	\$55,269
20	5,760	\$9,097	\$3,049	\$6,047				\$6,047	\$61,316
21	5,732	\$9,551	\$3,230	\$6,321				\$6,321	\$67,637
22	5,703	\$10,029	\$3,422	\$6,607				\$6,607	\$74,245
23	5,674	\$10,530	\$3,624	\$6,907				\$6,907	\$81,151
24	5,646	\$11,057	\$3,838	\$7,219				\$7,219	\$88,370
25	5,618	\$11,610	\$4,069	\$7,541				\$7,541	\$95,911
Total	149,251 kWh	\$171,809	\$55,248	\$116,561					

Mosaic Loan, 20yr, 7.99%



Year	Solar kWh Generation	Old Utility Bill	New Utility Bill	Utility Savings	Finance Payments	Federal Tax Credit	Incentive / Rebates	Annual Cashflow	Cumulative Cashflow
0	0	\$3,600	-	\$0					
1	6,336	\$3,600	\$999	\$2,601	\$2,686	\$11,479		\$11,394	\$11,394
2	6,304	\$3,780	\$1,060	\$2,719	\$14,165			-\$11,446	-\$52
3	6,273	\$3,969	\$1,126	\$2,843	\$2,686			\$157	\$105
4	6,241	\$4,167	\$1,195	\$2,973	\$2,686			\$286	\$391
5	6,210	\$4,376	\$1,268	\$3,108	\$2,686			\$421	\$812
6	6,179	\$4,594	\$1,346	\$3,249	\$2,686			\$562	\$1,375
7	6,148	\$4,824	\$1,428	\$3,396	\$2,686			\$710	\$2,084
8	6,118	\$5,065	\$1,515	\$3,550	\$2,686			\$864	\$2,948
9	6,087	\$5,319	\$1,608	\$3,711	\$2,686			\$1,025	\$3,973
10	6,057	\$5,585	\$1,705	\$3,879	\$2,686			\$1,193	\$5,166
11	6,026	\$5,864	\$1,807	\$4,057	\$2,686			\$1,371	\$6,537
12	5,996	\$6,157	\$1,916	\$4,241	\$2,686			\$1,555	\$8,092
13	5,966	\$6,465	\$2,031	\$4,434	\$2,686			\$1,747	\$9,839
14	5,936	\$6,788	\$2,153	\$4,635	\$2,686			\$1,948	\$11,787
15	5,907	\$7,127	\$2,282	\$4,845	\$2,686			\$2,159	\$13,946
16	5,877	\$7,484	\$2,419	\$5,065	\$2,686			\$2,378	\$16,324
17	5,848	\$7,858	\$2,564	\$5,294	\$2,686			\$2,608	\$18,932
18	5,818	\$8,251	\$2,716	\$5,534	\$2,686			\$2,848	\$21,781
19	5,789	\$8,663	\$2,878	\$5,785	\$2,686			\$3,099	\$24,879
20	5,760	\$9,097	\$3,049	\$6,047	\$2,686			\$3,361	\$28,240
21	5,732	\$9,551	\$3,230	\$6,321				\$6,321	\$34,561
22	5,703	\$10,029	\$3,422	\$6,607				\$6,607	\$41,169
23	5,674	\$10,530	\$3,624	\$6,907				\$6,907	\$48,076
24	5,646	\$11,057	\$3,838	\$7,219				\$7,219	\$55,294
25	5,618	\$11,610	\$4,069	\$7,541				\$7,541	\$62,835
Total	149,251 kWh	\$171,809	\$55,248	\$116,561					

Mosaic Loan, 20yr, 7.99%



Year	Solar kWh Generation	Old Utility Bill	New Utility Bill	Utility Savings	Finance Payments	Federal Tax Credit	Incentive / Rebates	Annual Cashflow	Cumulative Cashflow
0	0	\$3,600	-	\$0					
1	6,336	\$3,600	\$999	\$2,601	\$15,317	\$11,47 9		-\$1,237	-\$1,237
2	6,304	\$3,780	\$1,060	\$2,719	\$3,838			-\$1,118	-\$2,355
3	6,273	\$3,969	\$1,126	\$2,843	\$3,838			-\$994	-\$3,349
4	6,241	\$4,167	\$1,195	\$2,973	\$3,838			-\$865	-\$4,214
5	6,210	\$4,376	\$1,268	\$3,108	\$3,838			-\$730	-\$4,944
6	6,179	\$4,594	\$1,346	\$3,249	\$3,838			-\$589	-\$5,533
7	6,148	\$4,824	\$1,428	\$3,396	\$3,838			-\$442	-\$5,975
8	6,118	\$5,065	\$1,515	\$3,550	\$3,838			-\$288	-\$6,262
9	6,087	\$5,319	\$1,608	\$3,711	\$3,838			-\$127	-\$6,389
10	6,057	\$5,585	\$1,705	\$3,879	\$3,838			\$42	-\$6,347
11	6,026	\$5,864	\$1,807	\$4,057	\$3,838			\$219	-\$6,128
12	5,996	\$6,157	\$1,916	\$4,241	\$3,838			\$404	-\$5,724
13	5,966	\$6,465	\$2,031	\$4,434	\$3,838			\$596	-\$5,128
14	5,936	\$6,788	\$2,153	\$4,635	\$3,838			\$797	-\$4,331
15	5,907	\$7,127	\$2,282	\$4,845	\$3,838			\$1,007	-\$3,324
16	5,877	\$7,484	\$2,419	\$5,065	\$3,838			\$1,227	-\$2,097
17	5,848	\$7,858	\$2,564	\$5,294	\$3,838			\$1,457	-\$640
18	5,818	\$8,251	\$2,716	\$5,534	\$3,838			\$1,697	\$1,057
19	5,789	\$8,663	\$2,878	\$5,785	\$3,838			\$1,947	\$3,004
20	5,760	\$9,097	\$3,049	\$6,047	\$3,838			\$2,210	\$5,214
21	5,732	\$9,551	\$3,230	\$6,321				\$6,321	\$11,535
22	5,703	\$10,029	\$3,422	\$6,607				\$6,607	\$18,142
23	5,674	\$10,530	\$3,624	\$6,907				\$6,907	\$25,049
24	5,646	\$11,057	\$3,838	\$7,219				\$7,219	\$32,268
25	5,618	\$11,610	\$4,069	\$7,541				\$7,541	\$62,835
Total	149,251 kWh	\$171,809	\$55,248	\$116,561					