Sun Pays Your Loan

Avenir LLESHANAKU - BKT

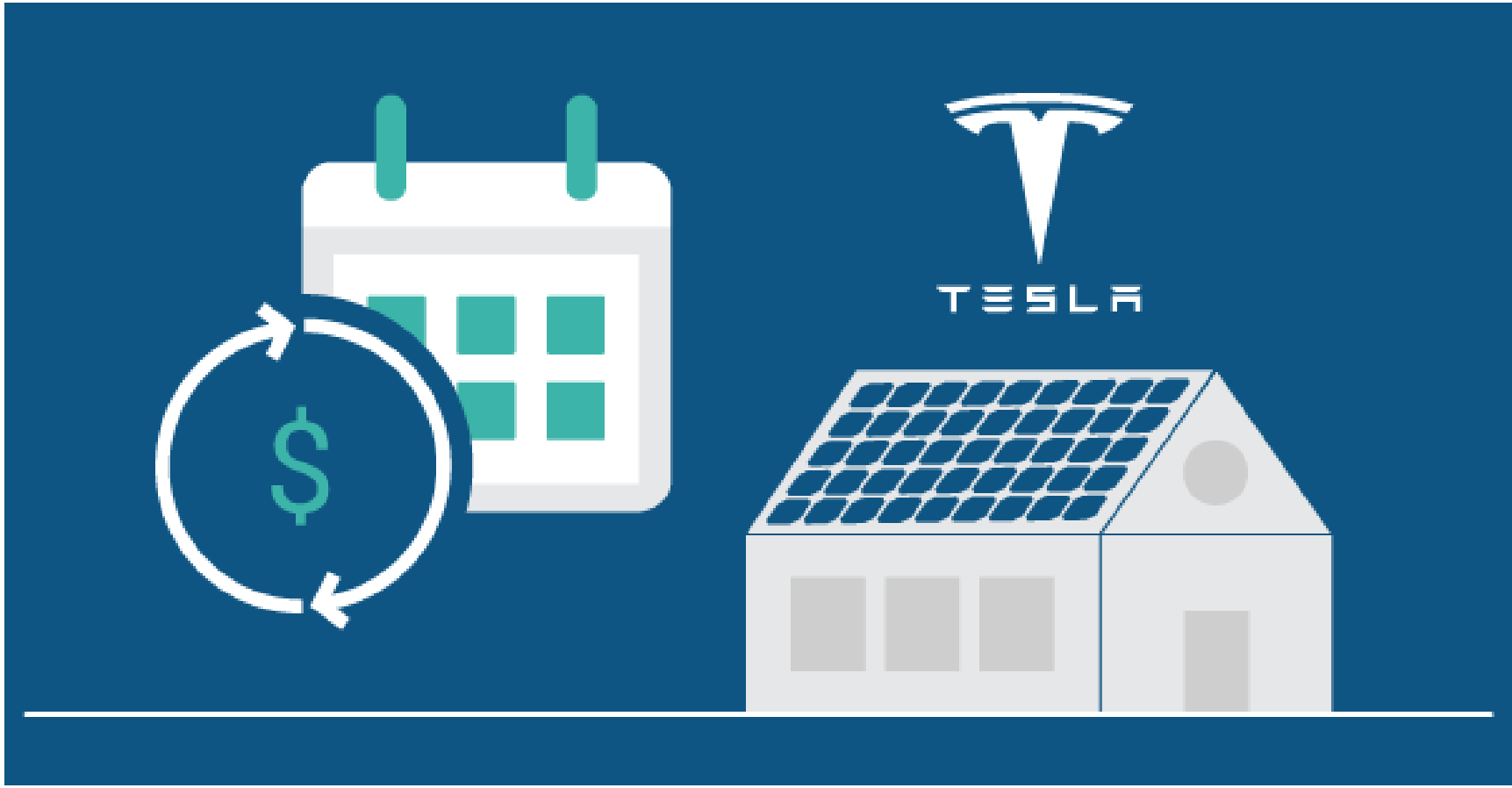
Solar Finance

Solar loans- are just as other loans, money lend by the financing institution of your choice used to purchase solar panels and pay off over time. Getting a solar loan, ***you can cut down the monthly payments on typical energy bills***, according to different financers.

Increasing the monthly return payment will shorten the term of the loan and by that you will be saving money in the long run.

Solar Leasing

- Lease ("rent") solar panels
- Immediately enjoy the energy savings
- Do not receive tax credits
- Never own the panels outright
- Miss out on solar incentives



Limitless solar energy

Limitless solar energy

The sun provides more than enough energy to meet the whole world's energy needs, and unlike fossil fuels, *it won't run out anytime soon*. As a renewable energy source, *the only limitation of solar power is our ability to turn it into electricity* in an efficient and cost-effective way.

Solar energy benefits in taxes?

- 26% Federal Investment Tax Credit (ITC): This tax relief from the United States federal government allows for a 26% discount on the total cost of your solar power system. For example, if you have invested ***$ 20,000*** in installing your solar panel, you are eligible for a ***$ 5,200 tax credit***. Also, there is no limit to the program, so you can invest as much as you want in solar energy and still get the ***26% discount***.

- ***Accelerated Depreciation*****: You are also entitled to accelerated depreciation on your solar power equipment. This is through another federal government program called the Modified Accelerated Cost Recovery System (MACRS). While typical equipment depreciation tax deductions typically extend throughout the life of products, *the MARCS initiative allows you to repay the total solar panel system in the first year.* This significantly improves your cash flow and ability to finance solar power installation.**

After conducting this table with the data from the 2020 year energy consume, with the initial investment of ALL 270 thousand ***reduction of the electricity bill is 15%,*** while ***the return on investment is achieved for a relatively short period of 6.5 years.***

The clean electricity produced by photovoltaic can shift the power generated by fossil fuels, where with continuous applications, solar photovoltaic energy can help illuminate our future.

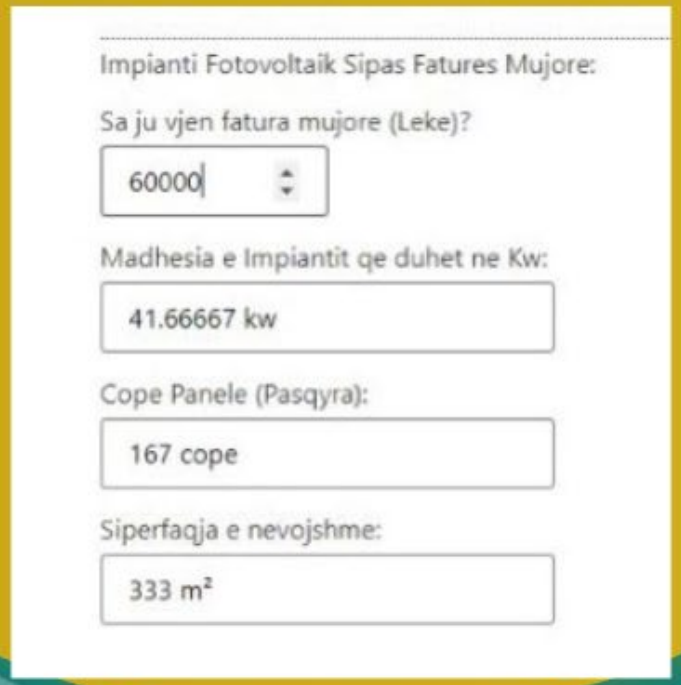
2021 Energy Consume 5,408 kWh/Year*			
Column1	Column2	Column3	Column4
Month	Solar Radiation	Energy consumed	Value
	(kWh / m2 / day)	(kWh)	(ALL)
January	1.61	643	5,225
February	2.8	591	4,800
March	3.63	497	4,032
April	5.17	498	4,044
May	5.66	379	3,079
June	6.19	353	2,864
July	6.38	246	1,998
August	6	208	1,688
September	4.8	255	2,070
October	2.85	462	3,753
November	1.87	615	4,992
December	1.52	661	5,365
Annual	4.04	5,408	43910

Observations

- The business pays 500€-550€ depending on the surface when paying the bill to OSHEE.
- They have other taxes and expenses to pay and among them electricity is the highest.
- Deciding to invest on Solar Panels as they have proved to be the best way of saving for a business.

Cost Analysis

- **The cost of one panel is 50€. They need approximately 167 pieces to fulfill their needs. The total cost is equal to 8000€. (Bear in mind that 60 000 lek are approximately 500€)**



Loan Analysis

- The bank decided that the loan should be with an annual interest rate of 6.80% and paid within 4 years period or accordingly 48 months. The monthly loan payment is said to be 190€.

Prezi

Calculators site:

The Calculator Site:

https://www.panelebesi.com/llogaritesi/

https://www.thecalculatorsite.com/finance/calculators/loancalculator.php

Coca-Cola Bottling Albania Example

i. Photovoltaic investment in the green mission of Coca-Cola Bottling Albania

ii. Total investment = 1,050,000 €

iii. Annual consumption coverage = 62%

iv. Reduction of CO2 emitted = 1,230 Tons / year

v. Area covered with panels = over 10,680 m2

vi. Amount required for CO2 uptake = 46,752 trees / year

APPLE COMPANY AND IT'S SOLAR INVESTMENT

- The Solar Means Business Report for 2018 looked at both off and on-site solar installations at firms in the U.S.
- Apple takes the top spot with other major companies such as Walmart, Google and Amazon making up the top 10.

Business point of view: Purchasing solar panels.

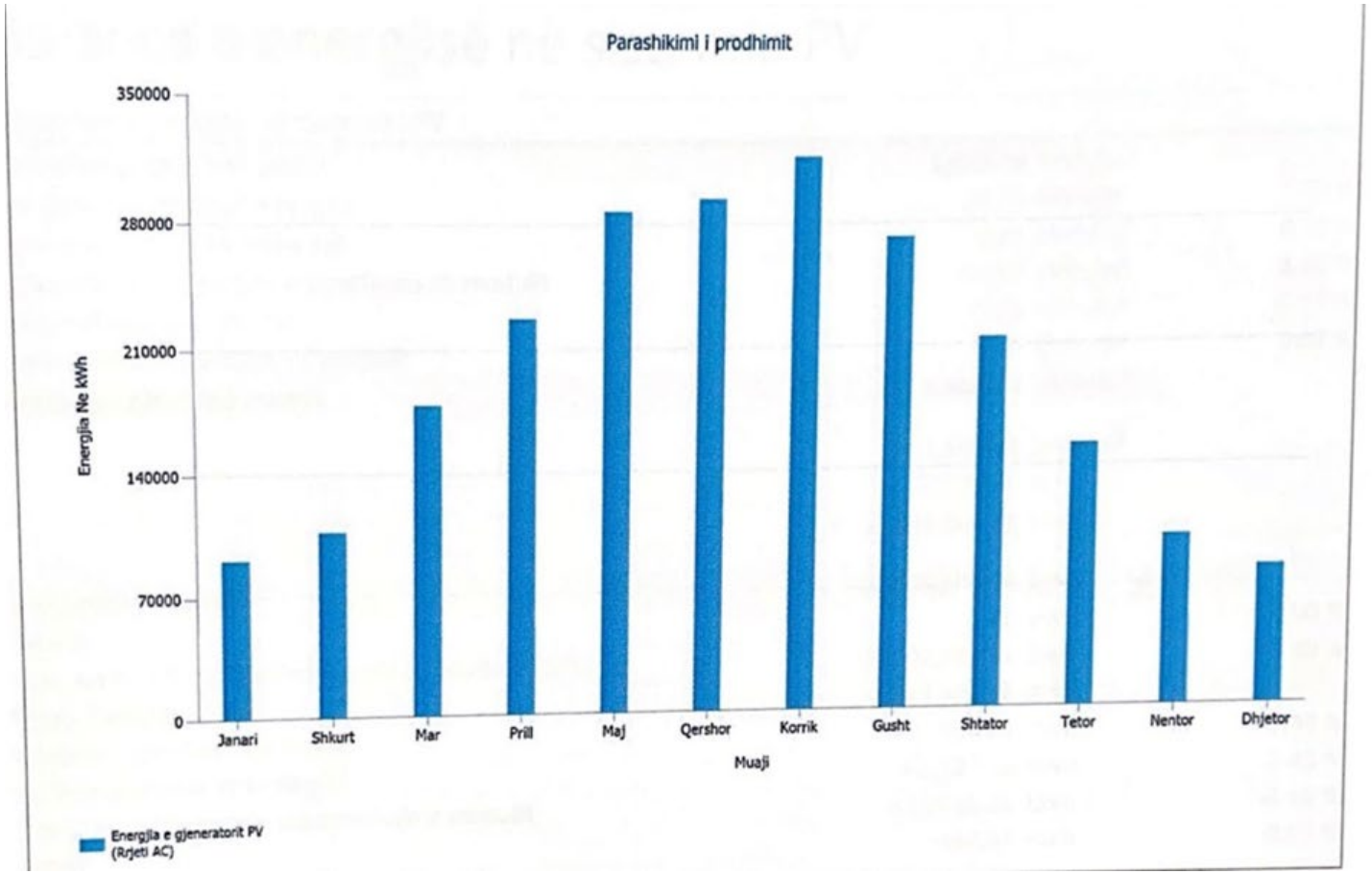
Our subject's energetic cost is 30% of its total expenditure cost *so deciding to invest in photovoltaic panels was a project worth investing in.*

Business point of view

BELOW WE HAVE SHOWN THE PRICE OF THE INVESTMENT

			Fuqia e llogaritur	Wp	1,587,040
Pershkrimi	Njesia	Sasia	Cmimi njesi EUR	EUR Wp	Total EUR
Panelet Fotovoltaike					
Panele Fotovoltaike BISOL BBO 455Wp Made in EU	cope	3488	170.625	0.375	595,140.00
Invertera Fotovoltaike					
Inverter Huawei SUN2000 100KTL	cope	13	5375.000	0.044	69,875.00
Inverter Huawei SUN2000 60KTL	cope	1	3750.000	0.002	3,750.00
Inverter Huawei SUN2000 40KTL	cope	0	3125.000	0.000	0.00
Inverter Huawei SUN2000 30KTL	cope	0	2662.500	0.000	0.00
Modul Monitorimi	cope	1	2000.000	0.001	2,000.00
Kuader Shperndarje	cope	4	1875.000	0.005	7,500.00
Materiale Elektrike					
Kabell Solar 1x6 mm2	mt	15000	0.938	0.009	14,062.50
Kabell 3x70+1x35mm2 (Kabell bakri me veshje PVC)	mt	0	37.500	0.000	0.00
Kabell 1x240mm2 (Kabell bakri me dopio veshje)	mt	0	25.000	0.000	0.00
Konektore, plus/minus (+/-)	cope	1000	1.181	0.001	1,181.25
Struktura e montimit					
Shine Alumini- Universal 80 x 5850 mm	cope	600	21.250	0.008	12,750.00
Kapse mberthimi paneli 35mm fundor	cope	280	1.250	0.000	350.00
Kapse mberthimi paneli 35 mm mesor	cope	5310	1.250	0.004	6,637.50
Sub TOTAL I				***0.449***	***713,246.25***
Te tjera					
Montimi I impiantit (me celsa ne dore)	kW	1587	40.000	0.040	63,481.60
Transporti	lot	5.0	2000.000	0.006	10,000.00
Projekti dhe lidhja me rrjetim (Perfshire matesit dhe kontraten me OSHEE)	cope	3	2000.000	0.004	6,000.00
Sub TOTAL II					***79,481.60***
Total pa TVSH				***0.500***	***792,727.85***
TVSH 20%					***158,545.57***
CMIMI TOTAL				***0.5994***	***951,273.42***

Knowing that photovoltaic panels need sunlight to generate electricity we have done a forecast of the energy generated in different months of the year



Financial Analysis:

Analiza Financiare

Përmbledhja

Të dhënat e sistemit	
Feed-in në rrjet në vitin e parë(Përfsh. Degradimin e modulit)	2,312,166 kWh/Vite
Dalja gjeneratorit PV	1587 kWp
Vënia në punë e sistemit	7/19/2021
Periudha e Vlerësimit	25 Vitet
Interesi në kapital	1 %

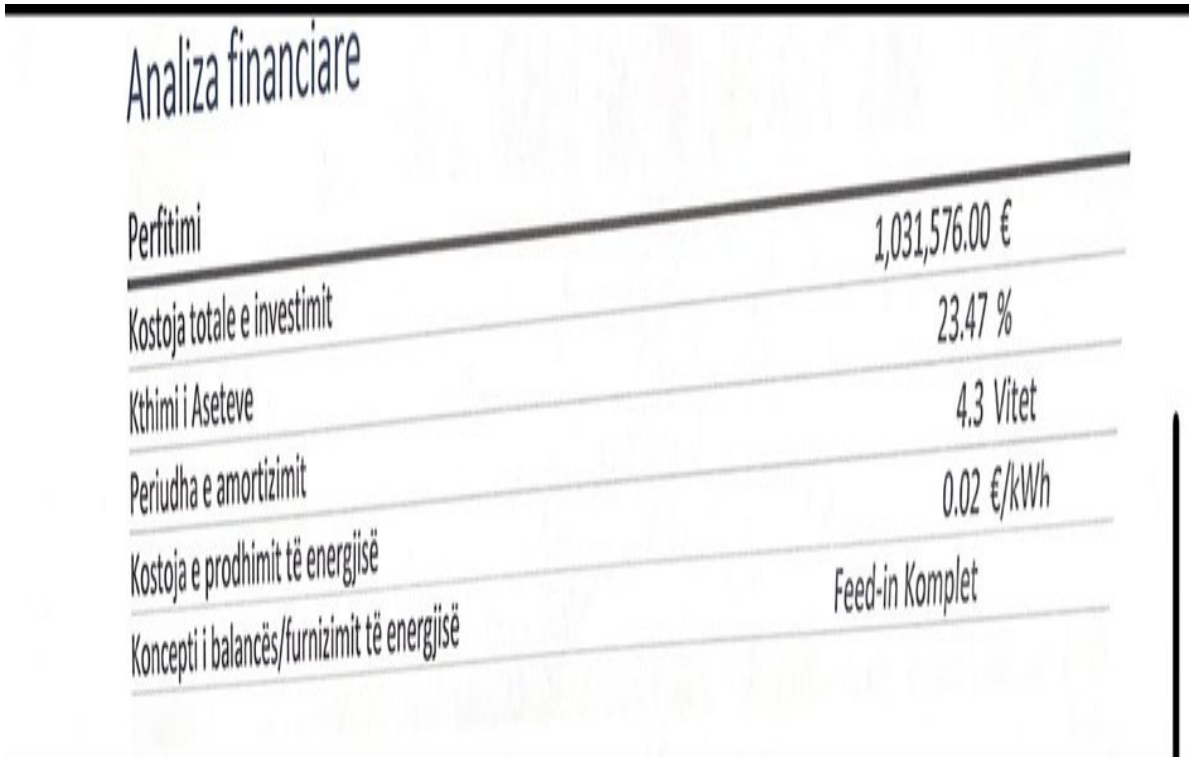
Parametrat ekonomik	
Kthimi i Aseteve	23.47 %
Fluksi i rrjedhjes së parasë (Bilanc Cash)	4,329,322.65 €
Periudha e amortizimit	4.3 Vitet
Kostoja e prodhimit të energjisë	0.02 €/kWh

Pasqyra e pagesave	
Kostot specifike të investimit	650.00 €/kWp
Kostot e Investimit	1,031,576.00 €
Pagesat e njëhershme	0.00 €
Incentiva hyrëse	0.00 €
Shpenzimet vjetore	0.00 €/Vite
Të ardhura ose Kursime të tjera	0.00 €/Vite

Shpërblimi dhe kursimet	
Pagesa totale nga viti i parë	254,338.30 €/Vite
Kompensimi i energjisë elektrike i shitur Palës së Tretë	
Çmimi i energjisë i shitur Palës së Tretë	0.11 €/kWh
Kompensimi i energjisë elektrike i shitur Palës së Tretë	254,338.30 €/Vite

Financial Analysis:

BELOW WE HAVE DONE A FINANCIAL ANALYSIS TO UNDERSTAND FROM A FINANCIAL POINT OF VIEW HOW PHOTOVOLTAIC PANELS WORK



Analiza financiare

Perfitimi	1,031,576.00 €
Kostoja totale e investimit	23.47 %
Kthimi i Aseteve	4.3 Vitet
Periudha e amortizimit	0.02 €/kWh
Kostoja e prodhimit të energjisë	Feed-in Komplet
Koncepti i balancës/furnizimit të energjisë	

fully pay itself in 4.3 years

Photovoltaic panels are a great financial investment and a great help in lowering energy costs. Like every other investment there are pros and cons to it based on our analysis this project was worth investing in. Firstly,

is an investment that will fully pay itself in 4.3 years which is considered a great deal. ***Our company will have lowered its total cost by at least 24%***. What is worth mentioning about photovoltaic panels is that they are more efficient on a company that works 8 hours a day than a company working 24 h like ours.

fully pay itself in 4.3 years

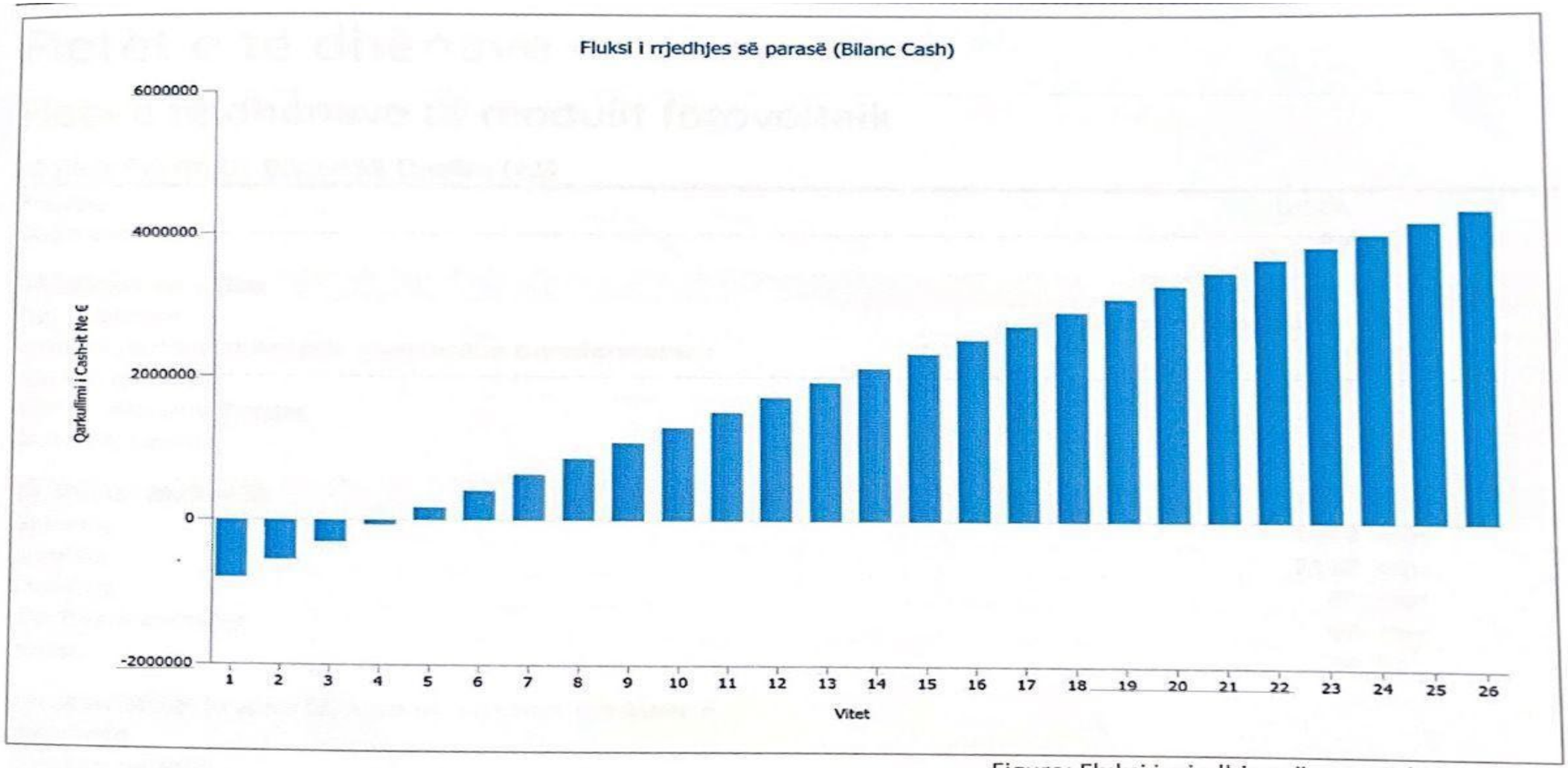


Figura: Fluksi i rrjedhjes së parasë (Bilanc Cash)

SUSTAINABLE FINANCE FROM BKT

- BKT offers **green real estate loans** in order to finance sustainable estate projects .
- The green loan can help residential real estate customers in funding: energy efficiency, energy saving, label, green buildings projects.
- Environment-friendly real estate generates higher property value in the long term.
- Green Real Estate Loan can be a win-win financial product for banks and consumers that meets expectations, regulators and society.
- BKT is based in the values on profit and the important purpose has to do with considering environmental and social impact.
- For this reason they offer to customers green lending products to fund projects that provide measurable environmental benefits

E prapë, pas kaq shumë kohe,

Dielli ende nuk i ka thënë Tokës,

“Më ke borxh”

Shiko se ç`ndodh me këtë dashuri. Qiellin e ndriçon.

- RUMIU

THANK YOU