

4KW Solar PV example purchased via O.R.A.

The below shows the 'Combined Savings/Earnings' from a 4KW solar PV system based in London, this £ value is then deducted from the 'ORA repayments' value, leaving either a negative or positive number in the 'Client Top Up' column, a negative number is further savings for that year as the ORA repayment is lower than 'Combined Savings/Earnings' a positive number means you will have to add funds to make the 'ORA Repayment value'.

Cash Price £5,000 +VAT System Performance		6 Years			8 Years			10 Years		
Combined Savings/ Earnings	System Balance	O.R.A. Repayments	Client Top Up	Client Top Up with tax reclaim	O.R.A. Repayments	Client Top Up	Client Top Up with tax reclaim	O.R.A. Repayments	Client Top Up	Client Top Up with tax reclaim
£687.36	£-4,312.64	£1,102.20	£414.84	£289.49	£903.00	£215.64	£132.94	£786.60	£99.24	£42.74
£710.46	£-3,602.18	£1,102.20	£391.74	£266.40	£903.00	£192.54	£109.85	£786.60	£76.14	£19.65
£734.36	£-2,867.82	£1,102.20	£367.84	£242.50	£903.00	£168.64	£85.95	£786.60	£52.24	£-4.25
£759.09	£-2,108.73	£1,102.20	£343.11	£217.76	£903.00	£143.91	£61.21	£786.60	£27.51	£-28.99
£784.69	£-1,324.04	£1,102.20	£317.51	£192.16	£903.00	£118.31	£35.61	£786.60	£1.91	£-54.59
£811.19	£-512.84	£1,102.20	£291.01	£165.66	£903.00	£91.81	£9.11	£786.60	£-24.59	£-81.09
£838.63	£325.78	£6,613.20	£2,126.04	£1,373.98	£903.00	£64.37	£-18.32	£786.60	£-52.03	£-108.52
£867.02	£1,192.81				£903.00	£35.98	£-46.72	£786.60	£-80.42	£-136.92
£896.42	£2,089.23				£7,224.00	£1,031.19	£369.64	£786.60	£-109.82	£-166.32
£926.86	£3,016.08							£786.60	£-140.26	£-196.75
£958.37	£3,974.45							£7,866.00	£-150.08	£-715.04
£990.99	£4,965.44									
Before and After Income Tax and Reliefs										
£1,024.77	£5,990.21	Total ORA	£6,613.20	£5,861.14	£7,224.00		£6,562.45	£7,866.00		£7,301.05
£1,059.75	£7,049.95	Monthly Payments	£91.85	£81.40	£75.25		£68.36	£65.55		£60.84
£1,095.97	£8,145.92	Annual ORA Interest	5.377%	2.870%	5.560%		3.906%	5.732%		4.602%
£1,133.48	£9,279.40	Net Benefits	£12,602.65	£10,408.97	£11,991.85		£10,048.80	£11,349.85		£9,674.85
£1,172.32	£10,451.72	ROI (as a multiplier)	1.9	2.3	1.7		1.9	1.4		1.6
£1,212.55	£11,664.27	ROI (as av. annual %)	9.5%	11.4%	8.3%		9.6%	7.2%		8.2%
£1,254.21	£12,918.48									
£1,297.37	£14,215.85									
£19,215.85										

Please note After Income Tax and Reliefs above are guidelines, you must seek out your own tax advice

Note: Solar PV, generates you more savings and earnings from summer months over winter months, this may mean you will have add to the funds during winter months from the higher generating summer months or even from your pocket if installed at the start of winter. The above figures are across the year. If this concerns you we can raise the system cost to cover your first 1 to 3 months of repayments.

Note: Rates will vary on a case by case basis, to obtain your rate, submit company accounts and your last 3 company bank statements