

ZenSolar

Four ways to pay for solar

A clear guide for South African
homes and businesses.



The cost of power

Eskom's tariffs have risen by an average of about 11% a year over the last ten years.



Tariff Trend (10 Years)



The cost of cash

Buying a system outright can tie up millions in cash. This is money your business may need for stock, staff, or growth.



Cash



Rent to own



Lease



**PPA (Power
Purchase
Agreement)**

We will help you understand who owns the system, and who can claim the Section 12B tax allowance.



1. Cash

You pay the full cost upfront.

You own the system from day one.

You can normally claim the **Section 12B** tax allowance (if the system is used in your business).



2. Rent to own

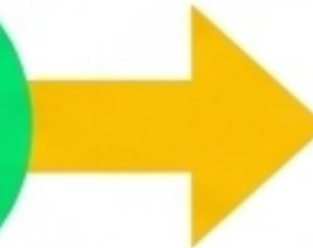
No big upfront payment. You pay the system off in monthly instalments. Terms run from 3 years up to 15 years, depending on the deal size and your company's history.

The funder owns it



Instalment Phase

Last
Payment



Then it is yours.





3. Lease

No big upfront payment. You simply pay for the use of the system.

The funder owns it.

Owning the system or buying it out at the end is possible with some funders, but not with others.

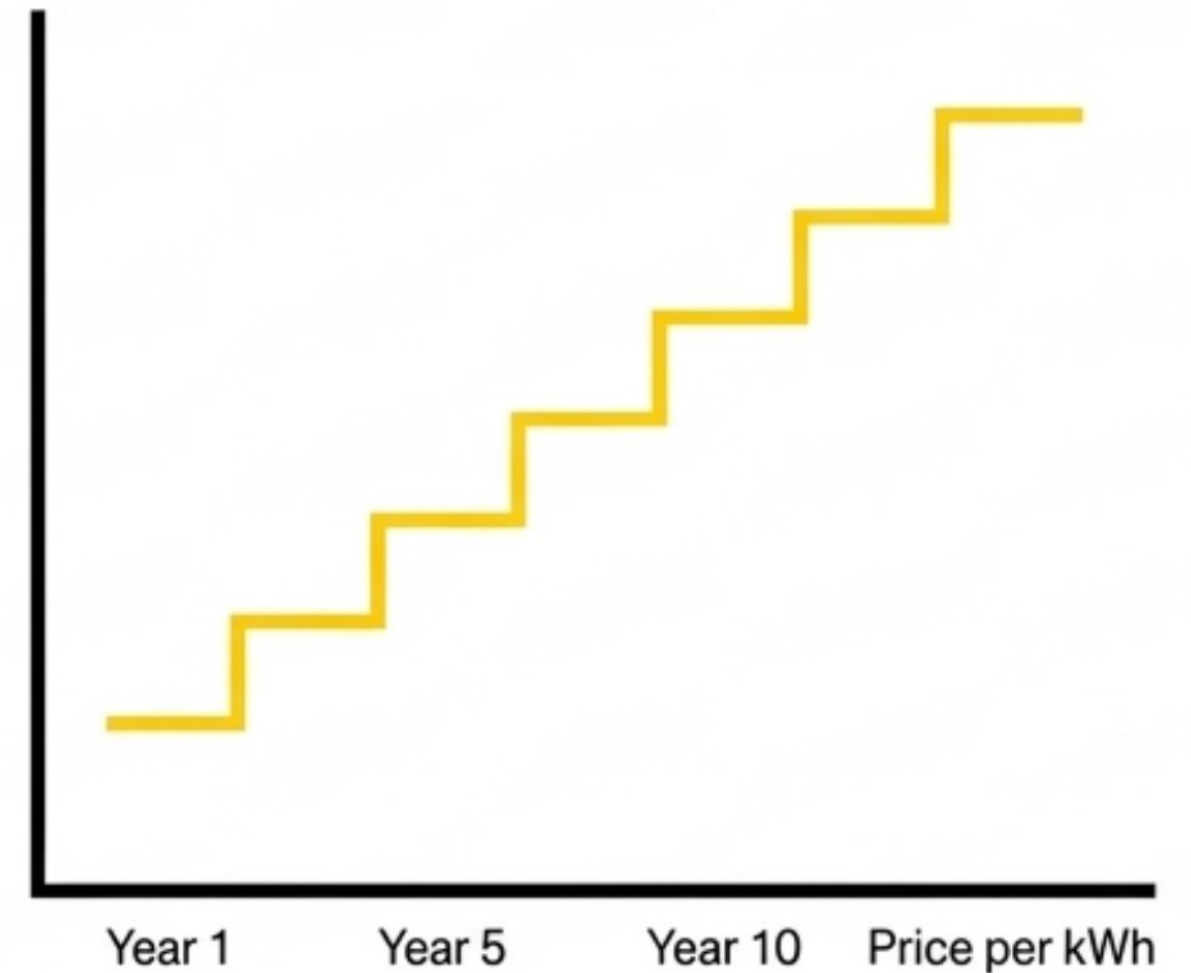
4. PPA (Power Purchase Agreement)

BUSINESS ONLY

Zero upfront cost for the system.
You pay only for the solar power you use, per kWh. A PPA usually runs 10 years or more.

The funder owns and runs the system.

The agreed price you pay per kWh goes up each year.



	Cash	Rent to Own	Lease	PPA
Upfront Payment?	Full Cost ✓	Zero/Low	Zero/Low	Zero
When do you own it?	Day One ✓	After Last Payment	Funder Owns It	Funder Owns It
Who claims Section 12B?	You ✓	Depends on Agreement	The Funder	The Funder

None of these is automatically the best choice for everyone.



Who claims Section 12B?

Only the owner of the system, who uses it in their own business, can normally claim the Section 12B tax allowance.

Cash: You can normally claim it.

Rent to Own: It depends on how the agreement is written.

PPA & Lease: Normally the funder claims it, not your business.

Section 12B is a tax matter. Always ask your tax adviser.

How to make the right choice

The right payment method depends on three things:

1

Your cash flow.

(Do you need your capital for business growth?)

2

Your tax position.

(Can your business benefit from claiming Section 12B?)

3

Time in property.

(How long do you plan to stay in the home or building?)

Every conversation starts with real numbers

Review.

We run a free energy assessment on your bill and usage, taking demand charges into account.



Size.

You get a report with your recommended system size and equipment list.



Payback.

We show you exactly how long the system is likely to take to pay for itself.



The ZenSolar Standard

Whichever way you pay, we deliver the same standard.

- ✓ System design, CoC, and SSEG applications are handled for you. SSEG fees and meter costs are already in the quote.
- ✓ Systems are installed by our team and preferred, vetted installers approved by the brands.
- ✓ **Every inverter and battery carries a true 10-year swap-out warranty.**

Book your free energy assessment

at zensolar.co.za