



CLIENT EDUCATION PACK

SOLAR PROJECT FINANCING: EMPOWERING BUSINESSES WITH SUSTAINABLE ENERGY SOLUTIONS

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INTRODUCTION

At Quest Innovative Tech Limited (QI Tech), we understand that reliable and affordable power is the foundation of every successful business. With the rising cost of diesel and the unreliability of grid electricity, solar power has become the most practical and sustainable solution for businesses and institutions in Nigeria.

To make the transition easier, QI Tech offers flexible and accessible financing options for solar power systems. Our clients can enjoy upfront payments as low as 30% and fixed monthly repayments, allowing them to conserve working capital while benefiting immediately from reliable, renewable energy.

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WHY CHOOSE QI TECH'S SOLAR FINANCING?

a) Financial Flexibility

We convert what would normally be a large capital expense into a predictable monthly operating expense. This preserves your cash flow and allows you to invest in core operations.

b) Predictable Energy Costs

Our financing models come with fixed monthly payments, ensuring clients are protected from fuel price volatility, inflation, and grid tariff fluctuations.

c) Immediate Savings

Solar power drastically reduces diesel consumption, operational noise, and maintenance costs. Clients start saving from day one while maintaining full operational efficiency.

d) Environmental Responsibility

Our solar systems help organizations meet environmental, social, and governance (ESG) goals by reducing their carbon footprint.

e) Reliability & Business Continuity

Our hybrid solar solutions guarantee continuous power supply, ensuring critical business operations are never disrupted by grid failures.

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FINANCING OPTIONS

We provide diverse financing models to meet the needs of businesses of all sizes.

a) Lease-to-Own (LTO)

- Ideal for SMEs and larger enterprises seeking ownership at the end of the term.
- Up to 15-year tenor.
- 30% upfront payment and fixed monthly instalments.
- Full ownership of the system at the end of the lease term.

b) Asset Finance

- Suitable for clients who prefer to own the asset from day one.
- Up to 30% upfront payment, with the balance paid over 2–7 years.
- The equipment serves as collateral, and the financing is structured to suit your financial capability.

c) Power Purchase Agreement (PPA)

- Ideal for clients who prefer to pay only for the power consumed.
- Minimal or zero upfront cost.
- QI Tech owns, installs, and maintains the system.
- The client pays a fixed ₦/kWh tariff over a 5–15-year period.

d) Hybrid Models

We also design customized hybrid structures combining elements of the above options for clients with unique operational or financial requirements.



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FINANCING PROCESS OVERVIEW

- Power Audit & Site Assessment: QI Tech conducts a detailed analysis of your load profile, energy costs, and site conditions.
- Proposal & Business Case: We develop a customized solar solution, financial model, and savings projection.
- Credit Evaluation: We assess your eligibility and determine the appropriate financing structure.
- Offer & Contract Signing: We issue a formal financing offer outlining terms, repayment structure, and responsibilities.
- Upfront Payment & Project Execution: The client pays the agreed upfront amount (up to 30%), and QI Tech proceeds with procurement and installation.
- Commissioning & Operations: After testing and commissioning, your system is activated, and fixed monthly repayments begin.

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BENEFITS OF OUR FINANCING MODEL

- Up to 30% upfront payment — minimal capital outlay.
- Fixed monthly payments — easy budgeting and cost predictability.
- Tenors up to 15 years — flexible repayment duration.
- No disruption to operations — we handle installation and maintenance.
- Scalable and future-proof systems — easy to expand as your business grows.

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TYPICAL FINANCING EXAMPLE

Description	Example A (SME)	Example B (C&I)
System Cost	₦20,000,000	₦100,000,000
Upfront (30%)	₦6,000,000	₦30,000,000
Financed Amount	₦14,000,000	₦70,000,000
Tenor	3 years	5 years
Monthly Repayment	₦579,000	₦2,180,000
Ownership	After 3 years	After 5 years

- Note: These figures are illustrative and subject to credit assessment and market conditions.

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WHAT WE FINANCE

- Solar PV Modules (mono PERC / TOPCon)
- Hybrid and Bi-directional Inverters
- Lithium-ion Battery Energy Storage Systems (BESS)
- Electrical Balance of System Components (switchgear, cabling, protection, earthing)
- Installation, Testing, and Commissioning
- Monitoring and Maintenance Packages



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ELIGIBILITY REQUIREMENTS

- Registered Business (CAC) or Government Institution.
- Verifiable source of income or operational cash flow.
- Recent bank statements (12–24 months).
- Acceptable credit record.
- Site with adequate solar exposure and installation space.

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SUPPORTING DOCUMENTS

- Certificate of Incorporation (CAC)
- Tax Identification Number (TIN)
- Bank Statements (12–24 months)
- Business Profile / Financials
- Utility or Diesel Purchase Records

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AFTER-SALES SUPPORT AND SYSTEM PERFORMANCE

We provide comprehensive Operations & Maintenance (O&M) packages, including:

- 24/7 remote monitoring and performance tracking.
- Preventive maintenance visits every 3–6 months.
- Warranty management and spare parts availability.
- System optimization to ensure long-term performance and ROI.

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CLIENT ADVANTAGES AT A GLANCE

Benefit	Description
Affordability	Only 30% upfront payment required.
Predictability	Fixed monthly repayment plan.
Sustainability	Long-term energy independence and cost savings.
Reliability	Continuous power supply without fuel dependency.
Ownership	Full ownership at the end of the financing term.

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NEXT STEPS

- Contact our team via questinnovativetechlimited@gmail.com or call and text on 08114174759, 08149414607
- Schedule an energy audit and consultation.
- Receive a customized solar financing proposal.
- Pay your up to 30% upfront, and let us deliver uninterrupted power to your business.



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ABOUT QUEST INNOVATIVE TECH LIMITED

Quest Innovative Tech Limited (QI Tech) is a Nigerian renewable energy company dedicated to providing reliable, sustainable, and affordable solar power solutions. We specialize in solar power design, engineering, procurement, installation, and financing for residential, commercial, industrial, and institutional clients.

We are driven by a mission to bridge Nigeria's power gap through innovation, quality engineering, and client-focused financial solutions that enable organizations to thrive in a sustainable energy future.

Legal Disclaimer

This document is issued by Quest Innovative Tech Limited for informational purposes only. All financing is subject to credit assessment, documentation, and market conditions at the time of approval. Terms, interest rates, and repayment plans may vary per client profile. Taxes, insurance, and regulatory fees (if applicable) are treated as additional costs.

Quest Innovative Tech Limited

Empowering Nigeria's Energy Future.