



Tool Time: How PG&E Organized Its Financing Program Development

CHALLENGE

Develop seven financing pilots in less than a year.

What are we forgetting?

Keep track of it all.

SOLUTIONS

Use a comprehensive, organized, and uniform approach to defining all the important characteristics.

Analyze each program attribute to identify positive and negative details and required actions.

A one-page color-coded summary highlights issues to address and action steps required.

A. PRODUCT	B. MARKETING	C. FUNDING	D. OPERATIONS	E. OTHER CRITERIA
1. Defining Features	8. Target Market	13. Loan Capital	16. Delivery Channel	20. Evaluation
2. Eligible Borrowers	9. Sales Channel	14. Credit Enhancements	17. GA/QC	21. Implementation Speed
3. Loan Terms	10. Promotions	15. Operating Expenses	18. Origination / Servicing	22. Scalability
4. Credit Review	11. Customer Experience	16. Collections	19. Other	23. Cost Effectiveness
5. Security	12. Competition			24. Other

ATTRIBUTE	DETAILS	ANALYSIS AND ACTION NEEDED	STATUS
1. Defining Features	Sponsor: [blank], Administrator: [blank], Market sector: [blank], Financing type: [blank], Credit enhancement: [blank]	1. The ICUs from the connected and responses to be strong sponsors and administrators. The consistency around whether O&M will remain O&M, and the correct focus on designing and implementing the new pilot, any result it has against the ICUs.	Neutral
2. Eligible Borrowers	Market segments: [blank], Overall Target: [blank], Other: [blank]	2. The target market needs a big net and includes large projects. Since the ICUs are unbalanced and ongoing the best practice of that 2 pilot market about 6, there is more flexibility around customer eligibility.	Minor +
3. Loan Terms	Interest rate: [blank], Loan size: [blank], Loan size: [blank], Fees: [blank], Prepay penalty: [blank], Other: [blank]	3. Do not reduce the height of any new or calls.	Minor +
4. Credit Review	Credit check: [blank], Loan-to-Value: [blank], Payment history: [blank], Loan committee: [blank]	4. Do not reduce the height of any new or calls.	Neutral
5. Security	Collateral: [blank], Disconnect: [blank], On-Bill Payment: [blank], Tariff on meter: [blank], Partial payment: [blank]	5. Do not reduce the height of any new or calls.	Neutral
6. Eligible Measures	Categories: [blank], Audit required: [blank], Will neutrality: [blank]	6. Do not reduce the height of any new or calls.	Minor +
7. Program Coordination	Related programs: [blank], DSM attribution: [blank]	7. Do not reduce the height of any new or calls.	Minor +

ATTRIBUTE	DETAILS	ANALYSIS AND ACTION NEEDED	STATUS
1. Defining Features	Sponsor: [blank], Administrator: [blank], Market sector: [blank], Financing type: [blank], Credit enhancement: [blank]	1. The ICUs from the connected and responses to be strong sponsors and administrators. The consistency around whether O&M will remain O&M, and the correct focus on designing and implementing the new pilot, any result it has against the ICUs.	Neutral
2. Eligible Borrowers	Market segments: [blank], Overall Target: [blank], Other: [blank]	2. The target market needs a big net and includes large projects. Since the ICUs are unbalanced and ongoing the best practice of that 2 pilot market about 6, there is more flexibility around customer eligibility.	Minor +
3. Loan Terms	Interest rate: [blank], Loan size: [blank], Loan size: [blank], Fees: [blank], Prepay penalty: [blank], Other: [blank]	3. Do not reduce the height of any new or calls.	Minor +
4. Credit Review	Credit check: [blank], Loan-to-Value: [blank], Payment history: [blank], Loan committee: [blank]	4. Do not reduce the height of any new or calls.	Neutral
5. Security	Collateral: [blank], Disconnect: [blank], On-Bill Payment: [blank], Tariff on meter: [blank], Partial payment: [blank]	5. Do not reduce the height of any new or calls.	Neutral
6. Eligible Measures	Categories: [blank], Audit required: [blank], Will neutrality: [blank]	6. Do not reduce the height of any new or calls.	Minor +
7. Program Coordination	Related programs: [blank], DSM attribution: [blank]	7. Do not reduce the height of any new or calls.	Minor +

User feedback will help add even more attributes and details.

Success is still dependent upon user expertise and judgment.

Useful for communicating the pros and cons of alternative programs.