

Penngrove charging project.

10000 Main Street, Penngrove, California 94951



Architectural concept. Proposed improvements; not a photograph of completed work.

4 Tesla + 4 ABB charging ports

A proposed eight-port charging destination at Main Street and Woodward Avenue, on an 8,432-square-foot parcel in Sonoma County. The mixed-charger layout is the current concept. Final design, site access, permits, utility work and equipment agreements remain subject to completion.

The proposed funding plan

\$1,000,000 Project funding target	\$200,000 Proposed investor equity	\$800,000 Proposed project loan
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The supplied workbook has a \$1,277,017 budget: \$277,017 above this target. The difference must be resolved before a raise is finalized. Financing, grant estimates and credit advances are not confirmed commitments.

Proposed investment terms.

Draft terms. Payments depend on available project cash.

\$20,000

Example investment

\$2,500 a year at 12.5%

\$50,000

Example investment

\$6,250 a year at 12.5%

\$80,000

Example investment

\$10,000 a year at 12.5%

How could I earn?

We propose an 12.5% annual priority return on money still invested. For \$50,000, that is \$6,250 for a full year while the entire amount remains invested. It is paid only from available cash after costs, lenders and required reserves. Unpaid amounts accumulate without earning interest on interest. These are not current-model payout forecasts.

When could I get my money back?

Plan for a 5-7 year hold, potentially longer. Review a refinance or sale from year 3 if the project can support it. There is no guaranteed three-year repayment or right to withdraw. The source model has no equity payouts before 2033 under its original loan terms.

What else could founding investors receive?

After priority earnings and capital, residual profits would split 80% to investors and 20% to Pivot. The Penngrove investor group would also share 5% of Pivot's sponsor profit distributions from its next two qualifying charging projects, plus receive advance access to those raises. A \$50,000 investor's bonus would be 1.25% of those sponsor profit distributions. Final participation agreements will define the bonus; future projects and payouts are not assured.

Where does my money go?

The proposed project company would have separate accounts and documented ownership. Final agreements should set budget controls, quarterly reporting and a route to appoint a replacement manager.

Capital at risk: equity is illiquid and lenders have priority. Distributions depend on available project cash; capital may be lost. Proposed terms require a revised financing model and final agreements.

Financial projections.

Selected Penngrove projections from the supplied credit-facility workbook.

Reference model: 4 Tesla + 4 ABB, \$1.277m budget, original facility structure.

USD, rounded	2027	2029	2031
Charging sales	\$348,454	\$485,976	\$630,623
Operating earnings*	\$97,302	\$224,911	\$318,250
Operating cash before debt**	\$22,456	\$224,911	\$318,250
Investor distributions	\$0	\$0	\$0

*Before interest, tax and depreciation; includes recognized LCFS income.

**Excludes the one-time LCFS advance. These are different measures.

The original loan model has no initial cash equity and no investor payouts before 2033. It must be revised for the proposed \$200,000 raise.

What drives the forecast?

Model assumptions: \$0.60/kWh charging price, \$0.23/kWh electricity cost; annual increases of 5% and 4%. Opening in 2027 with about 30 sessions a day, a \$220,000 grant and a \$172,008 LCFS advance. These are estimates. The advance assigns two years of credits; those credits cannot be counted again as cash.

Investors in the US and India

Eligibility and investment structure must be confirmed before funds are accepted. India residents also require a permitted remittance route. Currency changes, tax and withholding affect net returns.

Contact

ashray@pivotcharging.com | No payments or allocations accepted through this preview.

Sources: Pivot Credit Facility v2 (Penngrove), supplied site documents and Pivot overview, August 2026. Selected arithmetic checked; full model not independently validated. LCFS: CARB framework. Eligibility: SEC; RBI.