

Energy efficiency financing for your business, made easy

Energy project financing

Energy project financing is an optional* service offered by HBC Energy Capital, a division of the National Energy Improvement Fund (NEIF), a firm to support energy efficiency projects with specifically tailored financing and expertise. HBC's one-stop shop financing service works well for businesses looking to improve their properties. HBC uses a three-step process that's simple and easy for vendors and businesses alike.

Finance toolkit

HBC partners with a variety of capital providers and connects you with the right kind of financing for your energy project. Tools can be customized to your project and include capital leases, tax exempt municipal leases, Energy Services Agreements and more.

The process

Your deadlines are important, so HBC closes your deals fast and with low rates, using this three-step process.

- **Step 1: Match**
In 2 minutes or less, create a customized financing estimate and proposal (<https://hbc.softlink.solutions/newestimate>). HBC Energy Capital uses its industry-wide relationships and leading edge lender-partners to bring you the best rates and terms to optimize your project.
- **Step 2: Offer**
With the click of a button, put the right monthly payment options in front of your customer in an easy to understand, one-page proposal.
- **Step 3: Support**
The online portal takes your project through the finance process from proposal to approval and all the way to funding. Every step is designed to be quick, easy, and transparent.

Services*

HBC has teamed up with wattsmart Business to offer fast, customized financing solutions for your wattsmart Business projects. With incentives from Pacific Power and energy project financing, you can cover up to 100 percent of your project costs.



One-stop shop financing

Contact HBC Energy Capital for fast, customized financing solutions on all your business efficiency projects.

There are three ways to get started:

1. Visit hbcenergycapital.com/programs/wattsmart-pp and select "Request Financing"
2. Call HBC at 720.724.7673
3. Email hbcenergycapital@neifund.org

For more information about Pacific Power's wattsmart Business program go to bewattsmart.com

HBC matches energy efficiency projects of all sizes with the right financing solution to empower businesses to conveniently implement energy cost saving projects.

*This financing solution is provided solely as a convenience to our customers and customers are free to use any lender of their choice. Pacific Power does not warrant or guarantee the work performed by HBC Energy Capital or vendors. You are solely responsible for any contract with a lender or a vendor and the performance of any vendor you have chosen.

Five benefits of energy efficiency project financing

1. Install your energy-saving project with no up-front cost.
2. Some project energy cost savings will exceed monthly financing payments. The result – new equipment and more money in your pocket on day one.
3. Leave your capital budget for other business expenses.
4. Finance today to avoid the “cost of delay”– energy cost savings you are failing to capture by delaying your energy efficiency project.
5. Financing can be provided as a service agreement, meaning that it is an operating cost (like a utility bill) instead of a capital budget item.



What to know about energy project financing

- You can receive a Pacific Power incentive and finance the remaining amount to cover 100 percent of your project cost.
- HBC Energy Capital works with third party lenders for review, approval and servicing of energy project financing.
- Project financing approvals are quick, easy, and transparent.
- You don't need to be a financing expert. HBC Energy Capital makes it easy by providing you all the resources you need.



Finance Estimate for Example EE Company

Project Summary		Financial Estimates	
John Smith of Example EE Company has engaged HBC Energy Capital to procure low cost financing for your project. The figures on this sheet explain the payments and savings calculated specifically for your project. If you are interested in moving forward with this offer, let us know and we will submit your project for financing approval. Please note: Finance estimate figures are subject to credit review.		Project Cost	\$100,000.00
		Utility Incentive	\$20,000.00
		Net Financed	\$80,000.00
Project Saving Estimates			
Annual Savings	\$31,000.00	Energy and Maintenance Cost Savings	
Ten Year Savings	\$310,000.00	Energy and Maintenance Cost Savings	
6 Months Cost of Delay	\$15,500.00	Lost energy and Maintenance Cost Savings From Waiting 6 Months to Install Project	
Project Financing Estimates *			
Term	Monthly Savings	Monthly Payment	Net Monthly Cash-Flow
2 Years	\$2,583.33	\$3,670.58	-\$1,087.25
3 Years	\$2,583.33	\$2,521.70	\$61.63
4 Years	\$2,583.33	\$1,934.31	\$649.02
Next Steps			
Step 1 Review this offer and either click the I am Ready to Apply button in your email, or notify your contractor that you want to move forward with this offer.		Questions about this quote or next steps? Contact HBC Energy Capital at (720) 724-7673 or email hbcenergycapital@neifund.org	
Step 2 You will receive an email with a link to a secure online application within one business day. Fill it out for financing approval.			
Step 3 Receive notification of financing approval, sign closing docs			
* This finance estimate uses projected energy and maintenance savings data provided by your contractor. Many factors can affect the energy savings estimates as well as the realization of these estimated savings once the project is installed, HBC Energy Capital encourages the customer to review these numbers with their contractor. Project ID #9015, created on: 11/6/2018			