



NEIF

NATIONAL ENERGY IMPROVEMENT FUND

A Certified B Corp™



Go Greener. Affordably.

2021 Benefit & Impact Report

March 30, 2022

Financing the transition to efficient,
strong and healthy homes and buildings.



WE FOCUS ON ENVIRONMENT AND CLIMATE

Every NEIF loan reduces carbon emissions and energy costs. 77% of NEIF’s loans have been for efficient heating, cooling and related improvements and 23% have been for roofing, insulation and other energy and resilience measures. A typical financed residential project reduces energy use by 5-10% and commercial energy use by 15% or more. NEIF has completed over 10,000 residential and commercial projects.



WE MAKE ENERGY AND RESILIENCE IMPROVEMENTS AFFORDABLE

NEIF serves all income levels including low-moderate income borrowers, where access to affordable energy improvements is vital. Low and moderate-income households account for 47% of all loans.

Low	Moderate	Above moderate
21.85%	25.65%	52.50%

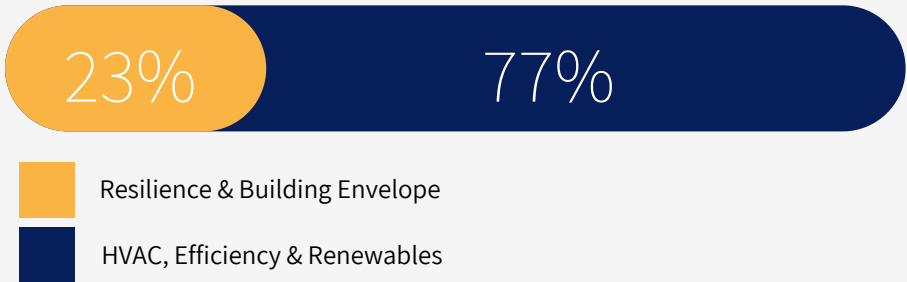


WE PROVIDE AFFORDABLE FINANCING TO SMALL BUSINESS, COMMERCIAL & NON-PROFIT PROJECTS

NEIF provides market-based commercial energy improvement financing nationally and administers lending programs for utilities including Duke Energy, JCP&L (FirstEnergy), Eversource and others.



Residential Improvement by Type



1,000

**TOTAL APPROVED
CONTRACTOR
BUSINESS PARTNERS IN
34 STATES**

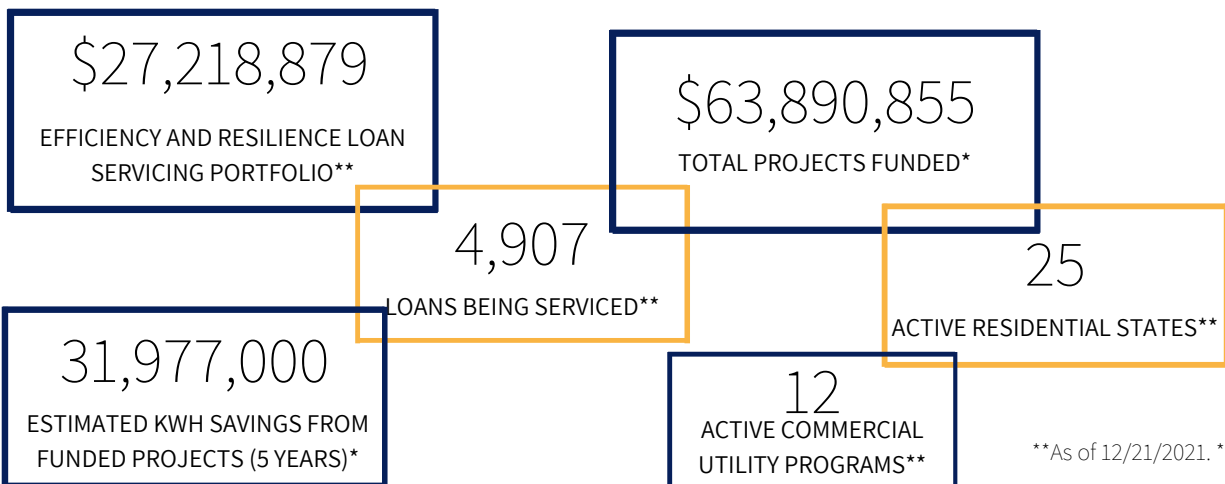
WE PRIORITIZE RESILIENCE

NEIF's Charleston SC-based subsidiary, MyStrongHome, partners with the FORTIFIED program, providing specialized and often lower cost home insurance to Southeastern US coastal homeowners who upgrade roofing, windows and exteriors to protect against hurricanes and other extreme weather events.



WE SUPPORT SMALL BUSINESS & JOB DEVELOPMENT

NEIF currently supports over 1,000 contractors, the vast majority of which are small businesses. NEIF helps businesses grow by offering trusted, affordable customer financing, advance rebate funding to improve contractor cash flow and ongoing training and support on best-practices in energy efficiency and resilience business development.



Your investment's energy impact

\$1,000



Reduced greenhouse gas emissions equivalent to 1,228 miles driven by an average car

\$5,000



Carbon sequestered equivalent to 40 tree seedlings grown for 10 years

\$10,000



Reduced CO2 emissions equivalent to 5,453 pounds of coal burned

Estimates are derived from epa.gov/energy/greenhouse-gas-equivalencies-calculator based on 5 year kwh savings of 10% of original baseline usage on an average U.S. home.



About the National Energy Improvement Fund

- With a management and lending heritage dating to 1947, NEIF was organized as a for-profit Benefit Corporation, commencing operations in July 2018.
- Providing fair and transparent financing for essential energy and resilience improvements like HVAC, roofing, lighting & battery storage.
- Led by a seasoned team of energy financing innovators responsible for over \$800 million in financing.
- Delivered through partnerships with contractors, distributors, manufacturers, utilities and governments.
- Supervised as a consumer lender and servicer in 25 states and operating a commercial financing platform nationally in partnership with 12 utilities.
- Acquired the MyStrongHome financing and insurance platform in May 2020, providing services to the growing resilience market in the Southeast U.S.
- Earned Certified B Corporation® status and was named a Home Improvement Expert Partner by the U.S. Department of Energy in 2019.
- To date, NEIF has financed over 10,000 energy and resilience projects for over \$63 million and services an energy efficiency loan portfolio approaching \$30 million.

The National Energy Improvement Fund, LLC (NEIF) is the nation's only Certified B Corp™ lender specializing in improvements that make homes and buildings stronger and more energy-efficient.

NEIF is committed to affordability, climate impact and job development.

NEIFUND.org
Allentown, PA | Denver, CO



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