

**NEIF** Commercial  
Energy Finance

NATIONAL ENERGY IMPROVEMENT FUND

# Welcome Packet

A GUIDE TO NEIF COMMERCIAL ENERGY FINANCE

(720) 724-7673 | [commercialfinance@neifund.org](mailto:commercialfinance@neifund.org) | [www.neifcommercial.org](http://www.neifcommercial.org)

# Welcome to NEIF!

The National Energy Improvement Fund is a mission-based lender offering services for improvements that make businesses and homes resilient, energy efficient, healthy, & comfortable. NEIF is a...

- \* **Commercial multi-channel lender** for businesses, non-profits, & government buildings
- \* **Licensed Consumer Lender** for home improvements
- \* **Insurance & Lending Company** for the installation of resilient FORTIFIED Roofs™
- \* **Certified B Corp** that meets the highest standards of social & environmental performance

The primary focus of the NEIF Commercial Energy Finance Welcome Packet is Section 2, which will guide you through the NEIF commercial portal and process to finance energy upgrades.

- \* **Section 1: NEIF Commercial Energy Finance Services**
- \* **Section 2: The Finance Process**
- \* **Section 3: Additional Contractor Resources**

## Join Us!

Become a NEIF-Approved Contractor

NEIF Financing is **FREE** for contractors. If you are not already a NEIF-Approved Contractor, please apply here: [neifund.org/become-approved-contractor](https://neifund.org/become-approved-contractor).

Learn more about NEIF's Premium Commercial Contractor Services on the last page of this packet.

## Any questions?

We would love to answer them!  
Contact the NEIF Commercial Energy Finance team:

- Phone** | (720) 724-7673
- Email** | [commercialfinance@neifund.org](mailto:commercialfinance@neifund.org)
- Portal** | [www.neifcommercial.org](https://www.neifcommercial.org)
- Website** | [www.neifund.org](https://www.neifund.org)



Simple.  
Uncomplicated products & processes.



Transparent.  
Financing options with clear terms & no hidden costs.



Expert.  
Years of innovation in energy & resiliency financing.



Trusted.  
Third-party certified to meet the highest standards.

## SECTION 1

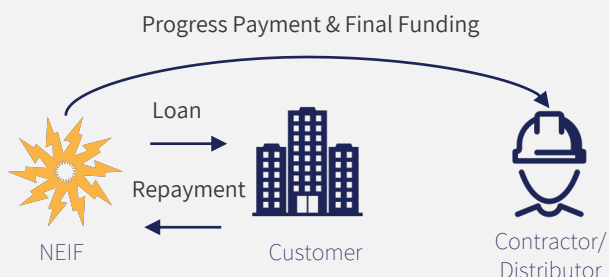
# NEIF Commercial Energy Finance Services

## Three Ways NEIF Commercial Energy Finance Partners With Contractors

The following services are available to NEIF-Approved contractors:

### Equipment Financing for Energy Upgrades

- \* Financing for energy upgrades and resiliency projects for commercial, non-profit, and government properties.
- \* When your customer is approved for financing, NEIF can arrange a progress payment before you begin work.
- \* NEIF's online portal provides you instant quotes and identifies the lowest possible rates and best terms.



### Financing for Contractors

- \* NEIF-Approved Contractors can finance new equipment purchases (e.g. lifts, vans, etc.).
- \* Working capital is short-term bridge capital for up to \$500,000 available to NEIF-approved contractors.



### Rebate Advances for Contractors

- \* Rebate payments can take up to 4 months to receive.
- \* Stop waiting for the rebate agency to pay you. Rebate Bridge pays contractors within 1 week.
- \* Use that cash to support your business needs immediately.



## SECTION 2

# The Finance Process

Get started by creating a customized monthly payment proposal for your project in **2-minutes or less** on the NEIF commercial finance portal. Our online portal allows you to submit projects for financing and manage all aspects of the finance process.\*

You just need a few key pieces of information. Often, much of this information can be found in a customer report, audit, or scope of work.

*\*If someone on your team needs a FREE portal demo, contact NEIF at [commercialfinance@neifund.org](mailto:commercialfinance@neifund.org).*

## What to Submit

When creating a monthly payment proposal, you'll need the following data points:

- ✱ Project Location (address at which project is to be installed)
- ✱ Name of Utility
- ✱ Customer Information
  - ✱ Borrower Type (Commercial, Non-Profit, Government/School District)
  - ✱ Customer's legal business name
  - ✱ Point of Contact Name and Email
    - ✱ NOTE: NEIF will not contact your customer about the project without you triggering initial communication or being requested to do so
- ✱ Project Information
  - ✱ Total Project Cost (including sales tax, if applicable)\*
  - ✱ Savings (OPTIONAL)
    - ✱ Estimated Energy Cost Savings (if available)
    - ✱ Estimated Maintenance Cost Savings (if available)
  - ✱ Estimated Utility Incentive
    - ✱ Does customer want to keep the utility incentive, or use the utility incentive to reduce the financed amount of the project cost?

*\*Some larger dollar amount projects (>\$500,000) may be eligible for lower rates than what is shown on portal. Please contact NEIF Staff upon submitting such projects.*

# Navigate the Portal's Main Action Screen

After providing the necessary data on the “Create a New Proposal” form on the portal, you will click “Finalize my Proposal” and arrive at the Monthly Payment Overview screen. This is the main action screen of the portal. Refer to this cheat sheet to help guide you through some of its most important functions.

The screenshot shows the 'Monthly Payment Proposal #15068 - Lakeside LLC - Original' screen. It features a sidebar with navigation links: New Proposal, Proposals, Applications, Communication Log, Help & Resources, and Sign Out. The main content area includes a 'Proposal Summary' section with a 'PRE-SCREEN' button, a 'Project Cost Overview' table, 'Project Saving Metrics' table, 'Monthly Payment Estimates' table with a 'SHOW ALL AVAILABLE TERMS' button, an 'Email Proposal' section, and a 'SEND NOW' button. Red numbered callouts (1-9) highlight key actions: 1. PRINT, 2. EDIT PROJECT INFO, 3. READY TO APPLY, 4. New Proposal, 5. PRE-SCREEN, 6. Term selection, 7. Offer 3-Month Deferred Payment Plan, 8. SEND NOW, 9. CC field.

**Project Cost Overview**

PROJECT COST:	\$50,000.00
INCENTIVES:	\$5,000.00
NET:	\$45,000.00

**Project Saving Metrics**

Annual Savings:	\$14,000.00	Projected energy cost savings over one year
10 Year Savings:	\$140,000.00	Projected energy cost savings for ten years
6 Months Cost of Delay:	\$7,000.00	Forgone energy cost savings if you wait 6 months to install the project

**Monthly Payment Estimates**

Term	Monthly Energy Savings	Monthly Payment	Net Monthly Cash Flow
3 years - 36 months	\$1,166.67	\$1,439.38	-\$272.71
4 years - 48 months	\$1,166.67	\$1,109.17	\$57.50
5 years - 60 months	\$1,166.67	\$885.12	\$281.55

**Email Proposal**

**Borrower**  
Blake Brown  
Lakeside LLC  
brown@mailinator.com

**Contractor**  
Pam Smith  
Expert Lighting  
premiumcontractor@mailinator.com  
(245) 783-9457

**Email**  
TO: premiumcontractor@mailinator.com  
: brown@mailinator.com  
(Borrower's email will include option to initiate a credit application)

CC: cc1@email.com, cc2@email.com

**SEND NOW**

- Print** or download a PDF of the proposal to share with the customer or to save in your files
- Edit Project Info** to create different versions of the proposal & reflect multiple project cost scenarios
- Click Ready to Apply** to upload a Scope of Work and to send your customer a credit application
- Navigate** the contractor dashboard to see where all your projects are in the finance process
- For Premium Contractors Only**
  - \* **Pre-Screen** (Qualify your leads by checking the financial stability of prospective customers)
  - \* **Pre-Approve** (Pre-approve your customers before they fill out a credit app for a more efficient sale)
- Select** what terms you would like to share with your customer
- Get it now, pay later.** Offer a 3-month deferred payment plan to well-qualified customers
- Click Send Now** to email a copy of the finance proposal to yourself. If you send to your borrower, it will provide them the option to initiate a credit application.
- Take notes** & communicate with NEIF through the portal

# How to Decipher a Finance Proposal

Download, save, or send the finance proposal generated by the NEIF portal.\* This *is not an approved offer but* shows your customer an accurate estimate of the available monthly payments.

**\*Reminder:** The NEIF Portal provides instant estimates for leases and loans. NEIF prepares custom solutions for Energy Service Agreements, PPAs, and C-PACE.

## Project Cost Overview


Project Cost Overview reflects:  
(1) total project cost; (2) estimated utility incentive; and, (3) net financed amount (if you elected to use the rebate to reduce financed amount)

## Project Savings Estimates

Project Savings Estimates are based on savings estimates that you provide. They show customers (1) annual utility cost savings; (2) savings over 10 years; and (3) forgone energy cost savings if they wait 6 months to install the project

## Did you know?

As a Premium Contractor, you can customize this finance proposal with your branding.



### Monthly Payment Proposal for Lakeside LLC

#### Project Summary

Sam Jones of ABC Lighting, has engaged the National Energy Improvement Fund LLC to offer a monthly payment plan 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 approval.

**Please note:** Monthly payment estimates are subject to credit review.

#### Project Cost Overview

Project cost:	\$100,000.00
Incentives:	\$20,000.00
<b>Net:</b>	<b>\$80,000.00</b>

#### Project Saving Estimates

<b>Annual Savings:</b>	\$31,000.00	Projected energy cost savings over one year
<b>10 Year Savings:</b>	\$310,000.00	Projected energy cost savings for ten years
<b>6 Months Cost of Delay:</b>	\$15,500.00	Forgone energy cost savings if you wait 6 months to install the project

#### Cash Flow\*

Term	Monthly Energy Savings	Monthly Payment	Net Monthly Cash Flow
2 Years	\$2,583.33	\$3,588.96	-\$1,080.63
3 Years	\$2,583.33	\$2,521.70	\$61.63
4 Years	\$2,583.33	\$1,934.31	\$649.02
5 Years	\$2,583.33	\$1,573.55	\$1,009.78

\*This proposal 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. National Energy Improvement Fund, LLC does not guarantee savings and encourages the customer to review these numbers with their contractor.

#### Next steps

- 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.
- 2 You will receive an email with a link to a secure online application within one business day.
- 3 Receive notification of approval, sign closing docs, and begin equipment installation.



#### Questions about this quote or next steps?

Contact the National Energy Improvement Fund, LLC (NEIF)

**Phone**  
(720) 724-7673

**Email**  
commercialfinance@neifund.org

NEIF ID #15118, created on: 5/1/2020



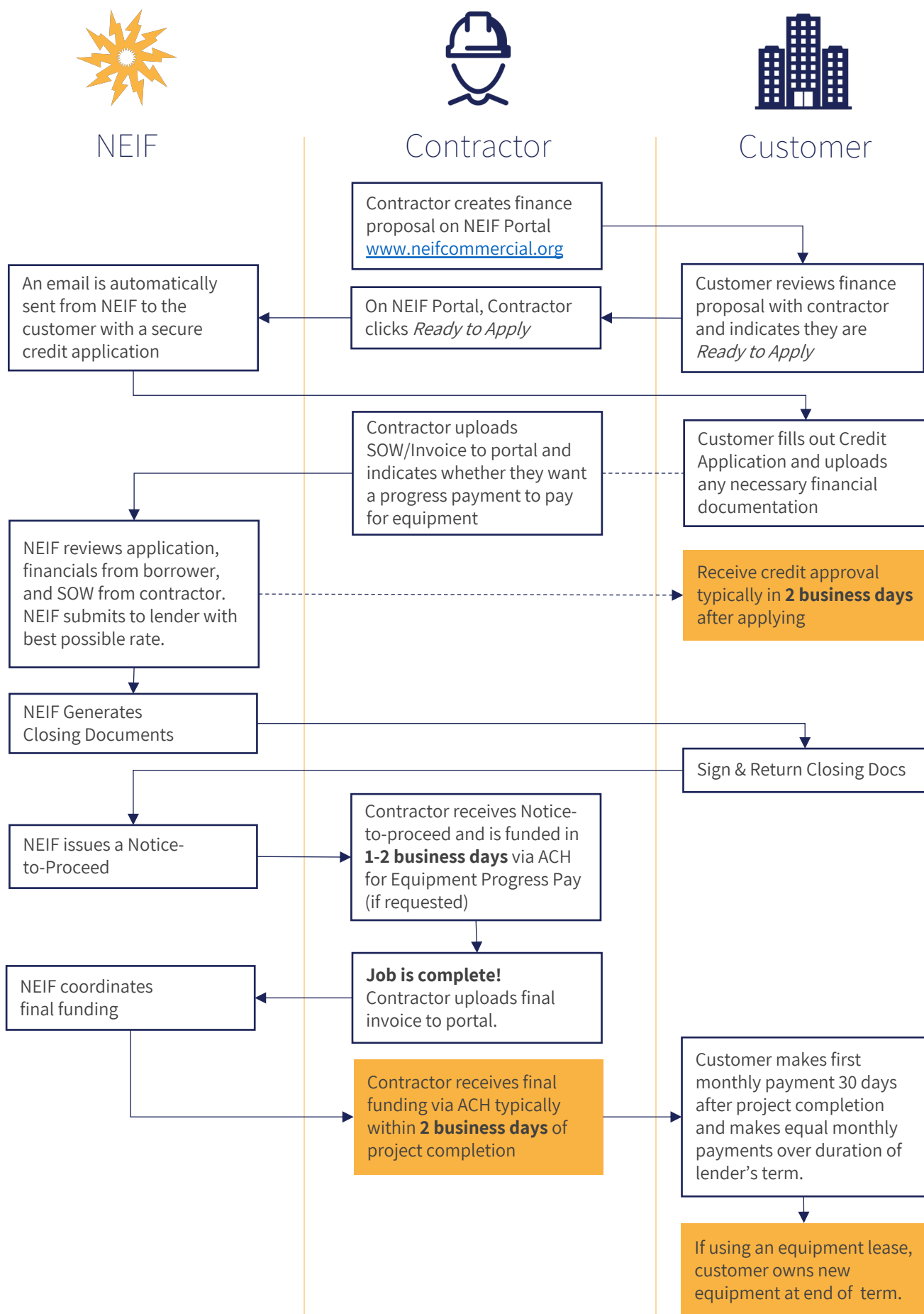
**neifund.org**  
NATIONAL ENERGY IMPROVEMENT FUND, LLC  
Financing the transition to a resilient and energy efficient economy.

## Monthly Payment Estimates

Monthly Payment Estimates show your customer the options and the resulting monthly **cash flow**

**Cash flow** = [Monthly Energy Cost Savings] – [Monthly Payment]. If a project is cash flow positive, it means your customer is saving money on day one

# START to FINISH



## SECTION 3

# Additional Contractor Resources

The remaining pages in this Welcome Packet provide more detail on the services available through NEIF Commercial Energy Finance, including:

- ✧ Basic Term Sheet for Project Financing for Energy Upgrades
- ✧ Working Capital for Contractors
- ✧ Rapid Rebate Advances for Contractors
- ✧ NEIF's Premium Commercial Contractor Services

For more information, please visit [neifund.org/financing-businesses](https://neifund.org/financing-businesses) or access:

- ✧ [Finance Sales Handbook](#)
- ✧ [Commercial Finance Tool Kit](#)
- ✧ [Frequently Asked Questions](#)

If you or someone on your team needs additional support or would like to receive a FREE portal demo or finance sales training, please contact our team:

**Phone** | (720) 724 - 7673

**Email** | [commercialfinance@neifund.org](mailto:commercialfinance@neifund.org)



# Basic Term Sheet for Project Financing



## Typical Finance Terms Your Customer Can Expect

<b>Borrowers</b>	Any Commercial, Non-Profit, or Government Property		
<b>Equipment</b>	<ul style="list-style-type: none"><li>• Energy Efficiency Equipment: Lighting, Controls, HVAC, Refrigeration, etc.</li><li>• Renewable Technologies (case by case)</li><li>• Non-efficiency equipment (case by case)</li></ul>		
<b>Project Costs and Typical Terms</b>	\$2,500 - \$500,000	Commercial & Non-Profit	1 to 7 Years <i>Longer terms may be available</i>
	\$10,000 - \$500,000	Government	Up to 20 years
	\$500,000 - \$25MM	Commercial & Non-Profit	1 to 15 years
		Government	Up to 20 years
<b>Typical Rates</b>	5 – 12%	Commercial	<i>Final rates are dependent on customer credit review and project size. NEIF will identify the lowest possible rate from a vetted group of lenders.</i>
	4.5 - 8%	Non-Profit	
	2.5 - 5.5%	Government	
<b>Types of Financing Available</b>	<ul style="list-style-type: none"><li>• Equipment Leases</li><li>• Equipment Finance Agreements</li><li>• NEIF prepares custom solutions for the following financing mechanisms:<ul style="list-style-type: none"><li>• Solar Power Purchase Agreements (PPAs)</li><li>• Commercial PACE</li><li>• Energy Service Agreements</li></ul></li></ul>		
<b>Timing</b>	<ul style="list-style-type: none"><li>• Instant Online Finance Proposal Creation</li><li>• Formal Credit Approval typically in less than 2 business days</li><li>• Final Funding typically within 2 business days after project completion</li></ul>		
<b>Other Info</b>	<ul style="list-style-type: none"><li>• No money down</li><li>• Cover 100% of project costs</li><li>• Rate buy down ability, as low as 0%</li><li>• Use utility rebates/incentives in conjunction with finance</li><li>• Match energy cost savings to your monthly payment</li><li>• Customers can elect to defer monthly finance payments for 3– 6 months on select projects</li></ul>		

# Working Capital for Contractors

Allowing you to focus on what you do best



Every small business needs to be able to adapt and change, especially in times of growth, uncertain times, or uneven cashflow. We offer lines of credit to NEIF-Approved Contractors, so that you don't miss a beat... no matter what obstacles confront your business.

## CONTACT INFORMATION

Email [commercialfinance@neifund.org](mailto:commercialfinance@neifund.org)  
Phone (720) 724-7673  
Website [www.neifund.org](http://www.neifund.org)



## Business Line of Credit

<b>Amount</b>	Up to \$500,000
<b>Term</b>	18 months
<b>Rate</b>	4.99-7.99%* <b>NO</b> hidden fees or origination fees <b>NO</b> collateral required
<b>Eligibility</b>	Must be a NEIF-Approved Contractor Minimum FICO of 640*

\*Fixed interest rates range from 4.99% to 7.99% APR based on your credit. Subject to lender review

## 1 Contact NEIF

Email or call NEIF Staff to express interest in working capital.

## 2 Submit Documents

NEIF will send you an application and credit release form. Fill out and return along with 12 months of bank statements.

## 3 Access Funds

The process is quick and easy. Once you have been approved, you can access the funds on the same day and make draws throughout the 18-month term.

## How can I use the funds?

- ✳ There are no limitations. In the past, contractors have used the loan to pay for equipment, labor costs, and other day-to-day business expenses.

## How does repayment work?

- ✳ Like a revolving credit card: Interest begins to accumulate once you draw funds, and the amount you pay (except for interest) is again available to be borrowed as you pay down your balance. As with a credit card, the lender will set a limit on the amount you may borrow.

## Am I getting a good rate?

- ✳ Given the state of the economy, money is inexpensive right now, and the current working capital rates are the best NEIF has ever been able to offer. They won't last. Act now!

# Rapid Rebate Advances for Contractors

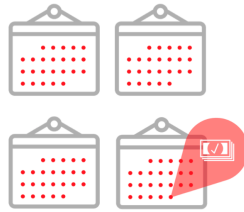
# RebateBridge

FROM RB FUNDING, LLC  
powered by  NEIF

## 1 APPLY

Apply to become a NEIF - approved contractor at <http://bit.ly/JoinNEIFund>.

### PROBLEM



Rebate payments can take a long time to receive from rebating agencies, as long as:

**4 MONTHS**

### SOLUTION



RebateBridge  
FROM RB FUNDING, LLC  
powered by  NEIF

**PAYS WITHIN 1 WEEK**

## 2 SUBMIT

Submit your rebate information to the rebate bridge link (provided by NEIF).

How does it work?

- ✦ Submit your rebate info and we'll pay you in under 1 week.

What can Rebate Bridge do for your business?

- ✦ Stop waiting for the rebate agency to pay you. Rebate Bridge helps support your business needs immediately.
- ✦ We get you your rebate cash fast. Use it to grow your business or pay your vendors.

## 3 GET PAID!

Rebates are processed every Friday at Noon (EST).

### For More Information

Contact Heather Braithwaite – VP of Commercial Finance & Rebate Bridge

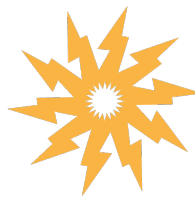
**Phone** | (757) 716-8001

**Email** | [hbraithwaite@neifund.org](mailto:hbraithwaite@neifund.org)

Rebate Bridge is just one way that NEIF supports contractors

- ✦ Go to [neifund.org](http://neifund.org) to learn about how we finance commercial and residential energy and resiliency upgrades, and how to integrate Rebate Bridge with NEIF's other programs.

# NEIF's Premium Commercial Contractor Services



**NEIF** Commercial Energy Finance  
NATIONAL ENERGY IMPROVEMENT FUND

For the power to customize, qualify, and take ownership of every sale

You already receive all the features of NEIF-Approved contractors at **no cost**. As a NEIF Premium Contractor, you'll gain access to:



## Your Logo Your Sale

Customize every monthly payment proposal and all customer correspondence with your branding



## Interest Rate Buydowns

Offer promotional interest rates to stimulate sales



## Credit Pre-Screen

Qualify your leads by checking the financial stability of prospective customers



## Pre-Approval

Pre-approve your customers before they fill out a credit application for a more efficient sale

Pre-approved projects are still subject to final credit review.

Pricing at only

# \$29.99/month

\*Introductory, limited-time pricing  
Monthly or yearly subscription; price lock upon enrollment  
Sign up on the NEIF Commercial Portal

## Any Questions?

Contact Jensen Handwork

**Phone** | (720) 689-2288

**Email** | [jhandwork@neifund.org](mailto:jhandwork@neifund.org)

**Portal** | [www.neifcommercial.org](http://www.neifcommercial.org)