

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.*

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' box showing Project Cost (\$50,000.00), Incentives (\$5,000.00), and Net (\$45,000.00), and a 'Project Saving Metrics' section. Below these is a 'Monthly Payment Estimates' table with columns for Term, Monthly Energy Savings, Monthly Payment, and Net Monthly Cash Flow. The table lists three terms: 3 years - 36 months, 4 years - 48 months, and 5 years - 60 months. A 'SEND NOW' button is at the bottom right. Numbered callouts 1-9 highlight key features: 1. PRINT, 2. EDIT PROJECT INFO, 3. READY TO APPLY, 4. New Proposal, 5. PRE-SCREEN, 6. Term selection, 7. Show/Hide Monthly Cash Flow results, 8. SEND NOW, 9. CC field.

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

1. **Print** or download a PDF of the proposal to share with the customer or to save in your files
2. **Edit Project Info** to create different versions of the proposal & reflect multiple project cost scenarios
3. **Click Ready to Apply** to upload a Scope of Work and to send your customer a credit application
4. **Navigate** the contractor dashboard to see where all your projects are in the finance process
5. **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)
6. **Select** what terms you would like to share with your customer
7. **Get it now, pay later.** Offer a 3-month deferred payment plan to well-qualified customers
8. **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.
9. **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
Net:	\$80,000.00

Project Saving Estimates

Annual Savings:	\$31,000.00	Projected energy cost savings over one year
10 Year Savings:	\$310,000.00	Projected energy cost savings for ten years
6 Months Cost of Delay:	\$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

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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

