

The NEIF Commercial Finance Process



A Contractor's Guide to the NEIF Commercial Portal & Process

There are typically two ways a customer can access NEIF Commercial Financing.

1. Initiated by a NEIF-Approved Contractor (instructions below)

- ✳ NEIF **makes it easy** for contractors to integrate financing into their sales process.
- ✳ **Create a monthly payment proposal in 2-minutes or less** on the NEIF Commercial Finance Portal (www.neifcommercial.org) and send your customer an application already partially filled out.

2. Initiated by a Customer

- ✳ Send NEIF's **Credit Application** (commercial.neifund.org/apply) directly to your customer



What to Submit

When creating a monthly payment proposal on the [NEIF Commercial Finance Portal](#) (Option 1 above), you'll need the following data points. Often, this info can be found in a customer report, audit, or scope of work.

**If someone on your team needs a free portal demo, contact NEIF.*

- ✳ Project Location (address at which project is to be installed)
- ✳ Project Information
 - ✳ Total Project Cost (including sales tax, if applicable)*
 - ✳ Estimated Rebate/Incentive (If applicable)
 - ✳ Equipment Selection (Lighting, HVAC, Controls, etc.)
 - ✳ Estimated Energy Savings (OPTIONAL)
 - ✳ Maintenance Cost Savings (OPTIONAL)
- ✳ Program Selection (if applicable)
 - ✳ Learn more: neifund.org/commercial-program-pages/
- ✳ Customer Information
 - ✳ Entity Type (Commercial, Non-Profit, Government)
 - ✳ Customer's Legal Business Name
 - ✳ Point of Contact Name and Email
 - ✳ NEIF will not contact without being requested to

Any questions?

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

| | | |
|----------------|--|--|
| Phone | | (720) 724-7673 |
| Email | | commercialfinance@neifund.org |
| Portal | | neifcommercial.org/ |
| Website | | neifund.org/ |

**Some larger projects (>\$250,000) may be eligible for lower rates than what is shown on portal. Please contact your NEIF Representative to learn more.*

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 features: 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.

Monthly Payment Proposal #15068 - Lakeside LLC - Original

1 PRINT 2 EDIT PROJECT INFO 3 READY TO APPLY 4 NEW PROPOSAL 5 PRE-SCREEN 6 TERM 7 OFFER 3-MONTH DEFERRED PAYMENT PLAN (5yr only) 8 SEND NOW 9 CC

Proposal Summary

NEIF Staff Assignment: NEIF Admin
Status: NEW ESTIMATE
Pam Smith of Expert 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: | \$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 |

Cost Savings referenced above include both Energy AND Maintenance savings

Monthly Payment Estimates

☒ Show/Hide Monthly Cash Flow results ☐ Offer 3-Month Deferred Payment Plan (5yr only)

| Term | Monthly Energy Savings | Monthly Payment | Net Monthly Cash Flow |
|---|------------------------|-----------------|-----------------------|
| <input checked="" type="checkbox"/> 3 years - 36 months | \$1,166.67 | \$1,439.38 | -\$272.71 |
| <input checked="" type="checkbox"/> 4 years - 48 months | \$1,166.67 | \$1,109.17 | \$57.50 |
| <input checked="" type="checkbox"/> 5 years - 60 months | \$1,166.67 | \$885.12 | \$281.55 |

[SHOW ALL AVAILABLE TERMS](#)

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. NEIF Commercial Energy Finance encourages the customer to review these numbers with their contractor.

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](#)

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 (if applicable)
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 monthly payment estimates.

***Reminder:** The NEIF Portal provides instant estimates for equipment secured financing. NEIF prepares custom solutions for Energy Service Agreements, PPAs, and C-PACE. Contact NEIF to learn more.

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

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



Certified
This company meets the highest standards of social and environmental impact



NEIF
National Energy Improvement Fund

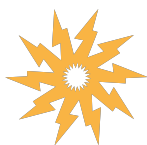
neifund.org
NATIONAL ENERGY IMPROVEMENT FUND, LLC
Financing the transition to a resilient and energy efficient economy.

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



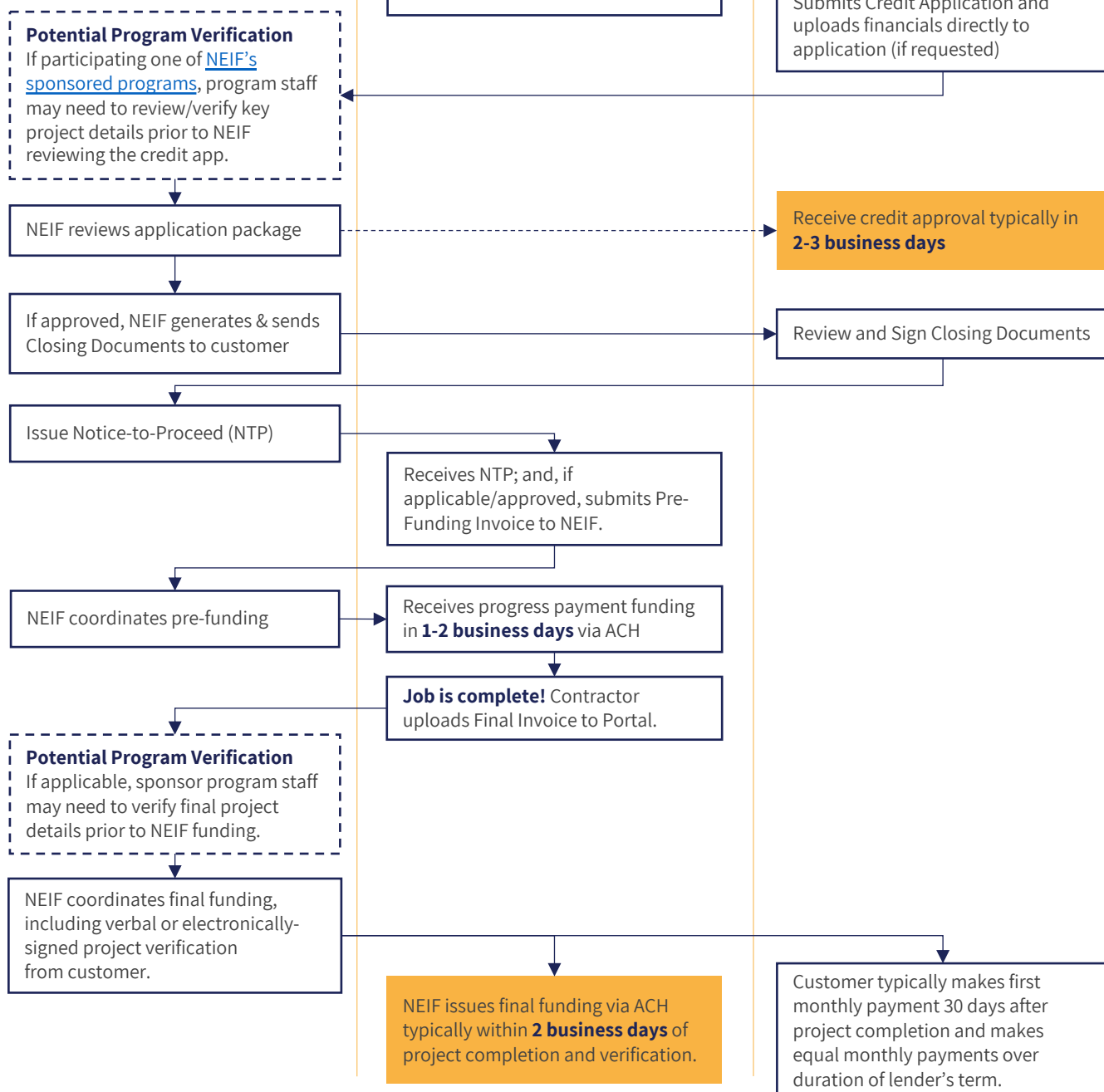
NEIF



Contractor



Customer



Additional Resources for Contractors



Cheat Sheets, Guides, 1-Pagers, and More...

NEIF has several resources designed to help contractors take control of every sale to propose and close more projects with easy monthly payment solutions.

Visit the NEIF Commercial Contractor Center (www.neifund.org/commercial-contractors/) for additional resources. Alternatively, click the hyperlinks directly below.

Important Links

- * [NEIF Commercial Finance Portal](#) – Create financing proposals and track projects in your pipeline
- * [Commercial Financing Application](#) – Customers can apply for financing directly using this link
- * [Sponsored Commercial Programs](#) – Learn more about special offers through utility and other partners

Basic Terms & Frequently Asked Questions

- * [Basic Term Sheet](#) – What interest rates should your customers typically expect?
- * [Frequently Asked Questions](#)

Educational Materials

- * [Sales Handbook](#) – How to close more deals with NEIF Commercial Financing
- * [Finance Toolkit](#) – A guide to NEIF's suite of commercial financing solutions

Customer-Facing 1 Pagers

- * [Commercial Financing Brochure](#) – How to close more deals with NEIF Financing
- * [Benefits of Equipment Financing](#) – A guide to NEIF's suite of commercial financing solutions

Other Information

- * [Rebate Bridge](#) – Improve cash flow by getting paid for utility rebates/incentives in less than one week!
- * [Premium Contractor Services](#) – Services available to NEIF-Premium Contractors