



## Commercial Financing Basic Terms

<b>Borrowers</b>	Commercial, Non-Profit, Multifamily (4+ units), or Government Properties	
<b>Project Cost</b>	\$2,000 & Up	Dependent on type of borrower
<b>Typical Terms</b>	1-7 Years	Longer terms may be available for larger & government projects
<b>Location</b>	Available in all 50 states	
<b>Typical Rates</b>	7 - 12.5%	Commercial
	7 - 12.5%	Non-Profit
	4 - 7%	Municipal
<b>Mechanism</b>	Equipment Secured Financing	
<b>Timing</b>	<ul style="list-style-type: none"> <li>• Instant online Finance Portal creation</li> <li>• Approval typically in 1 - 2 business days</li> <li>• Final funding typically within 2 business days after project completion</li> </ul>	
<b>Other</b>	Have a large project or one that does not match these criteria? Visit <a href="http://neifund.org">neifund.org</a> to learn about all of NEIF's financing programs.	

## How to Apply

Ask your contractor to send you an application; or fill out an application directly at: [commercial.neifund.org/apply](http://commercial.neifund.org/apply)



**TRUSTED FINANCING FOR  
COMMERCIAL, NON-PROFIT  
& MUNICIPAL ENERGY  
IMPROVEMENTS**

**We offer our customers  
trusted, transparent and  
affordable monthly  
payment options for  
upgrades that make  
your **business more  
energy efficient.****

# Low Monthly Payment Financing for Businesses, Non-Profits, and Municipal

National Energy Improvement Fund is a mission-based lender offering financing for improvements that make businesses and homes resilient, energy efficient, healthy, & comfortable. Work must be installed by a NEIF-Approved Contractor.

- **Energy Efficiency & Related Equipment:**
  - Lighting & Controls
  - HVAC & Refrigeration
  - Other
- Battery Storage & EV Charging
- Solar & Solar Thermal
- Indoor Air Quality
- Plumbing & Water Efficiency Equipment
- Non-Efficiency Equipment (case-by-case)

100% financing available, no money down

**Cash Flow Positive Financing Options** - For many customers, energy upgrades will immediately lower their monthly energy costs and will often exceed their finance payment.

**Stay Liquid** - Save cash for your core business. Budget for a fixed monthly payment.

**Stay Flexible** - NEIF financing coexists with existing or new debt. You do not need to put up real estate for security.

From NEIF, a B Corp™, certified to meet the highest standards of compliance & fair lending practices.

## Three Simple Steps

- 1 Ask your contractor for a financing proposal from NEIF.
- 2 Apply for financing. Ask your contractor to send you an online application; or fill out an application directly at: [commercial.neifund.org/apply](http://commercial.neifund.org/apply)
- 3 Receive notification of approval, sign closing docs, and begin installation.

For more information, visit [neifund.org](http://neifund.org), email [commercialfinance@neifund.org](mailto:commercialfinance@neifund.org) or call (720) 689-2288.

As an Approved Contractor of the National Energy Improvement Fund, we have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.



APPROVED CONTRACTOR



SIMPLE • TRANSPARENT • EXPERT • TRUSTED

