

EMPOWER your customers to say:

YES!



Go Greener Academy

Sales Training & Resources
for NEIF-Approved Contractors

**Leverage NEIF's
Commercial Prefunding to
Increase Your Cash Flow!**

Go Greener Academy
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Presented by:
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Senior Director,
Business Development

From NEIF- The National Leader in Energy Efficiency Financing

- The NEIF Seal of Approval for Contractors means:
- **Access to all of NEIF's financing programs**
 - Special **utility and government programs** for targeted improvements
 - **No Contractor-Fee** EnergyPlus financing for all types of home improvements
 - Small Business and **Commercial Financing** and **Rebate Advance** Funding
- **Reputational enhancement** for your company by association with the nation's only Certified B-Corp, US DOE Home Improvement Expert and FORTIFIED partner lender
- **Benefit from NEIF's Alliances** with green banks, utilities, manufacturers & associations for special insights and programs
- **Expert sales training, sales tools and support** for your team to increase closing rates
- **Marketing and branding programs** to help you differentiate your company, broaden your market and promote fair, trusted affordable financing options to your customer



Go Greener.
Affordably.



APPROVED CONTRACTOR

Today's Session



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- How can prefunding help optimize your cash flow?
- Sales tips for pitching prefunding to your end users
- A detailed analysis of the prefunding process for both contractors and end users.

How can prefunding help optimize your cash flow?



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- Prefunding can help to avoid taking deposits or down payments from your customer
- We typically offer 50% of the job cost upfront
- Allows you to secure equipment and pay sub contractors when funds are most needed
- No cost adder to prefund



How should I sell a prefund?



- Mention to your customer that you usually require a deposit/down payment, and a prefund avoids it
- Stress the importance of funds for job start up
- Educate your customer – prefunDS lock in an approval and a rate

How does the process different from traditional commercial financing?



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- The customer starts repayment 30 days after first dispersal of funds (3 month deferral plan available)
- Prefunding locks the approval and locks the rate (60-90 day window)
- Since the loan amount is locked, change orders are handled via cash

What is the process to prefund a deal?



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1. Mention (to NEIF) that you want a prefund early
2. Prefunds must be approved by the lender prior to docs sent
3. Customer and contractor must sign off on the prefunding for the job (docs sent by NEIF)
4. Check your counts/survey for accuracy

The Benefits of Offering Financing



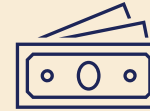
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Provides customer with options and continues the engagement



NEIF financing covers 100% of project costs



Prefunding typically available



Avoid pitfalls of capital expenditure and project delays



Work with someone you can trust! NEIF is a Certified B Corp.



Close more deals and sell higher efficiency equipment

How to Offer Financing




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Build a Financing Proposal in the **NEIF Commercial Portal** (Be sure to add project cost, rebate, and energy savings)

Take monthly payment calculations and **snip into your proposal** below Executive Summary

Offer both pathways to increase your close rate



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:	\$125,000.00
Incentives:	\$0.00
Net:	\$125,000.00

Project Saving Estimates

Annual Savings: \$30,000.00 Projected energy cost savings over one year

10 Year Savings: \$300,000.00 Projected energy cost savings for ten years

6 Months Cost of Delay: \$15,000.00 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
2 Years	\$2,500.00	\$5,702.57	-\$3,202.57
3 Years	\$2,500.00	\$3,896.32	-\$1,396.32
4 Years	\$2,500.00	\$2,993.86	-\$493.86
5 Years	\$2,500.00	\$2,456.91	-\$43.09
6 Years	\$2,500.00	\$2,109.58	\$390.42
7 Years	\$2,500.00	\$1,865.88	\$634.12

*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

Thank You!



LET US HELP YOU CLOSE MORE BUSINESS!

Any questions? We'd love to hear from you.



Chris Schielke,

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