



Commercial energy efficiency financing made easy

Top five things to know about commercial project financing

1. Business financing can cover up to 100 percent of your customer's project costs.
2. Xcel Energy rebates can be used in conjunction with business financing.
3. HBC Energy Capital works with Xcel Energy approved third party lenders for review, approval and servicing; but you are not required to use the financing resources described here.
4. Customer approvals are quick and typically received within one business day.
5. You don't need to be a financing expert. HBC Energy Capital makes it easy by offering one-stop shopping for all of your customers' project financing needs.

Top six contractor benefits of Xcel Energy's financing program

1. If you control the financing, you control the sale.
2. Increase the size and scope of projects.
3. You can easily match your customer's energy savings to their finance payments, and offer limited-time incentive interest rates to spur interest and action.
4. Financing allows you to get paid quickly—progress payments to contractors are available.
5. Financing options provide you with answers for customers whose project costs could be preventing them from making energy-efficient upgrades.
6. Build even more business credibility by presenting HBC Energy Capital's on-demand finance management service.

Tips for making the most of energy efficiency financing with HBC Energy Capital

- Present financing options and a financing proposal from HBC Energy Capital with your job bid.
- Combine Xcel Energy rebates with financing whenever possible.
- Take advantage of free finance sales training from HBC Energy Capital.



One-Stop Shop Financing

Contact HBC Energy Capital for fast, customized financing solutions on all your commercial efficiency projects.

There are three ways to get started:

1. Visit hbcenergycapital.com/programs/xcelenergy and click "Apply for Project Financing Now."
 2. Call us at 720.689.2288
 3. Email jeremy.epstein@harcourtbrown.com
- HBC Energy Capital will return a financing proposal within one business day to include with your project bid.

For more information, go to xcelenergy.com/BusinessEnergyEfficiencyFinancingCO

SAMPLE Financing Proposal

Prepared for: Xcel Energy Trade Partner

Project summary

Trade Partner has engaged HBC Energy Capital to procure low cost financing for your project. The figures on this sheet explain the payments and savings calculated specifically for your project. Choose the term that best suits your needs and we will reach out with a 1-page application for financing approval.

Please note: proposal amounts are subject to credit review; interest rates and final payment amounts may vary.

\$ Financing metrics

Project Cost	Rebate	Net Financed	Estimated Interest Rate
\$10,000	\$1,200	\$8,800	6.00%

Project savings metrics*

Term	Monthly savings	Monthly payment	Net monthly cash flow
3 years	\$217	\$268	-\$51
Term	Monthly savings	Monthly payment	Net monthly cash flow
4 years	\$217	\$207	\$10
Term	Monthly savings	Monthly payment	Net monthly cash flow
5 years	\$217	\$170	\$47

Next steps

<input type="checkbox"/> Step 1	Review financing proposal	*Monthly payment estimate is based on financing the total project cost minus rebates (may require assignment of rebate to finance company). Longer terms may be available to some borrowers.
<input type="checkbox"/> Step 2	Fill out the financing application from an Xcel Energy approved finance partner. Return application to jeremy.epstein@harcourtbrown.com	
<input type="checkbox"/> Step 3	Receive notification of financing approval and begin equipment installation	

