

Efficient Financing for Business



Help your business customers complete energy efficiency improvement projects

Increase sales by providing customized financing options

While many business customers want to invest in energy efficiency upgrades, identifying sources of capital to make improvements can be a challenge. That's why we've partnered with HBC Energy Capital—to provide flexible, customizable financing options that cover up to 100 percent of your business customers' project costs (net of AEP incentives).

Our partnership with HBC Energy Capital makes it easy for your customers to obtain the right financing for their energy efficiency projects. You can expect:

- Multiple lender options and financing products
- Competitive rates and terms
- Quick customer approvals (1-2 business days)
- World-class customer support
- Immediate positive cash flow with zero up front costs (many customers experience this!)

This financing opportunity is available to customers participating in AEP Ohio's Efficient Products for Business, Process Efficiency, Data Center and New Construction programs. Both public and private building owners are eligible, and financing is available for small and large projects.

The financing process

- 1. Match** — Fill out the HBC Finance Request Form online at hbcenergycapital.com/get-started/AEPOhio (click "Apply for Project Financing Now"). This ensures your customers will be matched with the approved lender that's right for them.
- 2. Offer** — HBC Energy Capital will craft a customized cash flow analysis to help your customers understand what it takes to make their energy efficiency upgrades a reality.
- 3. Support** — HBC Energy Capital is here for you! They can answer any questions you or your customers may have, revise the financing proposal if the project scope changes and more.

Get started today!

HBC Energy Capital is your trusted source for fast, customized financing solutions for all your commercial efficiency projects.

- Visit hbcenergycapital.com/programs/AEPOhio
- Call **720.689.2288**
- Email jeremy.epstein@hbcenergycapital.com

HBC Energy Capital typically returns a financing proposal within two business days.



What's in it for you?

- Unlock new sales opportunities (sell larger, more complex jobs)
- Gain more control over the sale (by offering customized financing for every job)
- Help clients lower costs to increase operating profit
- Install new improvements instead of repairing old equipment
- Quick, reliable payments by ACH (with progress payments available)
- GROW YOUR BUSINESS!



Eligible building types

- Agribusiness
- Government and nonprofit
- Retail
- Grocery and convenience stores
- Hospitals and healthcare
- Manufacturing and warehousing
- Office buildings
- Small business
- Schools and universities

SAMPLE FINANCING PROPOSAL



Indicative Financial Quotation Prepared For: 123 Main St

ABC Efficient Lighting Corp

Project Summary		\$ Financing Metrics	
<p>ABC Efficient Lighting Corp 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 HBC Energy Capital will reach out with a 1-page application for financing approval.</p> <p>Please note: indicative quotation amounts are subject to credit review; interest rates and final payment amounts may vary.</p>		Project Cost	\$35,000
		Incentive	\$8,700
		Net Financed	\$26,300
		Estimated Interest Rate	5.90%
\$ Project Savings Metrics			
Annual Savings	\$8,750	<i>Energy and Maintenance Cost Savings</i>	
Ten Year Savings	\$87,500	<i>Energy and Maintenance Cost Savings</i>	
6 Month Cost of Delay	\$4,375	<i>Lost Cash Flow From Waiting 6 Months to Install Project</i>	
\$ Project Financing Estimates*			
Term	Monthly Savings	Monthly Payment	Net Monthly Cash Flow
3 years	\$729	\$799	-\$70
Term	Monthly Savings	Monthly Payment	Net Monthly Cash Flow
4 years	\$729	\$616	\$113
Term	Monthly Savings	Monthly Payment	Net Monthly Cash Flow
5 years	\$729	\$507	\$222
Next Steps		<i>Monthly payment estimate is based on financing the total project cost minus incentives (requires assignment of incentive to finance company). Longer terms may be available to some borrowers</i> Questions? Call HBC Energy Capital (720) 420-7648 to discuss your financing options today.	
<input type="checkbox"/>	Step 1 Review indicative quote		
<input type="checkbox"/>	Step 2 Request a 1-2 page application for financing with an HBC Energy Capital Finance Partner. Return application to info@HBCEnergyCapital.com		
<input type="checkbox"/>	Step 3 Receive notification of financing approval and begin equipment installation		