

## Energy efficiency financing for your business, made easy

### Energy project financing

Energy project financing is an optional\* service offered by HBC Energy Capital (HBC) to support energy efficiency projects with specifically tailored financing and expertise. HBC's one-stop shop financing service works equally well for vendors selling energy-efficient upgrades as it does for businesses looking to improve their properties. HBC uses a three-step process that's simple and easy for vendors and businesses alike.

### Finance toolkit

HBC partners with a variety of capital providers and connects you with the right kind of financing for your energy project. Tools can be customized to your project and include capital leases, tax exempt municipal leases, Energy Services Agreements and more.

### The process

Your deadlines are important, so HBC closes your deals fast and with low rates, using this three-step process.

- **Step 1: Match**

Visit [hbcenergycapital.com/programs/wattsmart-pp](http://hbcenergycapital.com/programs/wattsmart-pp) to fill out HBC's finance request form. Then, HBC will identify the optimal financial structure and lending partner to produce the best financing option for your project.

- **Step 2: Offer**

HBC works to get your project financing approved and ensures all parties have the information they need to comfortably move forward.

- **Step 3: Support**

HBC is with you until the end and available to answer questions, revise bids or facilitate communication between the lender, business and vendor to ensure all parties are on board.

### Services\*

HBC has teamed up with wattsmart Business to offer fast, customized financing solutions for your wattsmart Business projects. With incentives from Pacific Power and energy project financing, you can cover up to 100 percent of your project costs.

HBC matches energy efficiency projects of all sizes with the right financing solution to empower businesses to conveniently implement energy cost saving projects.

\*This financing solution is provided solely as a convenience to our customers and customers are free to use any lender of their choice. Pacific Power does not warrant or guarantee the work performed by HBC Energy Capital or vendors. You are solely responsible for any contract with a lender or a vendor and the performance of any vendor you have chosen.



### One-stop shop financing

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

#### There are three ways to get started:

1. Visit [hbcenergycapital.com/programs/wattsmart-pp](http://hbcenergycapital.com/programs/wattsmart-pp) and submit a finance request
2. Call HBC at 720.724.7673
3. Email [info@hbcenergycapital.com](mailto:info@hbcenergycapital.com)

HBC Energy Capital will return most financing proposals within two business days. Some larger financing proposals may take longer to process.

For more information about Pacific Power's wattsmart Business program go to [bewattsmart.com](http://bewattsmart.com)

### Five benefits of energy efficiency project financing

1. Install your energy-saving project with no up-front cost.
2. Some project energy cost savings will exceed monthly financing payments. The result – new equipment and more money in your pocket on day one.
3. Leave your capital budget for other business expenses.
4. Finance today to avoid the “cost of delay”– energy cost savings you are failing to capture by delaying your energy efficiency project.
5. Financing can be provided as a service agreement, meaning that it is an operating cost (like a utility bill) instead of a capital budget item.



### What to know about energy project financing

- You can receive a Pacific Power incentive and finance the remaining amount to cover 100 percent of your project cost.
- HBC Energy Capital works with third party lenders for review, approval and servicing of energy project financing.
- Project financing approvals are quick and typically received within two business days.
- You don't need to be a financing expert. HBC Energy Capital makes it easy by providing you all the resources you need.

### Financing proposal\*

HBC Energy Capital will provide a project summary and financing proposal for your project. The sample below includes information you would expect to see in your project proposal.

Sample Project Summary			
HBC Energy Capital can help procure low-cost financing for your energy efficiency 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 an 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: \$10,000	Incentive: \$1,200	Net financed: \$8,800	Interest rate: 6.00%
Project Savings Metrics			
Term options	Electric cost	Financing	Net monthly cash flow
3 years	\$217	\$268	-\$51
4 years	\$217	\$207	\$10
5 years	\$217	\$170	\$47

\*Additional fees & closing costs may apply, please reach out to HBC for questions.