

# **Finance Options**

## Energy Efficiency Projects

### Lease/Loans

- Typically structured as an 'Equipment Finance Agreement'
- · Shorter terms (usually 3-5 years)
- Doesn't require additional collateral
- Low interest rates
- Flexible payment options

#### Verde Solutions Subscription <sup>™</sup>

- No upfront capital investment
- Project can be funded via monthly savings
- Reserve cash for operating needs

## **On-Bill Financing**

- Additional per kWh fee added to utility bills
- No money upfront
- Once repayment is complete, fee drops off bill and equipment is owned by company

## Energy Generation Projects

#### Lease/Loans

- Typically structured as an 'Equipment Finance Agreement'
- Shorter terms (usually 3-5 years)
- Doesn't require additional collateral
- Low interest rates
- · Flexible payment options

#### PPA

- Company does not own system
- 15-30 year terms
- Company pays per kWh generated by system

### ESA

- Company does not own system
- 15-30 year terms
- Payment is pre-determined



## Why Finance?

Upfront costs are a major barrier to getting energy projects done. Many organizations don't have the capital available to pay for the equipment, installation, and servicing of energy efficiency and generation upgrades. Even those with cash may prefer to spend it on their core operations rather than on improvement related projects. That's where financing comes in.

#### Verde Solutions helps clients by providing:

- · Accurate Savings estimates using independent, standard-based energy verification equipment
- · Financial baselines and forecasts to support savings projections
- 3rd party financing option to create available funds specific to client's needs; often net zero or cash positive immediately



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