



Two programs can help your business customers finance their energy efficiency (EE) retrofits

Small Business Financing (SBF)

administered by the
State of California

Private market financing provided through a state-administered and utility-supported program offering attractive interest rates and terms.

- ✓ Progress payments and pre-funding available
- ✓ Customer credit approval within hours and project approval within days
- ✓ Ability to finance up to \$5 million through an equipment lease, service agreement or loan
- ✓ Broad list of prequalified EE measures, and streamlined pathway for custom projects
- ✓ Financing may include related or code-required repairs, distributed generation and nonenergy measures

SBF is a great option for your customer when:

- Customer does not meet utility bill pay history requirements for OBF
- Project includes measures that don't qualify for OBF or will never be bill neutral
- Customer needs to begin project immediately

Did you know that OBF and SBF funding can be combined?

Use these two options together to provide full support for your customer's next EE project.

On-Bill Financing (OBF)

offered by each of California's investor-owned utilities (IOUs)

Ratepayer-funded financing provided through a utility-administered program offering interest-free, unsecured loans with convenient repayment through the customer's utility bill.

- ✓ No origination fees or loan costs
- ✓ No prepayment penalty
- ✓ Utility-approved measures eligible for financing; utility underwrites and approves projects
- ✓ Financing available up to \$250,000 per premise; maximum financing limits vary depending on the customer's utility provider
- ✓ Projects must demonstrate energy savings and loan size is based on the customer's projected energy savings

OBF is a great option for your customer when:

- Customer wants 0% interest rate
- Measures in the project qualify for OBF
- Customer prefers repayment through the utility bill

To learn more about the **SBF** program, visit
GoGreenFinancing.com/biz

Visit your utility's website for more information on their **OBF** program.