



# CLEER Approach to Growing Your Customers Energy Performance Solutions

## Sell More Comprehensive Scopes

A Commercial Loan for Energy Efficiency and Renewables (CLEER) program loan could help your customers move forward today on a larger proposed scope of work and get to that BIGGER energy savings now.

## Address a Customer's Lack of Available Cash

Available cash can often dictate whether a project will move ahead and when. A CLEER loan could help fill in the gaps and get that project moving today.

## Help a Customer Preserve Cash for Other Uses

Use a CLEER program loan to fund the energy efficiency improvement project and look to the energy costs savings to help cover the loan payments. And, then customers can hang on to their cash for other capital projects that do not have a repayment source.

We can help your customers achieve the clean energy solutions you are crafting for them. It's an easy process that helps your customers achieve their budget goals. Make sure your customers know about the CLEER Program as an affordable option to help them reach their clean energy and savings goals.



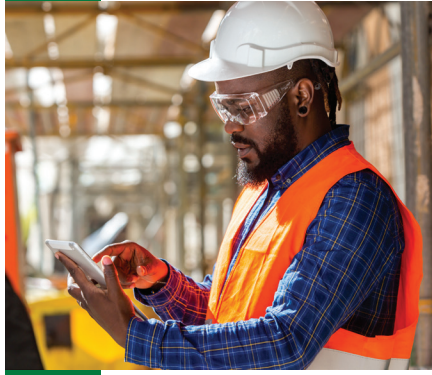
## Cost Savings Example for a HVAC Project:

	Customer Cash	CLEER Program Loan*
Cost of Project	\$198,000	\$198,000
Less: Pepco Utility Incentives	(\$48,000)	(\$48,000)
<b>Balance to be Funded</b>	<b>\$150,000</b>	<b>\$150,000</b>
Project Funding Need	\$150,000	\$150,000
CLEER Fees	n/a	\$5,250
<b>Total Funding Amount</b>	<b>\$150,000</b>	<b>\$155,250</b>
Out of Pocket Costs	(\$150,000)	\$0
Annual Loan Payment	n/a	(\$21,036)
Project Energy Savings Per Year**	\$25,130	\$25,130
<b>Annual Cash Flow Positive (After Loan Payment)</b>	<b>n/a</b>	<b>\$4,094</b>
Number of Years to Recover Cash	6	n/a

\*CLEER Program Loan using a 10-year term and a 6.375% rate.

\*\*Projected Energy Savings Per Year: 179,500 kWh @14 Cents per kWh assumed an all-in rate.

Email us at [info@mcgreenbank.org](mailto:info@mcgreenbank.org)  
or visit [mcgreenbank.org](http://mcgreenbank.org) for more information.



## CLEER Program

Commercial Loan for Energy Efficiency and Renewable Program (CLEER) is a loan program offered by the Montgomery County Green Bank through its Participating Lenders to provide financing solutions for clean energy projects in Montgomery County, Maryland. The Montgomery County Green Bank set up the program to bring flexible financing options for the clean energy projects of your building/business.

## CLEER Offers:

- 100% financing – no-out-of-pockets
- No additional debt on property (based on credit)
- Loan terms up to 12 years to help match energy cost savings to loan payments
- Covers: energy efficiency, solar PV, energy storage, gas furnaces and boiler, combined heat and power
- 30% of loan can cover non-energy efficiency improvements (e.g., water conservation, EV charging stations)
- 50% of utility rebates that get paid after installation can be included in the loan

## CLEER Ways to Finance

CLEER financing is available to our Authorized Contractors through our Participating Lenders who can find a loan that works for their client's project. It's an easy process to become an Authorized Contractor. You simply sign our Contractor Agreement and provide basic licensing documentation. You can find all of this on our website at [www.mcgreenbank.org](http://www.mcgreenbank.org) and look under Partners/Contractors.

## Get Started Now:

- *Contact a Montgomery Green Bank Participating Lender found on our website under Commercial Programs.*
- Start the loan application process and get underwritten for the loan.
- Once the loan is approved, start the work!



## Contact us for more information:

[info@mcgreenbank.org](mailto:info@mcgreenbank.org) • [mcgreenbank.org](http://mcgreenbank.org)



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*Montgomery County Green Bank is a nonprofit dedicated to growing energy efficiency and clean energy investment in the County.*