



Commercial Financing Basic Terms

Borrowers	Commercial, Non-Profit, Multifamily (4+ units), or Government Properties	
Project Cost	\$2,000 & Up	Dependent on type of borrower
Typical Terms	1-7 Years	Longer terms may be available for larger & government projects
Location	Available in all 50 states	
Typical Rates	6-10% 4.5-7% 2.5-5.5%	Commercial Non-Profit Municipal
Mechanism	Equipment Secured Financing	
Timing	<ul style="list-style-type: none">• Instant Online Finance Proposal Creation• Approval typically in 1-2 business days• Final Funding typically within 2 business days after project completion	
Other	Have a large project or one that does not match these criteria? Visit neifund.org to learn about all of NEIF's financing programs.	

How to Apply

Ask your contractor to send you an application;
or fill out an application directly at:
commercial.neifund.org/apply



TRUSTED FINANCING FOR
COMMERCIAL, NON-PROFIT
& MUNICIPAL ENERGY
IMPROVEMENTS

We offer our customers
trusted, transparent and
affordable monthly
payment options for
upgrades that make
your **business more
energy efficient.**

Low Monthly Payment Financing for Businesses, Non-Profits, and Municipal

National Energy Improvement Fund is a mission-based lender offering financing for improvements that make businesses and homes resilient, energy efficient, healthy, & comfortable. Work must be installed by a NEIF - Approved Contractor.

- **Energy Efficiency & Related Equipment:**
 - **Lighting & Controls**
 - **HVAC & Refrigeration**
 - **Other**
- **Battery Storage & EV Charging**
- **Solar & Solar Thermal**
- **Indoor Air Quality**
- **Plumbing & Water Efficiency Equipment**
- **Non-Efficiency Equipment (case-by-case)**

100% financing available, no money down

Cash Flow Positive Financing Options - For many customers, energy upgrades will immediately lower their monthly energy costs and will often exceed their finance payment.

Stay Liquid - Save cash for your core business. Budget for a fixed monthly payment.

Stay Flexible - NEIF financing coexists with existing or new debt. You do not need to put up real estate for security.

From NEIF, a B Corp™, certified to meet the highest standards of compliance & fair lending practices.

Three Simple Steps

- 1 **Ask your contractor for a financing proposal from NEIF.**
- 2 **Apply for financing.** Ask your contractor to send you an online application; or fill out an application directly at: commercial.neifund.org/apply
- 3 **Receive notification of approval, sign closing docs, and begin installation.**

For more information, visit neifund.org, email commercialfinance@neifund.org or call (720) 689-2288.

As an **Approved Contractor of the National Energy Improvement Fund**, we have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.



SIMPLE • TRANSPARENT • EXPERT • TRUSTED

