

**smart-e**loan

# Put Home Energy Upgrades Within Reach for Your Customers

**SMART-E PROGRAM FROM INCLUSIVE PROSPERITY CAPITAL**



## TURNKEY RESIDENTIAL CLEAN ENERGY FINANCING AND CONTRACTING PLATFORM

The Smart-E Loan from Inclusive Prosperity Capital is a scalable platform to help you make clean energy improvements more affordable for homeowners.

- Significant private capital leverage on your public investment
- Mobilize lenders and contractors
- Create value in underinvested neighborhoods and underserved markets.

Developed by Connecticut Green Bank and Michigan Saves, Smart-E Loan offers a best in class product with turnkey implementation and marketing resources. The online management platform is easy to use and popular with lenders and contractors.

**Our experience is your benefit.** IPC can help you grow green energy markets.

## Smart-E Loans are quick, easy, and affordable

### Residential loan product for homeowners

- ❖ 1-4 unit, owner-occupied residential properties
- ❖ Includes low- to moderate-income & credit-challenged

### Low-interest financing with flexible terms

### Easy application through local lenders or online

### Unsecured with no down payment

### 40+ energy improvements

- ❖ Energy efficiency
- ❖ Solar + storage + EV chargers
- ❖ Strategic electrification of heating & cooling
- ❖ Health and safety

### \$500 – \$50,000 loan amounts available

- ❖ Up to 25% of loan for other energy-related measures

# Smart-E Program from Inclusive Prosperity Capital

**Smart-E Loan** can help your organization achieve policy impacts, create jobs, and build healthy communities. IPC provides staff, technology and program support based on the level of need. Our proven model is designed to scale, drive and deliver value.

**Everyone should have access to the benefits of clean energy.**

## Benefits of Smart-E

Best-in-class program design with ROI measures

Support from an experienced, passionate team including:

- ❖ Recruitment of authorized lenders
- ❖ Qualification and training of authorized contractors
- ❖ Management of technical reviews
- ❖ Turnkey marketing materials

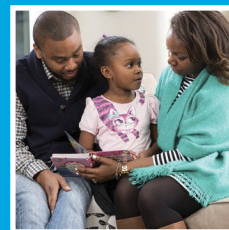
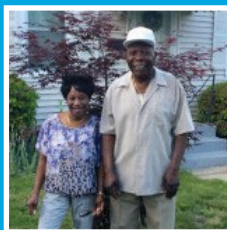
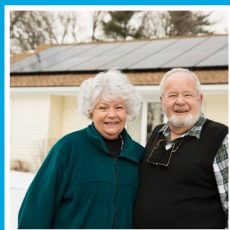
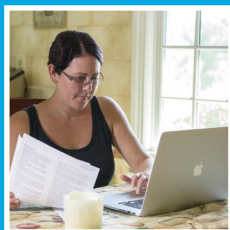
## Lenders Enjoy

- ❖ Access to new high-potential market and high-quality customers
- ❖ Sophisticated credit enhancement
- ❖ Significant product value
- ❖ Stellar loan performance

## Contractors Appreciate

- ❖ Low cost to participate
- ❖ Easy process
- ❖ Easy to use online platform
- ❖ Access to program support

**Smart-E Loan** ❖ Strong consumer protections ❖ Flexible terms ❖ No down payment



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