



Small Business Finance

09/17/19



Slipstream

Slipstream, a mission-based nonprofit, delivers award-winning programs, technical assistance, finance opportunities, research, and education and training for utilities, their customers, and other stakeholders.

Energy Finance Solutions

For more than 20 years, Slipstream has offered comprehensive, flexible, and customizable loan origination solutions that streamline the relationships between stakeholders, customers, contractors, and lenders to enable faster energy savings installations and greater return on investment.

Energy Finance Solutions

DIVERSE FINANCE OPPORTUNITIES

- Traditional unsecured loans
- On-bill recovery loans
- Commercial Property Assessed Clean Energy (C-PACE)
- Treasury and cash management (loan loss reserve)
- Integrated income qualification
- Customized solutions

Energy Finance Solutions

OUR PARTNERS AND COLLABORATORS

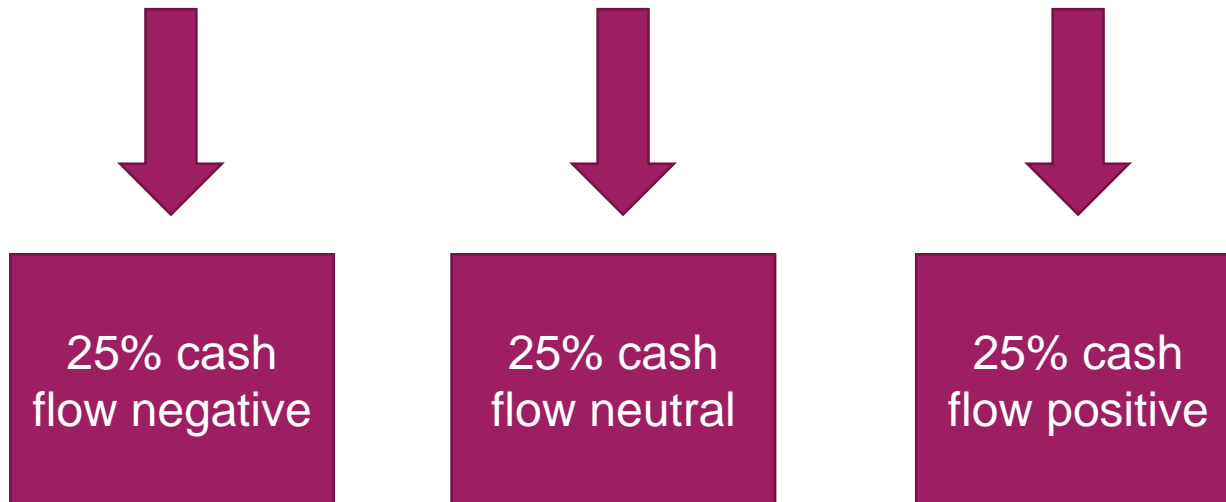
Governments | Utilities | Contractors | Homeowners
Businesses | Investors



Challenges

Cash Flow

- Flexibility in Terms and Underwriting
- Investment priorities
 - Conversion ratio



Best practices / Making it work

Underwriting		
Security	Qualify	OBF
<ul style="list-style-type: none">• Owner/Business/Property (meter)• Personal guarantee (Owner)	<ul style="list-style-type: none">• FICO / DTI• Financials• Repayment history	Tie it to operating budget

Energy Office Engagement

Regulatory and legislative influence

- Service Disconnection
 - Security in repayment
 - Lowers risk

Leveraging State funds

- Loan Loss Reserve
 - Flexibility in Terms and Underwriting

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