

Put Home Energy Upgrades Within Reach for Your Customers

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

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. Our experience is your benefit.

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 and intuitive online platform
- Access to program support



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 and credit-challenged
- Low-interest financing with flexible terms
- Easy application through local lenders or online
- Unsecured with no down payment
- Strong consumer protections
- 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
- Best-in-class program design with ROI measures
- Support from an experienced, passionate team
- Recruitment of authorized lenders
- Qualification and training of authorized contractors
- Management of technical reviews
- Turnkey marketing materials

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INCLUSIVE
PROSPERITY CAPITAL™

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