Michigan Saves
Easy, Affordable Options for Residential, Commercial, and Municipal Energy Improvements

www.michigansaves.org
Business Energy Financing

• Easy, affordable financing for businesses
• Available to all businesses and non-profits statewide
• Authorized contractor network
Turnkey Process

1. Find contractor & identify work scope
2. Apply for financing & execute agreement
3. Contractor completes work & is paid by lender
Business Energy Financing

Financing for energy-efficiency and renewable-energy improvements

- Equipment financing agreement secured with UCC filing
- Equipment financing from $5,000 to $300,000
- Available to all types of businesses
- Fast, easy process
- Below-market rates, starting at 6.99% with flexible terms up to 60 months
- Special interest rates for Consumers Energy customers and DTE Energy customers
- Prefunding available, up to 75% of cost
- 1.99% contractor fee

Number of authorized contractors: 360

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“In the end, we were convinced by the numbers. We did this project to save money, and we’ve been really happy with the project.”

— Sam Bahoura
Liberty Food Center

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Number of Leases | Value of Leases
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1050 | $36,203,336

As of Dec 2017.
DTE Energy Financing Incentives

DTE Energy in partnership with Michigan Saves is offering special financing to commercial electric and natural gas customers for prescriptive and custom projects.

All businesses and non profits
• 1.99% financing on up to $50,000 for up to 24 months
• 2.99% financing on up to $150,000 for up to 60 months

Municipalities
• 1.99% financing on up to $150,000 for up to 60 months

Houses of Worship and K-12 Public Schools
• 0% financing on up to $100,000 for up to 36 months

The actual interest rate buy down amount cannot be greater than the total amount of the incentives awarded on the Application. Other conditions apply.
Consumers Energy Financing Incentives

Consumers Energy in partnership with Michigan Saves is offering special financing to commercial electric and natural gas customers for prescriptive and custom projects.

All businesses and non profits
• 0% financing on up to $100,000 for up to 36 months

Municipalities
• 0% financing on up to $100,000 for up to 36 months

Houses of Worship and K-12 Public Schools
• 0% financing on up to $100,000 for up to 36 months

The actual interest rate buy down amount cannot be greater than the total amount of the incentives awarded on the Application. Other conditions apply.
Nuts & Bolts: Eligible Measures

- Lighting
- HVAC
- Refrigeration
- Kitchen equipment
- Controls and preventative maintenance
- Insulation, windows, and doors
- Renewable Energy

List of eligible measures available online!

www.michigansaves.org
Program Updates

• New eligible measures
  • Electric vehicle charging stations
  • Micro CHP systems
  • Wind turbines
  • Whole-building generators
    • When combined with other qualifying measures
  • Whole-building battery storage
  • Water efficiency and green infrastructure
Important Resources

- Online contractor application and instructions
- Program Guidelines
- Eligible Measures List
- Program updates

All can be found at the Commercial Contractor Resources Page
Resources and Contacts

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