Provide lending solutions and educational services that support the development, growth, and preservation of underserved small businesses, affordable housing and sustainable communities.
Our Mission

To provide underserved small businesses with lending solutions and educational services that result in job creation and economic development.

SINCE 1999
ENERGY
EFFICIENCY
LENDING
OUR PARTNERS

The Great Seal of the State of Tennessee

TVA

U.S. Department of Energy
Industrial Technologies Program

U.S. Department of Commerce
Economic Development Administration
DESIGNED TO PROVIDE LOW COST (2%) FINANCING TO TENNESSEE BUSINESSES & NON-PROFITS

A low-interest, revolving loan fund to finance energy efficiency and renewable energy projects. To date we have funded over 300 projects throughout the state.
WHY

Traditional financing sources often will not lend for energy efficiency projects because they are outside of the institution’s knowledge base and adequate collateral is not available.

general markets

Industrial, Commercial, Private Non-Profit, and local government facilities located in the state of Tennessee.

key markets

- Private, Locally-Owned Industrials
- Hotels
- Auto Dealerships
- Athletic/Community Centers (for-profit & non-profit)
- Private Schools
GENERAL PROJECTS

Any investment in a fixed asset that provides significant reductions in energy, emissions, and/or utility consumption.

COMMON PROJECTS

- Lighting
- Solar
- HVAC Replacements
- Cool Roofs
- Air Compressors
LOAN AMOUNT
Range from $20K to $5MM

COMMERCIAL & INDUSTRIAL PROGRAM FEATURES
- Below Market Rates
- 2% rate for 5 years or 5% rate for 10 years
- Interest-Only Draw Period
- 100% Financing
PROGRAM BENEFITS

VENDOR
- Get larger projects done sooner

BUSINESS OR ORGANIZATION
- Below Market Rates
- Get more EE projects done today
- Working capital remains where it needs to be to finance the operations
SUCCESS STORY: WADE’S FOOD CENTER

Wade's Food Center replaced T-12 and incandescent lighting at 4 grocery stores and a hardware store with LED lighting. Lighting was replaced in refrigerated cases. Motion controls were also added in some areas.

- Total Project Cost: $211,158
- Annual Energy Reduction: 1,375,993 kWh
- Annual Energy Cost Savings: $137,599
- USDA Grant
SUCCESS STORY: NORTHFIELD WORKFORCE CENTER

The South Central TN Workforce Alliance operates the Northfield Workforce Development and Conference Center facility in Spring Hill, TN. The project was an interior and exterior lighting retrofit of its entire 320,000 SF building.

- Total Project Cost: $391,000
- Annual Energy Reduction: 1,176,750 kWh
- Annual Cost Savings: $117,675
- TVA Incentive: $83,923

200 employees x $12/hr x 1,500 hrs/yr x 1% = $36,000
Albahealth in Rockwood, Tennessee used a Pathway Lending Energy Efficiency loan to retrofit lighting in its 100 year old manufacturing facility. The company also used Pathway loans to replace its air compressor system and improve HVAC.

**SUCCESS STORY: ALBAHEALTH**

- **Total Project Cost:** $66,000 | $137,500 | $57,960
- **Annual kwh Reduction:** 861,285 | 702,838 | 36,054
- **Annual Cost Savings:** $68,903 | $56,277 | $3,966
Holiday Inn World’s Fair Park in Knoxville, Tennessee used a Pathway Lending Energy Efficiency loan to purchase high efficiency water heaters, clothes dryers, and parking garage lights. A second loan added an energy management system and HVAC controls, replaced interior lighting with LEDs, and replaced PTAC units.

SUCCESS STORY: HOLIDAY INN

Boilers/Ext Controls/Int
$343,000 $330,000
450,532 665,550
$45,053 $66,555
Newton Nissan in Gallatin, Tennessee used a Pathway Lending Energy Efficiency loan to retrofit its lighting. The project included changing exterior and interior lighting to more efficient LED lighting. The owners also financed projects at 3 other locations.

**SUCCESS STORY:**

**Newton Nissan**

Newton Nissan in Gallatin, Tennessee used a Pathway Lending Energy Efficiency loan to retrofit its lighting. The project included changing exterior and interior lighting to more efficient LED lighting. The owners also financed projects at 3 other locations.

- **Total Project Cost:** $179,302
- **Annual Energy Reduction:** 591,168 kWh
- **Annual Cost Savings:** $59,117
- **USDA Grant**
Lick Skillet Farm worked with Solar Alliance to install a 14.3kW solar array in New Market, TN. In addition to the solar system, an old HVAC system was replaced with geothermal and ductless mini-splits.

- **Solar Project Cost:** $69,370
- **Annual Energy Production:** 26,613 kWh
- **Annual Cost Savings:** $3,222
- **USDA Grant**

**SUCCESS STORY:**

Lick Skillet Farm

Lick Skillet Farm worked with Solar Alliance to install a 14.3kW solar array in New Market, TN. In addition to the solar system, an old HVAC system was replaced with geothermal and ductless mini-splits.
THANKS

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