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Energy Projects
100% Financing

Sustainable Energy Fund (SEF) Financing

READING ELECTRIC, a leading supplier of electromechanical equipment, services, and problem solver for over 50 years provides technical information to the region's Commercial and Industrial Community. This Bulletin provides information on the financing of energy projects by the Sustainable Energy Fund (SEF).

SEF, a private, nonprofit, financial organization, offers customized loans for new or retrofit energy-related projects to established commercial, industrial, municipal, and nonprofit entities. These projects include the use of renewable and clean energy technologies, energy efficiency and conservation, and energy education. The geographic focus is eastern and central Pennsylvania, but can also include projects anywhere in PA and certain projects in the eastern PJM grid territory (PA, NJ, DE, MD).

Summary of SEF Financing Features & Options:

- 100% financing of energy efficiency projects
- Loan amounts range from \$10,000 to \$1,000,000
- Can scale the monthly payment to match energy savings from the project (the project pays for itself!)
- Offers flexible options such as:
 - o Construction draw schedule for front-end of the project
 - o No initial payments to allow energy savings to accumulate
 - o Interest-only payments
- No prepayment penalties or fees (use the SEF money for as long, or as short, a time as you want); attractive rates



Loan payments are customized for each project to be less than the monthly energy savings, **thus there is no increase to your existing operating budget, and in most cases, a net positive cash flow.**

SEF will consider financing the project as long as the project: (a) reduces energy consumption; (b) replaces a "dirty" fossil fuel with a clean or cleaner energy source; or (c) produces clean energy (e.g. from renewable sources).

Types of energy-related projects funded by SEF:

- Lighting systems and lighting controls, including LEDs
- Motor and drives systems
- Energy control systems
- Power factor improvements
- Solar, wind, and geothermal systems
- Building envelope improvements (e.g. windows, doors, insulation)
- Other renewable energy systems, and more



SEF does require that the energy savings or energy production be documented as a condition of the loan. Reading Electric can assist with the documentation. For more information on SEF Financing, contact Russ Yerger, Critical Power Manager, Reading Electric.

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