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CASH FLOW POSITIVE

Financing Solutions for Lighting Projects

Growing Your Business With
Hubbell Lighting Financing Solutions

Cash Flow Positive - Tools for Growth

With budgeting cycles and access to capital always a challenge, helping your customers overcome the financial hurdles associated with funding a lighting upgrade can be one of the top ways for you to close more projects and grow your business. Hubbell Lighting's Cash Flow Positive Program provides flexible and easy access funding solutions for commercial or municipal applications that in many cases can provide positive cash flow for your customers right away.



What's In It For You?

+ Increase Your Project Sales By providing your customers flexible financing terms that create immediate positive cash flow, you will help them overcome budget constraints and close more project sales.

+ Creative Flexible Options What terms does your customer need? We get it, and will work to create the terms necessary to close your project.

- Advanced Funding
- Proceed Assignment
- Progress Payments

+ Municipal and State Financing

Hubbell Lighting can provide flexible tax-exempt financing options that forego complex bond issues and referendums.

Getting started is easy, we feature a simple application process and dedicated contacts to help you and your customers through the financing process. You can estimate the costs and payments for your customer's project as well as develop a complete proposal by visiting us at: hubbellighting.com/resources/financing/

CF+ Benefits

Positive Cash Flow - Energy cost savings that are greater than your monthly financing costs yield positive cash flow to your bottom line immediately.

Comprehensive Financial Leverage - We can help you benefit from local utility rebate incentives and EPAct Federal tax deductions, and leverage that savings into your lighting energy savings to add positive cash flow to your business.

Total Project Financing - Hubbell Lighting looks at the project costs holistically, including the lighting equipment, upfit and installation labor, ancillary supplies and even recycling costs.

Cash Conservation - Preserving your operating capital and your bank line of credit gives you more flexibility in running your business.

Smart Money Features

- Flexible terms (Commercial 12-72* months) (Municipal 12-120* months)
- Competitive rates
- Large and small projects \$5,000 to \$10,000,000
- 100% financing
- No down payment
- No minimum financing requirement
- No hidden costs
- Flexible prepayment provisions
- Flexible debt structure around customer requirements by using lines of credit, escrow accounts or progress payments

*Subject to the useful life of the asset as required by the Internal Revenue Service and creditworthiness of the borrower

Convenient Approval Process

- Our Hubbell Lighting Financing Team is your direct contact
- 24-48 hour credit underwriting after application submission with required financial data
- Hubbell Lighting handles all documentation and administration

Additional Benefits for Municipal Customers

- Standard Non-Appropriations clause for state and local government entities
 - Utilize your tax-exempt status as specified by Internal Revenue Code, Section 103
 - Can also save sales tax and personal property tax
- Interest rates are generally lower than commercially available rates



HUBBELL
Lighting

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SPORTSLITER SOLUTIONS
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WHITEWAY



CASH FLOW POSITIVE

Contact us to see how Hubbell Lighting financing solutions can improve your bottom line.

hubbellighting.com/resources/financing/

Hubbell Lighting Financing Team
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