



Cash Flow Positive Financing For  
Commercial Lighting Improvements



# Flexible Financing Solutions For Your Lighting Project

Lighting is one of the most powerful hidden weapons any business has. A well-designed lighting system upgrade can dramatically reduce utility and maintenance costs, improve property values and even improve worker productivity to help give your business a competitive edge.

With budgeting cycles and access to capital always a challenge, overcoming the financial hurdles associated with funding a lighting upgrade can be a struggle. Hubbell Canada LP's Cash Flow Positive program provides flexible and easy access funding solutions for commercial lighting projects that in many cases can provide positive cash flow to your customers right away!

The benefits speak for themselves:



## 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 leverage that savings into your lighting energy savings to add positive cash flow to your business.

## Total Project Financing

Hubbell Canada LP looks at the project costs holistically, including the lighting equipment, upfit and installation labor, ancillary supplies and even recycling costs... all in a single monthly payment.

## 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 12-120\* months
- Competitive rates
- Large and small projects \$5,000 to \$10,000,000
- 100% financing
- No down payment
- 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 and creditworthiness of the borrower*

## Convenient Approval Process

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

## Lease vs. Loan

To accurately evaluate the financial implications of a lease vs. loan options consider these issues:

### + Your Working Lighting

Working capital is the lifeblood of your business. A 10-25% downpayment usually required for a bank loan will require using your working capital. Additionally, banks often require you to maintain minimum balances to earn the best rates, further digging into your working capital and increasing the bank's net yield. Your Hubbell Canada LP lease is 100% financing keeping your working capital . . . well, working.

### + Soft Costs

Design costs, installation labor, taxes, freight, software and other related soft costs are almost never considered by banks in their structure of your loan. However your lease from Hubbell Canada LP will account for 100% of the project costs.

### + Fixed or Variable Rates

Banking institutions like to lend you money on a long-term basis using variable interest rates that are tied to prime, so the risk of rate increases fall on you rather than the bank. Hubbell Canada LP lease rates are fixed for the term of the lease.

### + Revolving Credit Lines and Credit Restrictions

Most banks classify a loan as a revolving line of credit giving them the option of cancelling or extending your credit on an annual basis, which means resubmitting financial statements every year to keep the lights on, literally. They also restrict your future borrowing power. A Hubbell Canada LP lease is a fixed long-term financing option that does not require annual qualifying and does not hinder your ability to borrow in the future.

### + Blanket Liens Burden Your Business

Bank loans often require filing a security interest in all of your company assets including your inventory and receivables. Leasing only requires the leased equipment for security.

### + Financial Disclosure

Banks want a full financial disclosure with tedious financial statements to evaluate your creditworthiness. Most Hubbell Canada LP leases require a one-page application and can usually be approved in 24-48 hours.

### + Tax Benefits

With a bank loan, you own the equipment, so your only tax deduction is for interest and depreciation over the life of the system. Lease payments may be fully deductible depending on your tax situation.

## How Smart Money Works

Cash Flow Positive takes a smart move and makes it brilliant. See how a typical lighting retrofit project quickly pays for itself while never putting a strain on your budget.

Typical Project	
Estimated Square Footage	<b>28,000</b>
Project Cost incl. Labor	<b>\$50,000</b>
Annual Energy & Maintenance Savings	<b>\$12,400</b>
Simple Payback Period	<b>4.03</b>
Finance period rounded up to the nearest full year term	<b>5 years</b>

Simple Payback Cash Flow	
Monthly Energy & Maintenance Savings	<b>\$1,033</b>
Estimated monthly finance payment	<b>\$983</b>
Estimated cash flow	<b>\$49</b>

Economics Considering Impact of Utility Rebate	
Project Cost incl. Labor	<b>\$50,000</b>
Potential utility rebate	<b>\$11,000</b>
Additional first year cash flow	<b>\$11,000</b>
Net investment less estimated incentives	<b>\$39,000</b>
Annual Energy & Maintenance Savings	<b>\$12,400</b>
Potential payback period with incentives	<b>3.15 years</b>

Customer Rate	<b>*6.73%</b>
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\*Actual rates are determined by the creditworthiness of the borrower and financing term



Calculate a financing solution for your lighting project at [hubbellighting.com/resources/financing/](http://hubbellighting.com/resources/financing/)



## **HUBBELL CANADA LP**

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WHITEWAY



**CASH FLOW POSITIVE**

**CF<sup>+</sup>**

Contact us to see how Hubbell Canada LP financing solutions can improve your bottom line.  
[hubbellighting.com/resources/financing/](http://hubbellighting.com/resources/financing/)

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