



CASH FLOW POSITIVE

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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 Lighting'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.

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... all in a single monthly payment.

Comprehensive Financial Leverage

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

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

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

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

Lease vs. Loan

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

+ Your Working Capital

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 Lighting 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 Lighting 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 Lighting 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 Lighting 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 UCC for 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 Lighting 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	28,000
Project Cost incl. Labor	\$50,000
Annual Energy & Maintenance Savings	\$12,400
Simple Payback Period	4.03
Finance period rounded up to the nearest full year term	5 years
Simple Payback Cash Flow	
Monthly Energy & Maintenance Savings	\$1,033
Estimated monthly finance payment	\$983
Estimated cash flow	\$49
Economics Considering Impact of EPC and Utility Rebate	
Project Cost incl. Labor	\$50,000
Potential EPC savings @\$0.60/sr/ft	\$16,800
Potential utility rebate	\$11,000
Additional first year cash flow	\$27,800
Net investment less estimated incentives	\$22,200
Annual Energy & Maintenance Savings	\$12,400
Potential payback period with incentives	1.79 years
Customer Rate	*6.73%

*Actual rates are determined by the creditworthiness of the borrower and financing term





HUBBELL
Lighting

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Contact us to see how Hubbell Lighting financing solutions can improve your bottom line.
hubbellighting.com/resources/financing/

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