



Brandon England

Director, Energy Efficiency Lending
Pathway Lending



Pathway Lending

Financing Energy Efficiency. Empowering Businesses.

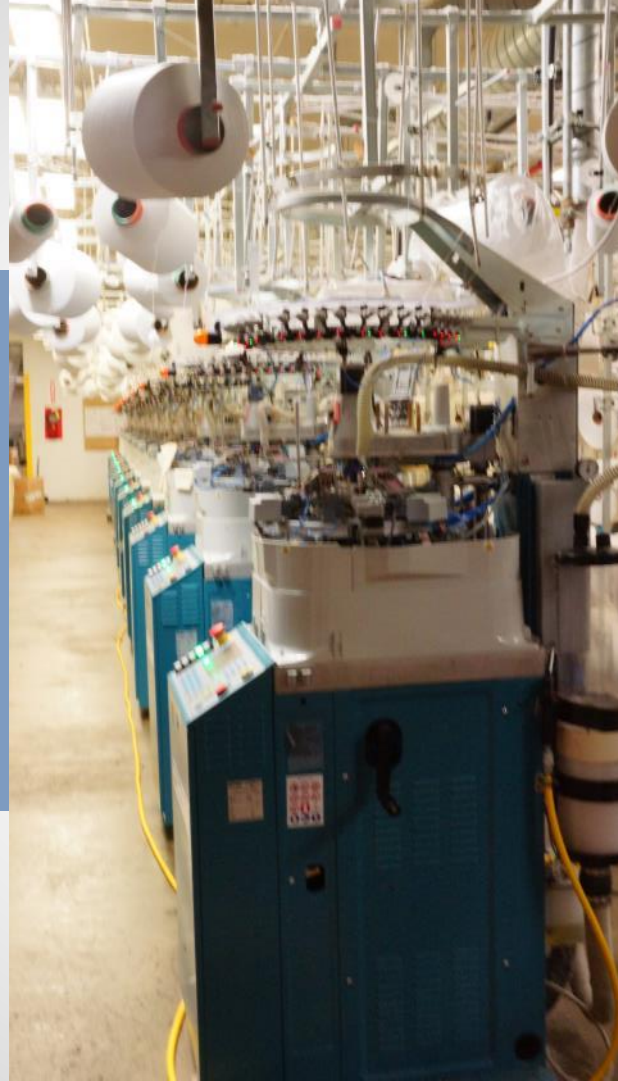
DESIGNED TO PROVIDE LOW COST (2%) FINANCING TO TENNESSEE BUSINESSES & NON- PROFITS

finance energy efficiency and
renewable energy projects.
To date we have funded over 200
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



LIGHTING/HVAC

SUCCESS STORY: FATHER RYAN

Father Ryan High School replaced lighting campus-wide with LED lighting. The school also replaced 8 rooftop gas heat units and 12 water source heat pumps while adding a control system to the entire HVAC system.



- Total Project Cost: \$440,190
- Annual Energy Reduction: 618,097 kWh
- Annual Energy Cost Savings: \$71,374



LIGHTING

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



WATER HEATERS, EQUIPMENT, AND LIGHTING UPGRADES

SUCCESS STORY: HOLIDAY INN

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.

•Total Project Cost:

• Annual Energy Reduction:

• Annual Cost Savings:

Boilers/Ext Controls/Int

\$343,000 | \$330,000

450,532 | 665,550

\$45,053 | \$66,555



LIGHTING

SUCCESS STORY: WOLFCHASE HYUNDAI

Wolfchase Hyundai in Memphis, 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.

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|----------------------------|-------------|
| • Total Project Cost: | \$93,251 |
| • Annual Energy Reduction: | 335,710 kWh |
| • Annual Cost Savings: | \$33,571 |

THANKS

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ENERGY PROJECT FUNDING OPTIONS

