

Widening Access to Energy Savings

Grocery margins are tight, making it difficult for grocers to fund comprehensive or large-scale energy efficiency projects. EnergySmart Grocer leveraged the Pacific Gas and Electric Company (PG&E) on-bill financing program which provided \$5,000 to 100,000 “energy bill neutral,” zero percent interest loans.

Challenge

Although the on-bill financing program was attractive, grocers struggled to determine which projects met payback and loan cap requirements. In addition, the application timeline was long and uncertainty about the program fostered a reluctance to participate.

Solution



Streamline the application process

Using existing audit data and requiring vendor quotes, we reduced risk and accelerated the approval process.



Bundle measures for more savings

Combining quicker payback measures with those with longer payback allowed customers to maximize savings and still meet loan requirements.



Engage market partners

We worked with contractors, distributors and manufacturers to float initial project costs and coordinate complex installations.



Involve stakeholders

Stakeholder feedback identified opportunities to streamline the application form and remove steps from the process.

Lessons Learned

Even an attractive loan program can falter if customers view it as being time consuming and risky to participate.

Bring all players together to develop a finance program that is agile and meets customer needs.

Leverage existing data sources and relationships to streamline the process.

