



# Energy Efficiency Lending Products

Isles invests in businesses to help them reduce energy use or develop sustainable businesses in the energy efficiency field.

## Energy Education Loans

Loans up to \$5,000 for building contractors, energy auditors and other installers of energy efficiency measures and renewable energy systems. Loans can pay for professional development and certification courses related to renewable energy or energy efficiency. Courses in lighting, HVAC, wind, geothermal or solar photovoltaic installation, solar thermal installation and other related energy efficiency coursework may qualify. Loans are also made for professional certifications such as those for North American Board of Certified Energy Practitioners (NABCEP), Certified Energy Manager (CEM), BPI (Building Performance Institute) and Residential Energy Services Network (RESNET).

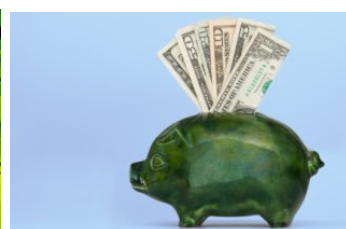
## Equipment and Building Improvement Loans

Loans up to \$15,000 are available for energy efficiency upgrades and physical improvements. Effort is made to finance improvements so that loan repayments match monthly energy savings.



## Need More Information?

Contact Norma Diaz -- 609.341.4791 or [ndiaz@isles.org](mailto:ndiaz@isles.org)  
Visit [www.isles.org](http://www.isles.org) for a listing of all our business training, lending and consulting services.





# BUSINESS LENDING

Isles invests in growing new businesses or expanding existing businesses by providing access to fair and flexible business loan products.

## Microbusiness Loans

Loans up to \$5,000 for business start-up or expansion. As an alternative to high-interest credit cards, this loan size is ideal for start-up and developing businesses looking for an injection of capital for cash flow, unexpected order fulfillment, equipment acquisition, marketing or other business needs.

Microbusiness loans often combine individualized business consulting with flexible business capital to ensure your venture is leveraged for success.

## Opportunity Loans

Loans up to \$15,000, for successful businesses to take advantage of a new profit-making opportunity, start a business in a "green" industry (renewable energy, recycling, environmental services, agriculture, etc.) or add a green product line or service to what you already do. Special financing is available to women looking to start a new business venture.

## Interest Rates

3%-10% depending upon loan product.

## Loan terms

From 6 months to 5 years depending upon loan size and product.

**Contact Norma Diaz** -- 609.341.4791 or [ndiaz@isles.org](mailto:ndiaz@isles.org) for more complete information about our loan products and how to apply.



Isles, Inc. is an award-winning, community development organization, serving New Jersey since 1981.

[www.isles.org](http://www.isles.org)

