# Project Lifecycle

Ten steps from first conversation to funded, verified installation

**TEN STEPS, AND ONLY FOUR OF THEM ARE YOURS**

You are not the bank, the lawyer, or the underwriter. Missouri Green Banc and the capital providers carry the financial and legal machinery. Your work concentrates at the front — finding and shaping the project — and at the back — installing it to standard. In the middle you support, set expectations, and stay ready. Do not let ten steps intimidate you or your customer: most happen behind the scenes once a deal is moving. You need the path well enough to set the right expectations with an owner.

| | STEP | WHO DRIVES | WHAT HAPPENS — AND WHERE YOUR HANDS ARE |
|---|---|---|---|
| **PHASE ONE — GETTING STARTED · YOU DRIVE THIS** | | | |
| 1 | **Prospect identification** | Contractor | You recognize an eligible property and an owner with deferred or capital-intensive work. Most C-PACE projects start here, not with an owner shopping for financing. You are the origination engine. |
| 2 | **Owner and property prequalification** | MGB, with your input | Property side: eligible type, confirmed member community. Financial side: the program reviews basic metrics such as property value relative to existing debt, and whether the request fits program limits. You do not run these numbers — you bring the opportunity to MGB. |
| 3 | **Scope and savings development** | Contractor | Your wheelhouse. Define the measures, equipment, and ancillary work, and produce the estimated energy or water savings. Savings often determine the financeable amount. See Job Aid 6. |
| 4 | **Application** | Contractor → MGB | Your scope and savings feed the project application. Cleaner inputs move everything downstream faster; an incomplete scope is the single most common cause of delay. |
| **PHASE TWO — GETTING FINANCED · SUPPORT AND STAY READY** | | | |
| 5 | **Capital-provider selection** | MGB and capital providers | Financing comes from private capital providers in an open market, which keeps terms competitive. MGB connects the project to capital. The owner receives an offer — a rate and a term tied to the useful life of the improvements. |
| 6 | **Mortgage-holder consent** | MGB, owner, lender | Because the assessment is senior, any existing mortgage lender consents — and lenders consent regularly. MGB guides the owner and will speak with the lender directly if needed. Set |

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| | | | this expectation with your customer early: it is routine. |
| 7 | **Closing** | Program, capital provider, owner | Legal close of the financing: the documents that place the assessment and commit the capital. Your job is to be ready — final scope, pricing, and schedule locked so you can move the moment it closes. |
| **PHASE THREE — GETTING IT DONE · YOUR CRAFT, AND YOUR PAYMENT** | | | |
| 8 | **Fund disbursement** | Capital provider and owner | Funds become available, typically drawn as work progresses per the terms agreed between owner and capital provider. What matters to you: committed capital now sits behind this project. |
| 9 | **Installation** | Contractor | Install the authorized improvements — the scope financed in phase one. Install to code, to manufacturer specification, and to that scope. Any material field change goes through the program's change-order process before you proceed. |
| 10 | **Completion verification** | Program, with your documentation | The work is verified as installed as agreed. This protects the owner, the capital provider, and your reputation. Once verified, the assessment is in place and repayment runs through the tax bill over the term. |

## EXPECTATION-SETTING LANGUAGE FOR THE OWNER

Owners do not need the ten steps. They need three honest sentences:

> *"You and I do the work at the front — confirming the building qualifies and defining the project. Then Missouri Green Banc and a capital provider handle the financing, which includes getting a sign-off from your existing mortgage lender. That step is routine, and MGB will talk to your bank directly if it helps. Once it closes, I build it."*

### TYPICAL TIMING

Give a range, never a promise. ***[MGB to supply typical timelines: prequalification turnaround, application to closing, and variation by project size]*** — until those are stated program figures, tell owners the schedule depends on how fast the scope and savings package comes together, which is the part you control.

*Markets set in motion. It all starts with collaboration.*