MISSOURI GREEN BANC | NATIONAL PACE CAPITAL ACCESS

Matchmaking Protocol

How MGB matches Missouri C-PACE projects to capital providers and contractors

Program: National PACE Capital Access (NPCA)

Operator: Missouri Green Banc, Inc. (MGB) — 501(c)(3) nonprofit green bank

Statutory C-PACE Authority: Missouri Clean Energy District (MCED), §67.2800 RSMo

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About this Protocol

Plain-language note

This Protocol explains how MGB moves projects through NPCA on both tracks — from a property owner project entering the platform, to matched lists of capital providers and matched lists of contractors, to the property owner's independent selection on each track. The point is to make the process predictable, transparent, and even-handed. Every Registered Capital Provider participates on level footing on the capital track. Every Registered Contractor participates on level footing on the contractor track. Matching is based exclusively on criteria participants themselves submit. There is no first-look access, no priority sequencing, and no preferred-participant designation on either track. NPCA charges no fees to any participant at any point in the matching process. Where a matching set is too large for practical introduction, MGB applies tie-breakers published in this Protocol so participants can see exactly how the program decides.

1. The principles

- MGB is neutral on both tracks. MGB does not pick a winning capital provider, does not pick a winning contractor, does not negotiate on behalf of the property owner, and does not recommend terms.
- Every Active Registered Capital Provider participates on level footing on the capital track. Every Active Registered Contractor participates on level footing on the contractor track. There are no tiers, no fees, no purchased benefits, no first-look intervals, and no priority queues on either track.
- Matching is based exclusively on the criteria participants themselves submit in their Lending Criteria Profiles (capital track) or Contractor Capability Profiles (contractor track).
- Contractor selection and capital provider selection are two separate, unlinked processes. The property owner selects on each track independently.
- Where a matching set is too large for practical introduction, tie-breakers are objective, documented in this Protocol, and applied consistently.
- Property owners always have the final say on whom they contact and whom they select on both tracks.
- Property owner information is not shared with any capital provider or contractor without the property owner's written consent.
- Conflicts of interest are disclosed and managed; human judgment used in the process is documented in program records.

- NPCA charges no fees to any participant — property owners, capital providers, or contractors — at any point in the matching process.

2. Where projects come from

MGB receives prospective projects through several channels:

- MCED program intake.
- CLEAR initiative outreach and other place-based programs.
- MGB's contractor, property-owner, and developer MGB Academy training graduates.
- Municipal Membership partners and Missouri economic-development partners.
- Direct property-owner and sponsor inquiries to MGB.
- Referrals from existing NPCA participants on either track.

3. The intake screen

Before any project enters the matching flow on either track, MGB applies a baseline eligibility screen. The screen is not underwriting and it is not a construction assessment — it is a check that the project is a plausible candidate to introduce. The screen confirms:

1. The property is in Missouri and in an MCED-eligible jurisdiction.
2. The property type is one of the eligible categories under MCED program rules.
3. The measure scope appears C-PACE-eligible under the MGB program standard, including the energy-tie requirement for water and resiliency measures.
4. There is an identifiable sponsor and contact who has authorized MGB to assist.
5. There is enough information to write a project summary that a capital provider or contractor can react to.

Projects that do not pass the intake screen are not introduced. MGB tells the sponsor what is missing and offers help to get the project into shape.

4. Two-track selection: the property owner's independent choice

Every project entering NPCA can be presented to two independent tracks based on the property owner's election on the Borrower Consent (NPCA-BC-001):

- Capital track — to find a capital provider whose Lending Criteria Profile matches the project's loan elements.
- Contractor track — to find a contractor whose Contractor Capability Profile matches the project's work elements.

The property owner may elect one track, both tracks, or neither. The property owner's contractor selection is entirely independent of the property owner's capital provider selection, and NPCA never links the two. A property owner may choose to move on one track first (for example, engage a contractor to define scope, then seek financing) or both tracks in parallel.

5. Service level: Directory access (both tracks)

When matched, Active Registered Capital Providers appear in the surfaced NPCA Capital Directory. Active Registered Contractors appear in the surfaced NPCA Contractor Directory. Property owners may browse either or both directories and contact registrants directly. MGB plays no intermediary role in Directory contacts. Each registrant's directory entry shows category, engagement status, public Profile summary, and contact information. Capital providers and contractors follow the Code of Conduct in all Directory-initiated interactions.

6. Service level: Curated matchmaking — Capital track

6.1 When MGB uses curated capital matchmaking

- When the property owner asks MGB for a list of capital providers whose criteria match the project.
- When the project has characteristics suggesting a narrow set of providers will be a good fit.
- When the property owner needs a faster path than a full RFP would allow.

6.2 How MGB builds the capital matching list

6. MGB writes a one-page project summary from the intake information.
7. MGB matches the project's loan elements against the Lending Criteria Profiles of every Active Registered Capital Provider.
8. Every provider whose criteria match is included in the matching set.
9. If the resulting set is small enough to share in full (typically up to ten providers), MGB shares the complete set.
10. If the resulting set is larger than practical, MGB applies the capital-track tie-breakers in Section 6.3 to produce a manageable list — typically five to ten providers — and discloses both the tie-breakers applied and the size of the original matching set.

11. If the resulting set has fewer than three providers, MGB tells the property owner so they can decide whether to widen the search or wait.
12. MGB sends the property owner the list with each provider's stated criteria visible.

6.3 Capital-track tie-breakers

Applied only when the matching set is too large for practical introduction. Objective, published, applied consistently.

13. Closer fit to the property owner's deal size — providers whose target deal size most closely matches the project's financing request appear first.
14. Geographic specificity — providers with explicit appetite for the project's MSA, county, or region are included ahead of providers with generic statewide appetite.
15. Demonstrated track record in the property type.
16. Stated capacity to act in the property owner's timeframe.
17. Equitable rotation — where the prior four criteria are equivalent, MGB rotates inclusion to distribute opportunities equitably. Rotation is tracked in program records and resets annually.

6.4 How property owners act on the capital list

- The property owner decides whom to contact — all, some, or none.
- MGB releases the property owner's contact information to providers the property owner has selected, after the Borrower Consent has been signed.
- Providers contact the property owner directly. Term sheets and negotiations are bilateral.
- MGB stays available as a neutral resource, but does not negotiate or take sides.

6.5 What capital providers are expected to do

- Acknowledge the introduction within three business days.
- Provide an indication of interest, an indicative term sheet, or a decline within ten business days, unless the property owner agrees to more time.
- Communicate directly with the property owner; do not route communications through MGB.
- Follow the Code of Conduct throughout.
- Pay MGB nothing at any point. No introduction fee, no engagement fee, no success fee, no closing fee.

7. Service level: Curated matchmaking — Contractor track

7.1 When MGB uses curated contractor matchmaking

- When the property owner asks MGB for a list of contractors whose capabilities match the project.
- When the project has characteristics suggesting a narrow set of contractors will be a good fit.
- When the property owner needs a faster path than a full RFQ would allow.

7.2 How MGB builds the contractor matching list

18. MGB writes a one-page project summary from the intake information.
19. MGB matches the project's work elements against the Contractor Capability Profiles of every Active Registered Contractor. Work elements include measure categories, property type, project size range, geography, and required licenses/certifications.
20. Every contractor whose capabilities match is included in the matching set.
21. If the resulting set is small enough to share in full (typically up to ten contractors), MGB shares the complete set.
22. If the resulting set is larger than practical, MGB applies the contractor-track tie-breakers in Section 7.3 to produce a manageable list.
23. If the resulting set has fewer than three contractors, MGB tells the property owner so they can decide whether to widen the search or wait.
24. MGB sends the property owner the list with each contractor's stated capabilities visible.

7.3 Contractor-track tie-breakers

Applied only when the matching set is too large for practical introduction. Objective, published, applied consistently.

25. Closer fit to the project size — contractors whose target project size most closely matches the project's scope appear first.
26. Geographic specificity — contractors with explicit service area covering the project's MSA, county, or region are included ahead of contractors with generic statewide appetite.
27. Demonstrated track record in the measure category and property type.
28. Stated capacity to start within the property owner's timeframe.
29. Equitable rotation — where the prior four criteria are equivalent, MGB rotates inclusion to distribute opportunities equitably. Rotation is tracked in program records and resets annually.

7.4 How property owners act on the contractor list

- The property owner decides whom to contact — all, some, or none.
- MGB releases the property owner's contact information to contractors the property owner has selected, after the Borrower Consent has been signed.
- Contractors contact the property owner directly. Bids, proposals, and construction contracts are bilateral.
- MGB stays available as a neutral resource, but does not negotiate or take sides.

7.5 What contractors are expected to do

- Acknowledge the introduction within three business days.
- Provide a bid, proposal, indicative pricing, or a decline within ten business days, unless the property owner agrees to more time.
- Communicate directly with the property owner; do not route communications through MGB.
- Follow the Code of Conduct throughout.
- Pay MGB nothing at any point. No introduction fee, no engagement fee, no award fee, no fee upon completion of work.

8. What happens when no one matches on a track

If a project's attributes do not match any Active provider's Lending Criteria Profile, or any Active contractor's Contractor Capability Profile, MGB will:

- Tell the property owner that the existing pool on the affected track does not include a clear match.
- Offer to expand the relevant Directory so the property owner can browse a broader view of the registered pool, including Inactive registrants.
- Consider whether the gap suggests a recruiting target for MGB on that track.
- Note the gap (anonymized) in NPCA market intelligence reports.

9. Conflicts within the matchmaking process

- If a project sponsor is itself an NPCA capital provider or contractor, or affiliated with one, the affiliated registrant is excluded from matchmaking on that project on the affected track, and MGB will disclose the situation to the property owner.
- If an MGB staff member has a personal or professional relationship that creates a conflict, that staff member is recused and another staff member takes over.

- Charter Council members are not given preferential access to matchmaking on either track. Council membership confers no commercial advantage.
- Contributors to the MGB Founders Program receive no preference, priority, or commercial advantage in NPCA matchmaking on either track. The programs are structurally separate.
- Where a contractor and capital provider have a pre-existing referral relationship or economic tie, both must disclose that relationship if introduced on the same project. Property owners are free to select either, both, or neither, and the disclosure enters program records.
- Property owners may raise conflict concerns at any time and MGB will act to preserve the property owner's independent choice on both tracks.

10. Engagement status and matchmaking

Only Active registrants receive new curated introductions and structured process packages. Inactive registrants remain in their respective Directories — clearly marked — but do not receive new introductions until they return to Active status. Return to Active is effective immediately upon MGB's confirmation of a completed Profile refresh.

11. Records and reporting

- MGB keeps a record of every match on both tracks, including the project summary, the registrants matched, any tie-breakers applied, the property owner's selections, and the eventual outcome.
- Records support program improvement, tie-breaker fairness review, and aggregate market reporting on both tracks.
- Affected registrants may request, in writing, the record of a specific matching instance in which they were involved.
- Identifying information is not published in market intelligence reports without the affected parties' written consent.

12. Changes to this Protocol

MGB may update this Protocol from time to time, with notice to NPCA participants as described in the Participation Agreements. Material changes are discussed with the Charter Council — including capital and contractor representatives — before adoption.

Document NPCA-MM-001. Incorporated by reference into the NPCA Capital Provider Participation Agreement (NPCA-CPA-001) and the NPCA Contractor Participation Agreement (NPCA-CPTA-001). Matching applies on level footing to every Active Registered Capital Provider on the capital track and every Active Registered Contractor on the contractor track. NPCA is free at the point of use for all three participant types.