MISSOURI GREEN BANC | NATIONAL PACE CAPITAL ACCESS

NPCA Funding Model

How the National PACE Capital Access program is supported

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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Why this document exists

Plain-language note

NPCA is free at the point of use for every participant — property owners, capital providers, and contractors. There is no participation fee, registration fee, listing fee, renewal fee, matching fee, structured process fee, success fee, brokerage fee, referral fee, project-award fee, or transaction-based compensation from any participant. Because that is unusual for a capital-access platform — particularly one that also connects contractors — this document explains how the program is actually funded so participants, borrowers, partners, and funders can see that the financial model supports the program's neutrality.

1. The principle

- NPCA is operated by Missouri Green Banc as public market infrastructure that benefits the State of Missouri's clean energy transition.
- Like other public-good infrastructure, NPCA's costs are borne by the parties that benefit from public-good provision — foundations, federal and state programs, mission-aligned funders, and MGB itself — rather than by the parties whose neutrality the program is designed to protect.
- Charging any participant would create perceived or actual private-benefit risk inconsistent with MGB's 501(c)(3) status. Charging capital providers would create pay-to-play dynamics. Charging contractors would filter out smaller and workforce-focused firms. Charging property owners would suppress project pipeline.
- A uniform free-at-the-point-of-use model is the simplest defensible structure and the model foundations, federal funders, and public partners can support most easily.

2. Fee matrix — all fees zero for all participants

Fee type	Property Owners	Capital Providers	Contractors
Registration / participation fee	None	None	None
Listing / directory fee	None	None	None
Annual / renewal fee	None	None	None

Fee type	Property Owners	Capital Providers	Contractors
Matching / introduction fee	None	None	None
Structured RFP / RFQ fee	None	None	None
Success / transaction fee	None	None	None
Referral / brokerage fee	None	None	None
Project-award / closing fee	None	None	None

The matrix above is the complete statement of fees applicable under NPCA. Introducing any fee would require Charter Council consultation, substantial advance notice to affected participants, and a substantive change to this document.

3. Funding sources

3.1 Grant funding

- Foundation grants from funders aligned with green-bank, climate-finance, workforce development, and community-investment missions.
- Federal and federally-adjacent grant programs supporting state-level green-finance infrastructure, including EPA, DOE, USDA, and the Greenhouse Gas Reduction Fund ecosystem.
- State and regional grant programs supporting Missouri energy transition, economic development, workforce development, and underserved-community investment.
- Coalition grants channeled through partners such as the Coalition for Green Capital, the Midwest Investors Forum, and ICLEI USA.

3.2 MGB Founders Program

- The MGB Founders Program supports MGB's broader mission through philanthropic contributions on the Founders Tiers, Foundation Partnership Track, and Public-Sector Partnership Track.
- The Founders Program is structurally separate from NPCA. Founders contributions do not confer NPCA participation benefits, matching priority, or any commercial advantage on any track.

- Capital providers or contractors may also be MGB Founders; that combination is permitted, fully disclosed, and gives the Founder only the recognition benefits set out in the Founders materials — nothing more, and nothing that affects NPCA matching.

3.3 MGB program revenue

- Technical assistance contracts and consulting engagements that draw on MGB's expertise in green-bank operations, C-PACE program design, contractor education, and property-owner training.
- Fees for services that are clearly separate from NPCA participation — for example, training program tuition, certification fees, and licensed-content fees.
- Other earned revenue from MGB's broader portfolio of programs.

3.4 In-kind contributions

- Volunteer service from Charter Council members and program advisors on both tracks.
- Pro bono professional services from law firms, accounting firms, and consulting partners aligned with the program's mission.
- Donated platform technology, communications, and design services where available.

4. NPCA versus the MGB Founders Program — the separation

Because the two programs sit next to each other in MGB's operating model, this section makes the separation explicit. Conflating the two would compromise NPCA's neutrality on both tracks. Keeping them separate protects both.

- NPCA participation — whether on the capital track, the contractor track, or as a property owner — is free.
- MGB Founders contributions are tiered philanthropic gifts, structured to recognize supporters of MGB's broader mission.
- Founders contributions do not affect NPCA participation, matching, or property-owner selection on either track.
- Sponsorship development is administratively separate from NPCA matchmaking within MGB. The staff who develop sponsorship relationships do not administer NPCA matchmaking.
- Sponsorship records are kept separately from NPCA matchmaking records.

- Charter Council membership in NPCA is earned by sustained service, not by financial contribution. Founders contributions do not confer Charter Council eligibility.

5. What NPCA never charges

To remove any ambiguity, NPCA does not charge, has no plan to charge, and would only introduce a charge after full Charter Council consultation and a substantive change to this document:

- Participation, registration, or listing fees on either the capital track, the contractor track, or the property owner track.
- Annual, renewal, or membership fees on any track.
- Success fees, transaction fees, or compensation tied to closings on the capital track.
- Award fees, contract fees, or compensation tied to construction work on the contractor track.
- Brokerage, placement, finder, or referral fees from any participant.
- Fees from property owners for any service rendered through NPCA.

6. How spending decisions are made

- NPCA operating costs are part of MGB's annual operating budget, approved by the MGB Board.
- Major program expenditures (technology platform, market intelligence reports, special initiatives on either track) are presented to the Board with input from the Charter Council where relevant.
- MGB publishes annual financial information consistent with its 501(c)(3) reporting obligations.
- Anonymized program metrics — capital providers registered, contractors registered, matches made on each track, deals closed, projects delivered, jobs supported, capital deployed — are published periodically in NPCA market intelligence reports.

7. Sustainability and the role of MGB

Operating a free public-good platform requires a sustainable funding base. MGB has committed to the program's free-at-the-point-of-use model for all three participant types as a matter of program design. MGB's commitment is supported by:

- A diversified funding mix that does not depend on any single source.

- A platform structure designed to scale operations without proportional cost increases (a registered participant on either track in year three costs no more to maintain than a registered participant in year one).
- A documented path to recognition through the Charter Council that motivates sustained, voluntary contribution of time and expertise from both capital and contractor communities.
- Periodic Board and Charter Council review of program economics, with transparent reporting if the funding picture changes.

8. Funder recognition

- Foundation, federal, and state funders are recognized in NPCA materials consistent with their grant-agreement terms.
- MGB Founders Program contributors are recognized under the Founders Program's recognition framework, not the NPCA platform.
- Charter Council members are recognized for their service in NPCA materials by name and institution or firm.

9. Changes to this document

MGB may update this document from time to time, with notice consistent with the Participation Agreements. Material changes to the funding model are discussed with the Charter Council before adoption. Any introduction of a participation fee, registration fee, or transaction-based charge on any track would constitute a material change requiring Charter Council consultation and substantial advance notice to affected participants.

Document NPCA-FM-001. Replaces and supersedes any prior NPCA Fee Schedule document. Incorporated by reference into the NPCA Capital Provider Participation Agreement (NPCA-CPA-001) and the NPCA Contractor Participation Agreement (NPCA-CPTA-001).