MISSOURI GREEN BANC

Workforce Education & Training Series

# Permitted Roles & Prohibited Statements

*Three things you do. Five things you never do. Keyed to Segment 5.*

MGBA-EQP-JA-06

You are an equipment provider. You are not a financial advisor, not a broker, not an underwriter, not a licensed lender. Nothing in this program changes that, and knowing C-PACE well does not authorize you to act as though it did. This page is the boundary, and the boundary is where the liability sits.

## YOUR THREE PERMITTED ROLES

| ROLE | WHAT IT LOOKS LIKE | WHAT IT IS NOT |
|---|---|---|
| 1. Recognize the trigger | You hear "not in this budget," "maybe next year," "we can only do half of it," or "ownership won't approve the capital." You register that as a capital constraint rather than a product rejection. | Not a qualification interview. You are not assessing the owner's creditworthiness or the property's eligibility. |
| 2. Introduce the mechanism, accurately and briefly | You state that a statutory financing mechanism exists, name it, say who administers it, and offer a connection. Use the approved language in MGBA-EQP-JA-07. | Not a pitch. Not a quote. Not a projection. Not a promise that the project will qualify or close. |
| 3. Hand off cleanly | You route the owner to Missouri Green Banc or to a C-PACE-certified contractor, then return to specifying and supplying equipment. | Not case management. Once handed off, you are not the owner's guide through underwriting, consent, or closing. |

## THE FIVE PROHIBITIONS

| NEVER | WHY |
|---|---|
| Never quote rates or terms. | You do not set them. A number you invent becomes a number the owner heard from you, and it will be repeated back at closing when it does not match. |
| Never promise approval or eligibility. | Both are determined through program review. "This qualifies" is a sentence you are not authorized to say — about a property, a project, or a product. |
| Never guarantee savings. | Savings projections come from engineering analysis, not from a product datasheet. A datasheet describes equipment under test conditions, not a building under operating conditions. |

| NEVER | WHY |
|---|---|
| Never advise on tax, accounting, or legal treatment. | Off-balance-sheet treatment, assessment deductibility, and lien position all go to the owner's own professionals. Every time, without exception, including when the owner presses. |
| Never make the mechanism a closing tactic. | C-PACE is not a discount, not an incentive, and not a promotion. Presenting it as one damages your credibility and the program's. |

### THE SELF-CHECK

If a sentence you are about to say could be read as advice about money rather than information about equipment — do not say it. Hand it off.

The test does not depend on your intent or on how well you understand the mechanism. It depends on how the sentence can be read by an owner who is making a capital decision.

## PRESSURE SITUATIONS, AND THE LINE THAT HOLDS

| IF THE OWNER SAYS | YOU SAY |
|---|---|
| "Just ballpark it for me. What's the rate?" | "I'd be guessing, and a guess from me is worth less than nothing to you. The capital provider sets it. Let me get you to the person who can give you a real number." |
| "You've done this before — will we qualify?" | "I've supplied projects that went this route. Whether yours qualifies goes through program review, and I'm not the reviewer. That review is free to start." |
| "What will we save?" | "The savings number that matters comes out of an energy audit or engineering analysis on your building. I can tell you what the equipment does. I can't tell you what your building will do." |
| "Is this deductible? Does it stay off our balance sheet?" | "That is a question for your accountant, and I'd be doing you a disservice by answering it. It is a normal question and they will have a clear answer." |
| "Can you get us a better deal through this?" | "It isn't a discount program. It's a way to pay for the right scope instead of the affordable scope. The pricing in front of you is the pricing." |

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