Sample Annual Cash-Flow Analysis

A worked example, and a blank column for your own building.

Illustrative only. The figures below show how the arithmetic behaves, using round numbers. They are not a quote, a projection for your building, or an indication of available terms.

LINE	ILLUSTRATIVE EXAMPLE	YOUR BUILDING
Total project cost financed	$5,000,000	
Term	***[years — MGB to confirm the program maximum]***	
Fixed rate	***[rate]***	
Annual C-PACE installment	$400,000	
Annual utility savings	$310,000	
Annual emergency repair avoidance	$60,000	
Annual tenant retention value	$20,000	
Annualized catastrophic failure avoidance	$10,000	
Total annual return	$400,000	
Net annual cash-flow effect	Approximately zero — cash-flow neutral	
Cash retained in operating accounts	$5,000,000	
Installment per square foot	***[ask for this figure]***	

How to read this

- The building gets new systems. Net cash flow is approximately unchanged from year one. The capital you would have written a check for never left your operating account. That is cash-flow neutrality in a single table.
- The savings line should come from a qualified engineer's model, not from an equipment vendor's brochure. The finding the district must make before entering an assessment contract is that estimated economic benefit over the financing period equals or exceeds the cost of the project — a test that counts more than the utility bill alone.
- A modest negative in the net line is not disqualifying. A large one is a flag worth asking about — usually a question about scope, term, or the savings model rather than about C-PACE itself.

WHAT TO ASK FOR ON YOUR OWN DEAL

Ask for this table, filled in, from whoever is asking for your signature. Ask for the annual installment expressed per square foot of your building. Both should be available before you are asked to sign anything.

Questions on your own transaction: (866) 554-4083 | communications@missourigreenbanc.org

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