

Improving Energy Use and Efficiency for Small Businesses going **green** can save you green

Nationally small businesses spend more than \$60 billion on energy each year. Small businesses that invest strategically can cut utility costs 10 to 30 percent without sacrificing service, quality, style or comfort – while making significant contributions to a cleaner environment.

Many projects will require little expense. However, for those that require capital, SBA loan-guaranty programs can ease the way to go green.

With a 50 percent SBA-backed guaranty, and an average loan of \$35,000 with its maximum loan size of \$350,000—SBAExpress is an excellent loan program to help small businesses adopt green practices. The SBAExpress program offers a streamlined application process making it easier to apply for these loans. And, all of SBA's 7(a) loan programs can be used by small businesses to fund green improvements.

Small businesses can also take advantage of SBA's Certified Development Company (504) loan program to make significant capital improvements including extensive plant/office renovations to increase energy efficiency overall.

SBA Loans Finance Energy-Efficient Improvements:

- Energy-efficient appliances
- Alternative fuel for vehicles
- Replacing transportation fleet with hybrid vehicles
- Purchase of improved-mileage vehicles
- Increased efficiency, HVAC, heat pumps, geothermal energy
- Energy-efficient doors, windows, skylights
- Increased insulation
- Wind and solar power
- Energy-efficient power and light bulbs

Savings small businesses make from adopting energy improvements, also include federal energy tax savings for the tax year of 2008.

For more information on the SBA loan programs, check out the Web site at:

<http://www.sba.gov/services/financialassistance/sbaloantops/index.html>.

For additional information about energy efficiency for small businesses, visit the SBA Web site at www.sba.gov/energy.

Finding Green at Business.gov

Another great resource for going green is the Web site www.business.gov.

The *Small Business Guide to Energy Efficiency* identifies projects offering the biggest payback when going green; available financial incentives; and state and local programs to help your business take on that green glow.

There's also another section of energy-efficiency tips for categories like food service equipment, heating and air conditioning, lighting, office equipment, vehicles and water conservation.

Calculators at the site let you see how much money you can save with the various energy upgrades.

Improve Your Energy Efficiency

There is no substitute for a comprehensive energy survey and analysis, but if a small business "doesn't do anything else" here are 12 "sure savers" — simple, high "return on investment" energy efficiency opportunities.

- 1) Turn off lights and equipment when not in use.
- 2) Buy ENERGY STAR qualified products.
- 3) Install lighting occupant sensors in proper locations.
- 4) Adjust lighting to actual needs—use free "daylighting".
- 5) "Tune-up" heating/air-conditioning (HVAC) system with an annual maintenance contract.
- 6) Regularly change or clean HVAC filters.
- 7) Install a programmable HVAC thermostat.
- 8) Replace incandescent light bulbs with compact fluorescent light bulbs (CFLs), wherever appropriate.
- 9) Install LED (light-emitting diode) exit signs.
- 10) Control direct sun through windows, both summer and winter to prevent or gain heat.
- 11) Use ceiling fans for lower cost comfort.
- 12) Plug air leaks with weatherstripping and caulking.



Look for ENERGY STAR

ENERGY STAR, a program of the U.S. Environmental Protection Agency, helps small business owners and operators improve the performance of their facilities while reducing energy costs.

The ENERGY STAR Web site at: <http://www.energystar.gov/> identifies products to improve energy usage, buildings and plants that manage energy efficiently and steps to take to improve your business “green” footing.

Other resources on the ENERGY STAR site include:

Putting Energy into Profits:

This online guide is designed to educate and assist the small business community achieve the benefits of energy efficiency. Whether you own your building or are a tenant, you want lighting, heating, air-conditioning, power for office equipment, and other services at the lowest possible cost. This guide can help identify cost-effective opportunities to upgrade building equipment and systems for bottom line savings.

Visit: http://www.energystar.gov/ia/business/small_business/sb_guidebook/smallbizguide.pdf for the guide.

Portfolio Manager—Measure and Track Energy Performance:

By measuring, setting goals and tracking energy use, small business can gain control of, and manage energy expenses. Small businesses are eligible to use ENERGY STAR’s Portfolio Manager Tool to benchmark buildings and track savings. For more information, visit <http://www.energystar.gov/benchmark>.

Technical Assistance:

E-mail your questions to epasmallbiz@energyandsecurity.com or call toll-free at 1-888 STAR YES (1-888-782-7937) to speak with energy experts. ENERGY STAR assistance ranges from calculations on energy costs and savings to answering questions about specific technologies.

Energy Star Small Business Network E-Update:

Small businesses that join the Network receive a free monthly update by e-mail that can save them valuable time by highlighting the latest news and information on energy efficiency pertinent to small business owners.

To help find special offers and rebates in your area, ENERGY STAR provides a special, zip-code driven tool on its Web site. Go to http://www.energystar.gov/index.cfm?fuseaction=rebate.rebate_locator.

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Warren Brown, SBA’s 2006 Washington, D.C.-area Small Business Person of the Year is taking steps to power his CakeLove bakeries and shops by switching to wind-generated electrical power, doing online banking and recycling paper.” Brown says going green results in saving green. The nice thing about this is going green hasn’t cost me anything.”

