



## Intelligent Water Treatment Financing Solutions

Equipment Financing  
Project Financing



***“Access to Capital remains the number one reason drinking water treatment projects are stalled in the U.S....It is not for a lack of cost-effective technologies, but rather the availability of timely and accessible dollars which end users greatly need to accomplish their desires for the water systems and communities they serve.”***

**- Steve Odom, VCLEAR Resources**

# ***VCLEAR Capital* Provides Intelligent Financing Programs for Water Treatment Projects**



## **Applications - Beneficiaries**

**Domestic Mutual Water Companies**  
**Private Water Companies**  
**Home Owner Associations**  
**Water Districts, MUDs, Others**  
**Industrial Clients**  
**Remediation Site PRPs**



## **Why choose *VCLEAR Capital*?**

**Lower Total Project Cost**  
**System, Media, and Maintenance Financed**  
**Installation, Construction, Media Replacement and Engineering Costs Included**  
**Simplicity of Process - Lowers Legal Fees**  
**Quick Approval**  
**Access to funding without the hassle**  
**Flexible Payment Structure Options to Match Budgets**  
**No Bonding Required**  
**Customized Financing**  
**Conservation of Other Capital Sources  
(Revenue, General Obligation, Bank Lines)**



# Compare **VCLEAR Capital** Programs To Other Financing Sources

**One Stop Shopping Means an Integrated Solution**  
**In House Financing Means Quicker Review and Turnaround**  
**Quicker Approval Process Means Faster Compliance**  
**Competitive Interest Rates and Fees**  
**Attractive Total Value Proposition**

	<b>VCLEAR Capital</b>	<b>USDA (Rural Development)</b>	<b>EPA / State Revolving Fund</b>
Approval Process	1 week	6-18 Months	4-18 Months
Up-front Preliminary Engineering Report or equivalent + 90% design	Not required	Required	Required
Implementation	Simple/Integrated	Complex & Costly; designed for > \$1MM projects typ.	Complex & Costly
Bank Approval	Not Required	Required	Required
Piloting	Optional	Required	Required
Typical Project Timeline (from application)	< 6-8 Months (site specific)	2-3 years or longer based on funding	2+ yrs or longer based on funding
Compliance	Fast	Slow	Slow
O&M, Media Change Out, service	Can be Included	Not Included	Not Included
Construction Plans	Included	Required	Required
Bonding	Not required	Required	Required



# Key Steps to Securing **VCLEAR** Capital Financing:

- Needs Analysis, Site Profile, Sizing & Scoping of Project*
- Design Basis Developed*
- Develop Project Cost Estimate based on Site Specific Scope*
- System Capital Costs*
- Installation / Construction*
- Finalize Capital Needs and Finance Vehicle*
- Customer Completes Application*
- VCLEAR Capital Review / Approval*
- Final Proposal from VCLEAR Capital*
- Customer Approvals*
- Project Execution*



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