

# CLEAN ENERGY FOR BUSINESS



Australian retail electricity prices are already amongst the highest in the world with prices expected to continue rising. There are plenty of opportunities for businesses to control costs by using energy more efficiently or switching to new sources of energy, including renewables. The CEFC has worked with banks and other financiers to deliver a range of cost-effective financing solutions to help businesses reduce energy consumption, improve productivity and lower emissions.

## HOW CAN BUSINESS BENEFIT?

- Make cost-effective upgrades to equipment, buildings and production facilities
- Lower your operating costs and boost productivity
- Insulate your business from volatile and rising energy prices
- Reduce carbon emissions

### CEFC FINANCE IN ACTION

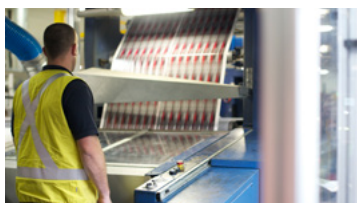
## CUT ENERGY USE, LIFT PRODUCTIVITY, LOWER EMISSIONS



This Bundaberg, Queensland, private school installed a 194kW rooftop solar system with battery storage and upgraded its fluorescent lights to LEDs. Grid energy consumption fell more than 80 per cent and the Large-scale Generation Certificate revenue offsets the school's remaining power bill.



This Victoria and Queensland-based plastic products manufacturer lifted productivity by installing new generation rotational moulding ovens that reduce heating and cooling times. Electricity usage fell by over 35 per cent and gas usage fell by 49 per cent.



New presses doubled operating speed and halved energy use for a given quantity of labels for this printer's operations in Regency Park, SA, and Somerton, Vic. Energy costs fell 14 per cent; faster setup and printing improved productivity; production capability expanded; and the cost of wastage and ink fell.



This multi-franchise car dealership on Sydney's northern beaches installed 1,000 solar panels with 260KW of capacity and 960 LED light fixtures. Electricity costs more than halved, with cost savings net of finance payments projected to exceed \$3.7 million over 20 years.

## WHAT YOU CAN DO

### CHANGE YOUR ENERGY USE

- Rooftop and ground-mounted solar systems
- Solar hot water and heat pumps
- Demand management systems
- Embedded electricity networks
- Battery storage
- Smart controls and systems
- Bioenergy and biofuels
- Energy-from-waste

### CUT YOUR ENERGY USE

- Variable speed drives
- Lighting, heating, ventilation and air-conditioning (HVAC)
- Industrial and commercial refrigeration
- Smart monitoring and control devices
- Window glazing and shading
- Water efficiency and irrigation
- Building management systems
- Energy efficient plant and equipment

### LOWER YOUR EMISSIONS

- Low emissions and electric vehicles
- Electricity generation
- Transportation
- Waste management
- Waste utilisation
- Co-generation

# FLEXIBLE FINANCING TO SUIT YOUR NEEDS



## ASSET FINANCE

Our asset finance programs with co-financiers are targeted towards the needs of businesses to encourage energy efficiency improvements.



### ENERGY EFFICIENT ASSET FINANCE

0.7% p.a. discount on the standard asset finance rate for eligible energy efficient assets

Loans up to \$5m

Chattel mortgage, hire purchase and finance leases available

Loan terms up to 10 years, and timing of repayments tailored to suit cash flow

100% finance available

[anz.com.au](http://anz.com.au)

### EQUIPMENT FINANCE ENERGY EFFICIENT BONUS

0.70% p.a. discount on the equipment finance rate on qualifying assets for the life of the loan

Loans up to \$5m

Equipment loan, hire purchase or finance lease options available

Tailored repayments to suit cash flows and circumstances

Typically \$0 deposit required

[nab.com.au/eeb](http://nab.com.au/eeb)

### ENERGY EFFICIENT EQUIPMENT FINANCE

0.70% p.a. discount on the standard finance rate on qualifying assets

Loans from \$10k up to \$5m

Flexible finance arrangements, with up to 100% financing of the cost of the equipment

Loans terms up to 10 years, with the financed asset usually acting as security

Lending structured to match cash flow cycles

[commbank.com.au/energy](http://commbank.com.au/energy)

### ENERGY EFFICIENT FINANCE

0.70% p.a. discount on the standard interest rate on financing for qualifying energy efficiency projects

Loans from \$15k up to \$5m

Finance leases, commercial loans and commercial hire purchase facilities available

Typically, only security over the equipment is required

Loan terms of up to 10 years

[westpac.com.au/energy](http://westpac.com.au/energy)

## MACQUARIE ASSET FINANCE PROGRAM

Macquarie Leasing's asset finance program, supported by the CEFC, is offering discounted financing rates for businesses and consumers who choose to finance electric and plug-in hybrid electric vehicles, as well as a range of qualifying energy efficient and renewable energy equipment.

[macquarie.com.au/business-banking](http://macquarie.com.au/business-banking)

## RATESETTER GREEN LOAN MARKET

The CEFC has committed up to \$20 million to support the RateSetter Green Loan lending market, an innovative peer-to-peer platform, which offers secured and unsecured personal and small business loans from \$2,001 to \$250,000. Terms are from six months to seven years.

[ratesetter.com.au/personal-loans/green-loans](http://ratesetter.com.au/personal-loans/green-loans)

## ECLIPX LOW EMISSIONS VEHICLES

The CEFC is encouraging the uptake of low emissions vehicles by providing Eclipx corporate, government and not-for-profit fleet buyers with access to favourable interest rates when choosing eligible low emissions passenger and light commercial vehicles.

[eclipx.com](http://eclipx.com)

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