

# CLEAN ENERGY FOR BUILDINGS



Buildings are one of the highest users of energy in Australia and account for approximately 23 per cent of carbon emissions. There are a range of cost-effective financing options for building owners and managers looking to manage volatile energy prices, improve their NABERS rating and boost the sustainability of their buildings, as well as lower their energy use.

## HOW CAN BUILDING OWNERS BENEFIT

- Make cost-effective upgrades to lighting systems, air-conditioning systems and building management systems
- Reduce operating and maintenance costs
- Attract tenants by having a higher NABERS Energy Base Building Rating
- Increase asset value with improved building performance
- Insulate your property from volatile and rising energy prices
- Reduce carbon emissions

### CEFC FINANCE IN ACTION

#### CUT ENERGY USE, REDUCE OPERATING COSTS, LOWER EMISSIONS



This 25-year old office building in Sydney installed new chillers, variable speed drive pumps, 100kW solar PV, building management system, power factor correction unit and replaced its single glazed façade. The deep retrofit resulted in a PCA A Grade, an increase from a 2.5 Star to 5.0 Star NABERS Energy Base Building Rating and a 35 per cent reduction in carbon 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.



The Readers Digest building in Sydney has been upgraded with smart LED lighting, two new energy efficient chillers and a new building management system to better manage its energy use. The upgrade is being financed through an Environmental Upgrade Agreement (EUA) by the NAB, the CEFC and Eureka Funds Management.

## WHAT YOU CAN DO

### CHANGE YOUR ENERGY USE

- Rooftop and carpark solar PV systems
- Solar hot water coupled with high efficiency heat pumps
- Battery storage

### CUT YOUR ENERGY USE

- Smart building management systems
- Variable speed drives, high efficiency motors and pumps
- Voltage optimisation
- Power factor correction
- High efficiency lighting systems and controls
- Upgrade of air conditioning systems

### LOWER YOUR EMISSIONS

- Co-generation and tri-generation systems for buildings
- High-efficiency gas hot water heaters
- High-efficiency gas domestic hot water

### ENERGY IN BUILDINGS: 50 BEST PRACTICE INITIATIVES



The CEFC and Norman Disney & Young have developed a practical, user-friendly resource for property owners and managers with details about 50 best practice energy efficiency and clean energy initiatives. This handy guide includes upfront costs and likely payback periods. Visit [www.cefc.com.au/property](http://www.cefc.com.au/property) to download the guide.

# 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)

## RATESETTER GREEN LOAN MARKET

The RateSetter Green Loan marketplace is Australia's first peer-to-peer green lending platform. The innovative online platform draws on CEFC finance to bring together investors, borrowers and clean energy product providers who have a shared interest in low emissions, energy efficiency and renewable energy projects. Eligible solar and storage equipment includes solar panels and inverters for rooftop installation, batteries and solar water heaters. Eligible energy efficient and low emission equipment includes power factor correction, LED lighting, air conditioning and variable speed drives. Visit [www.ratesetter.com.au](http://www.ratesetter.com.au)

## ENVIRONMENTAL UPGRADE AGREEMENTS

Environmental or Building Upgrade Agreements (EUAs) give commercial building owners the ability to invest in clean energy improvements via competitive finance with long-term repayments. EUA finance is offered at a fixed interest rate, with no upfront spend and loan terms of up to 10 years. Energy savings can be used to fund the repayments, which are made via fixed, quarterly Council rates, allowing the upgrade costs to be offset against the energy savings. EUAs bring together building owners, councils and Eureka Funds Management, drawing on finance from the CEFC and NAB. EUAs are available in selected local council regions across NSW, Victoria and South Australia. Visit [www.eurekauf.com.au](http://www.eurekauf.com.au)

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