





The agribusiness sector plays a critical role across the Australian economy, with a well-earned reputation for quality produce, innovative production methods and local employment opportunities – whether producing for the domestic market or extending into the highly competitive global market. This track record makes agribusinesses ideally-suited to capitalise on the growing wave of energy efficient and clean energy technology. Together with some of Australia's most well-known banks, the Clean Energy Finance Corporation is pleased to deliver cost-effective financing solutions to help agribusinesses to make energy efficient and renewable energy improvements to ensure they remain competitive.

HOW CANAGRIBUSINESS BENEFIT?

- Make cost-effective upgrades to energy efficient equipment, buildings and production facilities
- Lower your operating costs and boost productivity
- Insulate your business from volatile and rising energy prices
- Save water, reduce fertiliser use, reduce carbon emissions

CEFC FINANCE IN ACTION

HARVESTING THE BENEFITS OF ENERGY EFFICIENCY



A new windrower has helped a family business in Ballarat, Victoria reduce diesel consumption by about 25 per cent, cut carbon emissions and improve energy productivity. The windrower saves 2 to 2.5 litres of diesel per hectare.



A potato, onion and carrot producer in Parilla, South Australia cut energy use by about 15 per cent and water and fertiliser use by around 20 per cent after investing in a new irrigation system with variable rate centre pivots to control overwatering.



A family apple and chestnut growing business in Wandiligong, Victoria cut energy costs by just under 40 per cent by installing an ammonia liquid recirculation refrigeration plant with smart controls that improved energy efficiency.



A Stanthorpe, Queensland produce farmer installed a roof-mounted solar PV system which provides 38 per cent of daily electricity use. The reduced dependence on grid electricity shaved approximately \$7,500 from the annual power bill.

WHAT YOU CAN DO



- Solar powered irrigation pumps
- Solar hot water and heat pumps
- Rooftop solar systems
- Biomass energy-from-waste



- Variable speed drives, high efficiency motors and pumps
- Smart monitoring and control devices
- Farm and process machinery upgrades
- Efficient refrigeration
- Farm reconfiguration for maximised efficiency
- Efficient lighting, heating, insulation, ventilation and air conditioning



- Farm equipment and vehicle upgrades
- Co-generation and tri-generation systems for processors





ASSET FINANCE

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

ANZ ?	* nab	CommonwealthBank	W estpac
ENERGY EFFICIENT ASSET FINANCE	EQUIPMENT FINANCE ENERGY EFFICIENT BONUS	ENERGY EFFICIENT EQUIPMENT FINANCE	ENERGY EFFICIENT FINANCE
0.7% p.a. discount on the standard asset finance rate for eligible energy efficient assets	0.70% p.a. discount on the equipment finance rate on qualifying assets for the life of the loan	0.70% p.a. discount on the standard finance rate on qualifying assets	0.70% p.a. discount on the standard interest rate on financing for qualifying energy efficiency projects
Loans up to \$5m	Loans up to \$5m	Loans from \$10k up to \$5m	Loans from \$15k up to \$5m
Chattel mortgage, hire purchase and finance leases available	Equipment loan, hire purchase or finance lease options available	Flexible finance arrangements, with up to 100% financing of the cost of the equipment	Finance leases, commercial loans and commercial hire purchase facilities available
Loan terms up to 10 years, and timing of repayments tailored to suit cash flow	Tailored repayments to suit cash flows and circumstances	Loans terms up to 10 years, with the financed asset usually acting as security	Typically, only security over the equipment is required
100% finance available	Typically \$0 deposit required	Lending structured to match cash flow cycles	Loan terms of up to 10 years
anz.com.au	nab.com.au/eeb	commbank.com.au/energy	westpac.com.au/energy

FORESIGHT GROUP

The CEFC is working with Foresight Group to identify and develop opportunities to invest equity in a range of bioenergy and energy from waste projects in the Australian market. These can include landfill gas capture and destruction; anaerobic digestion; biomass to energy; and the production of biofuels such as Processed Engineered Fuel (PEF) and Refuse Derived Fuel (RDF) which can be used as an alternative to gas or coal-fired generation. Internationally, Foresight Group has financed waste projects with an annual waste processing capacity of 1.9 million tonnes.

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 ratesetter.com.au/personal-loans/green-loans