



**SUSTAINABLE
MELBOURNE
FUND**

INTRODUCING ENVIRONMENTAL UPGRADE FINANCE FOR OWNER OCCUPIERS

Increase your property's value. Save money on bills.

As an owner occupier, you have the power to improve your building while saving on operational costs. All you need to do is take out a new form of finance called an EUA (Environmental Upgrade Agreement), in which you'll be able to free up cash flow while simultaneously increasing the value of your property.

Sustainable Melbourne Fund (SMF) can help you access an EUA. All you need to do is apply.

Easy to apply. Easy to service.

No upfront costs – simply make repayments through council rates

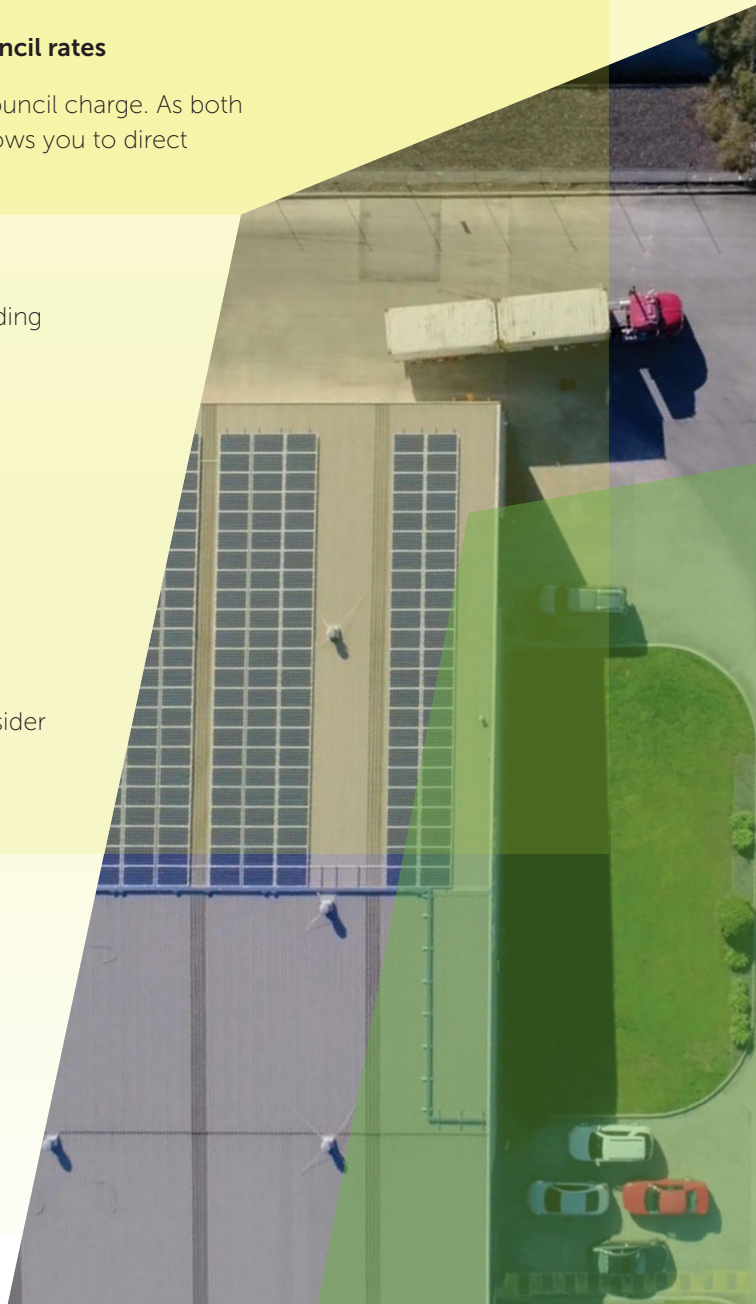
With an EUA, loan repayments are considered a statutory council charge. As both a landlord and business owner, this new form of finance allows you to direct repayments in a way that best suits your business structure.

Benefits include:

- Owning new, more efficient assets and an improved building
- Reduced business risks with fixed repayments
- Extended finance loan terms to increase cash flow
- No additional security requirements (personal, business guarantees, mortgages or registered charges)
- No hidden costs
- No costly and complicated refinances
- A simple application and credit process
- Ability to novate the EUA, giving you the flexibility to consider alternative strategies for your property
- A range of other features unique to EUA Finance

**INTERESTED IN
LEARNING MORE?
CONTACT SMF TODAY.**

1300 432 044
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GET A QUOTE ON FINANCE TODAY

Loans available from \$20,000 and beyond

Find out how much finance you can borrow (and what interest rates apply). All we need is your preferred loan terms and information on your building's built form i.e. current energy source and lighting.

Eligibility requirements

- The proposed project must provide an environmental benefit to the building
- The property must be existing and used for non-residential purposes
- The property should not be owned through a self-managed super fund
- The property should be located in an eligible council area
- Council rates must be paid

**CONTACT US TO
ENQUIRE TODAY.**

What's an EUA?

An EUA is a loan repaid via quarterly council rates.

What is SMF?

SMF was established by the City of Melbourne Council in 2002 to provide financial support to businesses implementing environmental upgrade projects. This includes everything from solar, waste, and water solutions to more complex solutions that can help to reduce your emissions as well as your operational costs.

Why choose SMF over other lenders?

Since our inception, we've worked with local and state governments to develop the EUA program and currently have 150 projects approved to take advantage of this new funding mechanism. Unlike financiers that do not uniquely specialise in EUAs, clients can trust our expertise and experience.

