



**SUSTAINABLE  
MELBOURNE  
FUND**

# INTRODUCING ENVIRONMENTAL UPGRADE FINANCE FOR LANDLORDS

**Increase your property's value. Decrease your tenant's bills.**

As a landlord, you have the power to improve your building while helping your tenants save on operational costs. All you need to do is take out a new form of finance called an EUA (Environmental Upgrade Agreement) – your tenant shares the repayments of your upgrades while simultaneously increasing the leasing potential 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**

EUAs allow repayments to be redirected and repaid through your council rates. As a landlord, you can negotiate the terms of these repayments with your tenant, so that both parties benefit fairly.

Benefits include:

- Owning new, more efficient assets and an improved building
- Reduced business risks with fixed repayments
- The opportunity to share repayments with tenants
- Secure long-term tenancies
- 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
- The ability to novate the EUA, giving you the flexibility to enter alternative strategies for your property
- A range of other features unique to EUA Finance

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

1300 432 044  
info@sustainablemelbournefund.com.au  
[www.sustainablemelbournefund.com.au](http://www.sustainablemelbournefund.com.au)





# 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.

