



INTRODUCING ENVIRONMENTAL UPGRADE FINANCE FOR TENANTS

Save money on business operations. Reduce emissions.

As a business owner, you know that operational costs – from electricity, to water and wastage – all add up, posing a significant strain on your bottom line as you grow. An EUA (Environmental Upgrade Agreement) is a new form of finance that can help you save money on bills by implementing more efficient options, like solar panels, waste minimising upgrades and water saving applications.

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

No upfront costs. Easy to service.

Simply make repayments through your council rates

With an EUA, repayments are redirected and repaid through your council rates. As a tenant, this new form of finance can greatly benefit your business; it gives you the flexibility to split payments, access longer terms and allowing you to install assets without impacting your balance sheet and existing lease and finance arrangements.

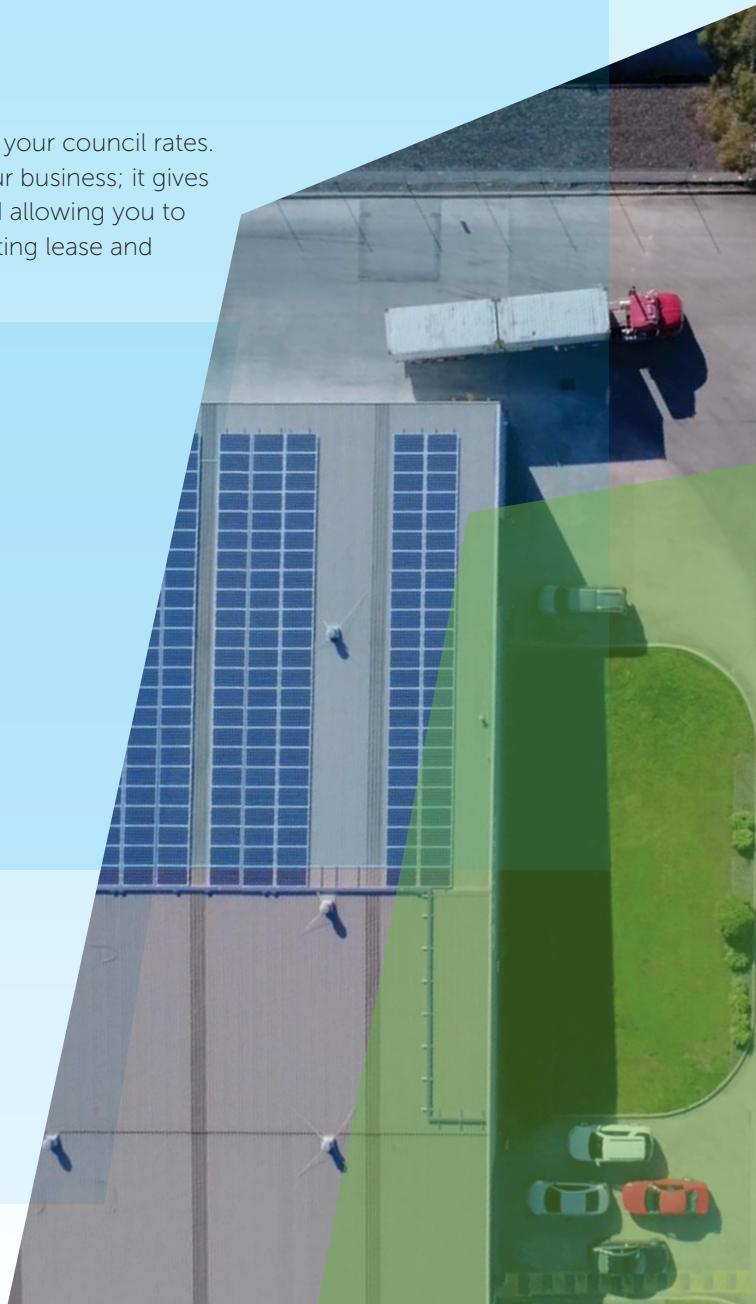
Benefits include:

- Extended finance loan terms to increase cash flow
- Reduced business risks with fixed repayments
- Tax-deductible repayments*
- Competitive interest rates
- A simple application and credit process
- Straightforward landlord negotiations
- No security obligations
- Other unique features only available to EUA finance

* Please seek financial advice to see whether your repayments can be tax deducted.

**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.

