

An aerial photograph of a roof covered in blue solar panels. The panels are arranged in rows, separated by metal rails. A white rectangular placeholder is positioned in the upper left quadrant of the image. The background is a mix of blue, grey, and white tones, with a semi-transparent white geometric shape overlaid on the right side.

**Australia's leading
commercial green
loan provider**

Why Sustainable Australia Fund Exists

We believe that capital can be utilised as a force for environmental good.

Every dollar Sustainable Australia Fund invests improves the economic and environmental outcomes of our customers, delivering tangible impact.

Sustainable Australia Fund (SAF) is Australia's leading provider of Environmental Upgrade Finance, a commercial green loan that helps businesses upgrade their buildings to achieve savings through energy efficiencies, as well as addressing climate change.

This was the first form of government-legislated environmental finance introduced in Australia.

Originally established by the City of Melbourne in 2002, and now wholly independent, Sustainable Australia Fund has been significantly scaled to drive environmental upgrades across Australia over the last 20 years.

We exist to deploy the most amount of capital to deliver the greatest environmental benefits, leaving future generations a better world.



Environmental Upgrade Finance

Sustainable Australia Fund has created a way for your business to access government-enabled funding - a flexible green loan known as Environmental Upgrade Finance.

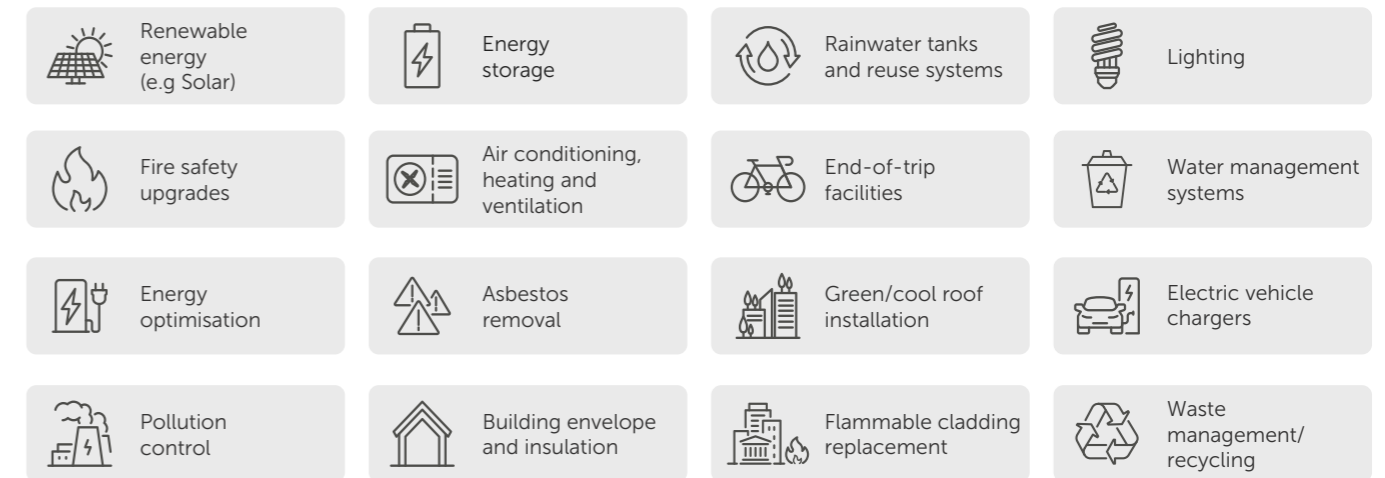
Environmental Upgrade Finance helps you implement building upgrades that reduce your operational costs while making a positive environmental impact.

Environmental Upgrade Finance gives you access to the capital you need so you can unlock savings and make repayments through your local council rates. With savings often exceeding repayments and terms to suit your needs, your business could be cash-flow positive from day one!

To find out if your council is offering this finance go to sustainableaustraliafund.com.au

What can be funded?

Our finance can be used to fund a range of environmental and building upgrade projects, such as:

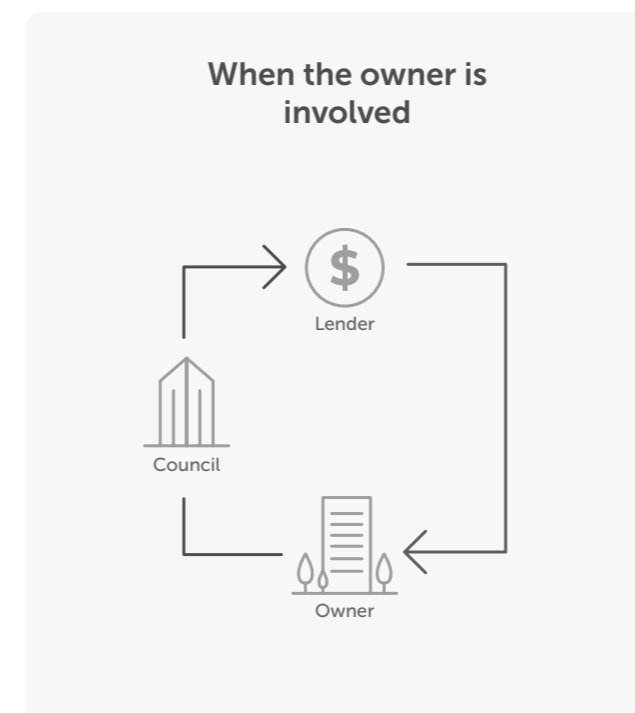


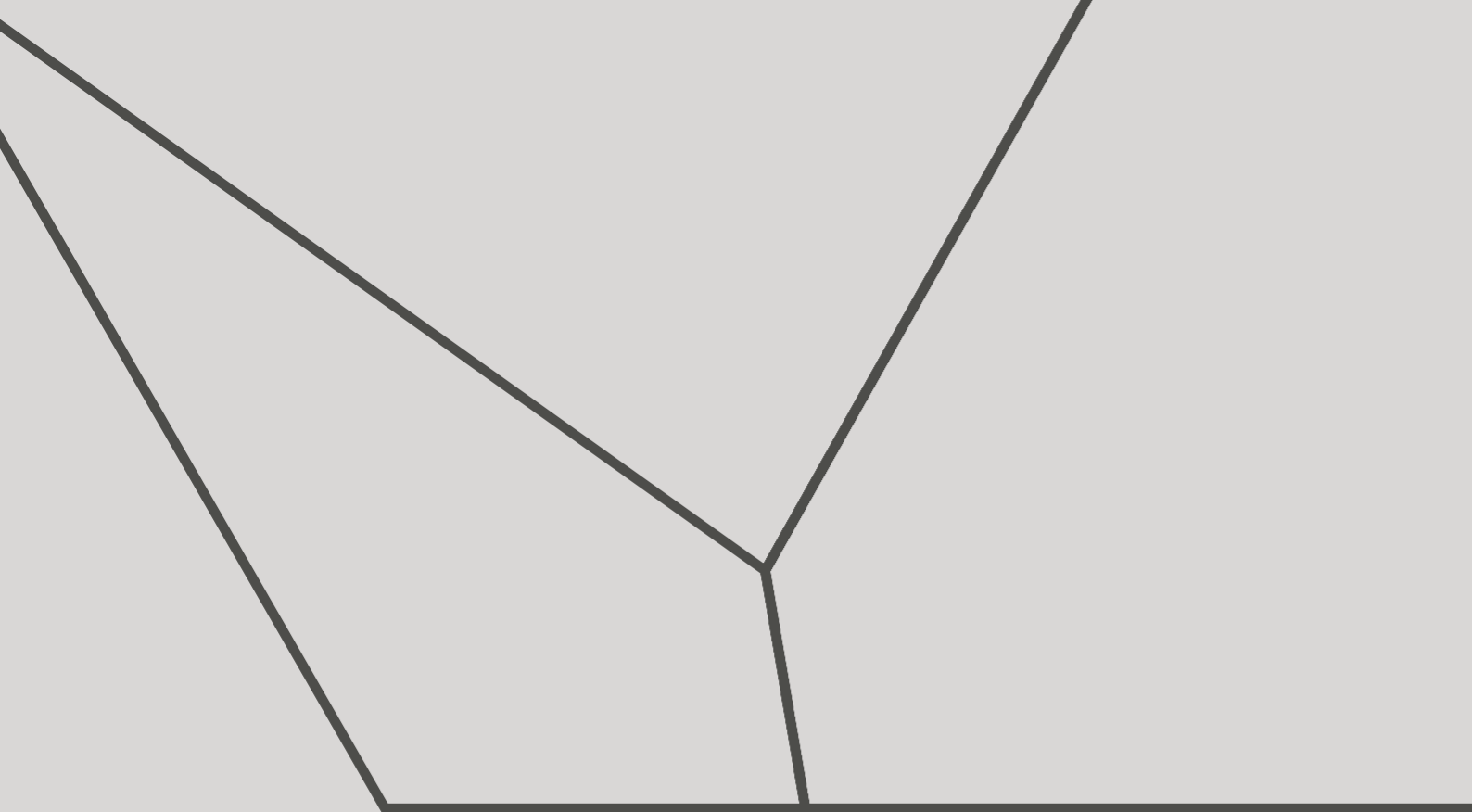
How does it work?

Sustainable Australia Fund provides the finance to the owner of the property which is repaid via a charge on the land that the council administers by entering into an 'Environmental Upgrade Agreement'.

This then allows the owner to pass on the

charges to the tenant to make repayments, whilst they own the asset outright from day one. This removes the split incentive between owners and tenants and provides a win-win situation; the building improves in value while the tenant lowers their operational costs.





How is it different from other loans?

Our finance is enabled by local governments to make upgrade projects affordable for businesses

Benefits you'll get	Environmental Upgrade Finance	Other Finance
• 100% finance (including soft costs) \$0 deposit ever!	✓	✗
• Loan terms between 4 - 20 years	✓	✗
• Repayments made via local council rates	✓	✗
• No requirement for personal, director or business security	✓	✗
• Loan fully transferable upon sale of building	✓	✗
• Repayments can be shared with tenants without renegotiating your lease	✓	✗
• You own the asset from day one	✓	✗
• Loans tied to the building, not the owner	✓	✗

Who is eligible to apply?

- Your commercial building is on rateable land
- Your upgrade has measurable environmental benefit
- 2+ years in business and clear credit history

We make it simple

- No financials under \$200k
- We can finance from \$10k-\$20M

Application process

The client completes an easy online form, and uploads all the documents required. We approve them and get the council to verify the rates notice. We can make progress payments for large projects to ensure you get the money you need to complete the install in a timely manner.

What does the repayment look like?

You will receive a repayment schedule when your finance is approved which will highlight your quarterly repayments. You will then receive your repayment notice at a similar time to your council rates, enabling you to repay your Environmental Upgrade Finance on a quarterly basis.

What you'll need to apply

- A copy of your council rates notice
- Director's ID
- No Financials required under \$200k
- Project Proposal for upgrade works



What are the benefits?

Environmental Upgrade Finance offers huge benefits for all parties, including business owners, landlords, tenants and installers.

Landlords	Tenants
No upfront capital or security	May lower utility costs
ESG Compliance	May provide better workplace environment
May improve property asset value	Costs incurred outside of rent
May reduce operating costs	Works can be pursued mid-lease
Share or pass on repayments with tenant	May improve staff health and productivity
May increase yields	ESG compliance
May attract and retain tenants	Attract more sustainable-conscious customers

Frequently asked questions

Q: How do I repay the finance?

The finance is repaid through a quarterly Environmental Upgrade Charge on your council rates. If your building is tenanted these costs can be passed through to the tenant with their consent.

Q: I'm a tenant, am I a party to the finance agreement?

No, tenants are not a party to the Environmental Upgrade Finance.

Q: What happens to the loan if I sell the building?

As the loan is tied to the building, the Environmental Upgrade Finance can be passed onto the new owner.

Q: I'm a tenant, how do I pay council rates?

Council rates are a statutory charge upon the building. Under most commercial leases, such charges can be recovered through the outgoings clauses of the lease. Where the tenant agrees, these new council charges can be passed through using these existing clauses.

Q: What happens to the loan should a tenant move out?

There is no need to align the Environmental Upgrade Finance to the term of the lease. If your tenant decides not to extend the lease the replacement tenant can pick up the residual payments.

Q: I'm a tenant, how do I engage with the building owner to agree to Environmental Upgrade Finance?

We can help make arrangements with your building owner, just contact us to discuss how we can best engage.

Q: I'm a building owner, how do I engage with the tenant to agree to Environmental Upgrade Finance?

We can help you discuss the benefits of your project with your tenant, and potentially negotiate part of the Environmental Upgrade Finance so your tenant contributes. We can also guide you on other environmental improvements, such as lighting upgrades, to make this even more attractive for your tenant, and improve the overall capital value of your building.

Q: If my landlord wants to obtain Environmental Upgrade Finance, do I have to contribute to repayments?

Mandatory repayments vary based on state. To find out more please contact us.

Q: If I want to sign a new lease for a building with Environmental Upgrade Finance, what information does the owner need to provide me?

New tenants must be given notice of the agreement, the charge and any liability for contributions prior to execution of the lease or occupation of the building. This may vary by state, talk to us for more information.



Start saving today

Interested in learning more? [Contact us](#)