



Introducing Environmental Upgrade Finance for Property Managers

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 (EUF), a commercial green loan which helps businesses upgrade their buildings to achieve savings through energy efficiencies, as well as addressing climate change.

Attract more properties to your portfolio, keeping both owners and tenants happy.

As a property manager, you can help property owners increase the attractiveness of their property which may increase its value, and reduce the bills for tenants, creating stickier tenants, and generating higher yields. Sustainable Australia Fund can help you achieve this through Environmental Upgrade Finance (EUF), which gives owners access to the capital they need to make sustainable building upgrades. Repayments can be split between tenants and owners, or wholly passed onto tenants who benefit from the upgrades, creating a win-win situation for all parties; your clients attract longer-lasting tenants, their tenants achieve their ESG goals, and you strengthen your portfolio.

What can be funded?

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

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|  Renewable energy (e.g., solar) |  Energy storage |  Rainwater tanks and reuse systems |  Lighting |
|  Fire safety upgrades |  Air conditioning, heating and ventilation |  End-of-trip facilities |  Water management systems |
|  Energy optimisation |  Asbestos removal |  Green/cool roof installation |  Electric vehicle chargers |
|  Pollution control |  Building envelope and insulation |  Flammable cladding replacement |  Waste management/recycling |

What are the benefits?

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

| Benefits for Landlords | Benefits for Tenants |
|---|--|
| <ul style="list-style-type: none">• No upfront capital or security• ESG compliance | <ul style="list-style-type: none">• May lower utility costs• May provide better workplace environment |
| <ul style="list-style-type: none">• May improve property asset value• May reduce operating costs• Maintain cash flow• Share or pass on repayments with tenant• May increase yields• May attract and retain tenants | <ul style="list-style-type: none">• Costs incurred outside of rent• Works can be pursued mid-lease• May improve staff health and productivity• May reduce staff turnover• ESG compliance• Attract more sustainability-conscious customers |

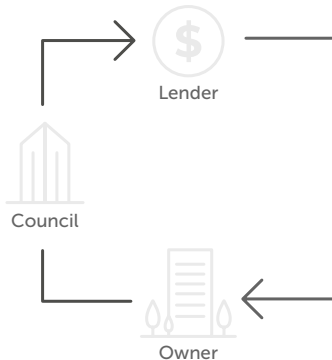


How does it work?

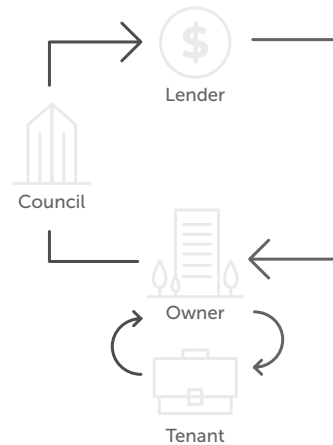
Sustainable Australia Fund provides the finance to the owner of the property which is repaid via a charge on the land that the council administers by entering into an 'Environmental Upgrade Agreement'.

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.

When the owner is involved



When the landlord and tenant are both involved



Who is eligible to apply?

The commercial property owner is the applying applicant, but often the tenant will lead the conversation. As a property manager you can present EUF as an option that will help strengthen the relationship between tenant and landlord, while creating a more robust and attractive portfolio for yourself.

SAF can assist your clients through the process. For your client to be eligible:

- The commercial building must be on rateable land
- Not owned under a self managed super fund
- The 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
- No requirement for personal, director or business security
- Loan fully transferable upon sale of building
- Assets owned outright by the property owner from day one

Where to apply?

Simply visit

sustainableaustraliafund.com.au

and click on **APPLY NOW** to get started.

Interested in learning more? Contact us today.