



# Introducing Environmental Upgrade Finance for Tenants

## 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.

## Save money on business operations. Reduce your business 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 your business grows. If you want to make sustainable building upgrades that improve efficiency or reduce waste, but you are currently renting your property, we can help.

Sustainable Australia Fund provides a solution for tenants and landlords 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.

## Benefits for Tenants

- May lower utility costs
- May provide better workplace environment
- 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

## Easy to apply. Easy to service.

EUF allows repayments to be redirected and repaid alongside your council rates.

## What can be funded?

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



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



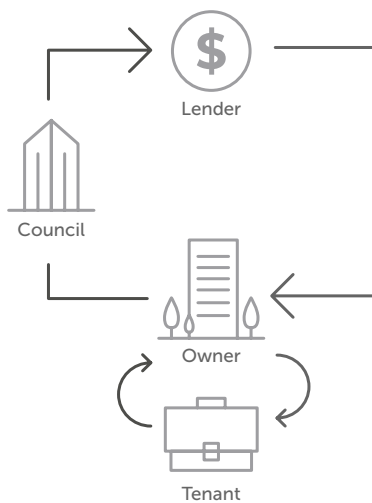
Waste  
management/  
recycling



## How does it work?

Sustainable Australia Fund provides 100% no deposit finance to the owner of the property for the upgrade works which is repaid via a charge on the land that the council administers by entering into an 'Environmental Upgrade Agreement'.

The landlord owns the asset outright from day one and you, the tenant, may benefit from lower operating costs, without any capital being outlaid up front.



## Who is eligible to apply?

The owner of the property can apply for funding provided:

- Your commercial building is on rateable land
- Not owned under a self-managed super fund
- 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 application must be made by the owner of the property. Simply have them complete our easy online form, and upload all the documents required. We approve the application and get the council to verify the rates notice. They will provide your details as the tenant as part of the application.

## What does the repayment look like?

A repayment schedule will be issued when the finance is approved which will highlight the quarterly repayments. These can be passed through to you, the tenant, via a repayment notice at a similar time to council rates.

## 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

## Where to apply?

Simply visit [sustainableaustraliafund.com.au](https://sustainableaustraliafund.com.au) and click on **APPLY NOW** to get started.

**Interested in learning more? Contact us today.**