



Low Carbon Australia

Our finance and expertise is available to help unlock the commercial benefits of energy efficiency improvements and contribute to Australia's transition to a low carbon economy.

Low Carbon Australia provides financial solutions and advice to Australian business, government and the wider community. Our finance is directed at projects which deliver cost-effective carbon and energy savings, and accreditation of carbon neutral products and organisations.

We work collaboratively with business, industry and government to develop and co-deliver energy efficiency finance solutions to help move Australia towards a low carbon economy.

Low Carbon Australia is uniquely positioned to partner with business to unlock the commercial benefits of energy efficiency improvements.

We manage two innovative programs: > [Energy Efficiency Program](#) > [Carbon Neutral Program](#)

Energy Efficiency Program

Our finance makes good business sense

- > Longer term (up to 10 years)
- > Competitive interest rates compared to commercial interest rates
- > Designed to overcome market failures:
 - > Split incentives (Landlord pass costs to tenants)
 - > Up-front capital limitations
 - > Matching of costs and savings
 - > Repayment profile linked to energy savings
- > Offered for all building types and industrial facilities
- > Available for all proven Energy Efficiency technologies
- > De-risking particular investment structures
- > Tailored loan repayments made through cost savings realised on energy bills
- > Standard documents and templates tailored to meet requirements
- > Helping to meet the challenge of rising energy costs

Low Carbon Australia has finance available which is flexible and can be matched to individual projects. There is no "one size fits all" financial arrangement. The projects we finance have a wide technology scope which means all commercially available energy efficiency technologies are eligible. The scope of our financing overcomes split incentive barriers and removes the need for upfront capital costs for energy efficiency upgrades.

Why invest in energy efficiency now?

- > Escalating electricity costs
- > Tenant markets are competitive
 - > Tenants demanding higher NABERS ratings
 - > Tenants seeking corporate social responsibility
 - > Retain existing tenants
 - > Improve tenant attraction – wider market e.g. government
- > Compulsory commercial building NABERS disclosure at sale and lease
- > Evidence that higher NABERS ratings deliver higher rental returns and building value, conversely poor ratings detract value
- > Improve and protect property value
- > Get immediate savings through new energy efficient equipment
- > Compliance with new regulations and standards eg. Commercial Building Disclosure regulations, Greenhouse and Energy Minimum Standards (GEMS)

Improving energy efficiency is the most cost-effective and immediately available way to reduce your carbon footprint. With Low Carbon Australia's help, business, industry and government will see energy efficiency gains which will mean reduced energy costs for an improved bottom line.

And as Australia moves steadily to a clean energy future it also shows market leadership and demonstrates your commitment to making a real difference to your community.

Promotion

Working with Low Carbon Australia offers attractive cross promotional opportunities – strong brand attributes, joint functionality, access to a ready-made customer base and the opportunity to leverage each other's strengths.

Innovative Finance Solutions

Low Carbon Australia's Energy Efficiency Program provides finance and advice to businesses ready to invest in energy efficiency upgrades for existing commercial buildings and industry.

Finance options	Some features
<p>Loans</p> <p>Building owners and tenants can apply for either Direct or Co-financed loans</p>	<ul style="list-style-type: none"> > The asset is owned by the borrower which can increase asset value and will help attract higher quality tenants and improved rental returns. > Term lengths are not strictly limited to 3-5 years; they can be up to a longer term of 10 years. Loans may be secured or unsecured. > Reduce or remove the need for upfront capital for equipment which reduces energy use. > Allow both owners and tenants to realise substantial energy cost savings.
<p>Operating Leases</p> <p>Off-balance sheet lease financing</p>	<ul style="list-style-type: none"> > Operating leases are offered when ownership is not required. For example, where equipment has a perceived high technological obsolescence or is required for a short period. > Lease payments may be fixed or variable. Typically operating leases do not require any supporting collateral. > Reduce or remove the need for upfront capital for equipment which reduces energy use. > Allow both owners and tenants to realise substantial energy cost savings.
<p>Finance Leases</p> <p>On-balance sheet lease financing</p>	<ul style="list-style-type: none"> > Finance leases are offered when ownership of the equipment is considered important. The lease term is designed to match the economic life of the asset. > Ownership is transferred on payment of an agreed amount at the lease end date. Lease payments may be fixed or variable. > Typically lease finance does not require any supporting collateral. > Reduce or remove the need for upfront capital for equipment which reduces energy use. > Allow both owners and tenants to realise substantial energy cost savings.
<p>On-bill Financing</p> <p>Finance through an energy utility</p>	<ul style="list-style-type: none"> > Repayments are made through monthly utility bills. > Ownership is transferred on final payment of the finance. > Finance costs are fixed through an agreed repayment schedule. > Reduce or remove the need for upfront capital for equipment which reduces energy use. > Allow both owners and tenants to realise substantial energy cost savings.
<p>Environmental Upgrade Agreements (EUAs)</p> <p>A finance agreement between building owners, financiers and local government</p>	<ul style="list-style-type: none"> > The asset is owned by the borrower which can increase asset value and will help attract higher quality tenants and improved rental returns. > EUAs can provide for short and long term (10 years) finance contracts with fixed interest rates and are not secured against the building's title. > The local council creates a levy on the land, which operates similarly to rates and by paying this levy to the local council the building owner repays the finance. > Structured payments remain with the property if ownership changes. > Building owners may also pass on repayment costs to tenants who can benefit from reduced energy costs and a more environmentally efficient workplace. > Reduce or remove the need for upfront capital for equipment which reduces energy use. > Allow both owners and tenants to realise substantial energy cost savings.

Carbon Neutral Program

Low Carbon Australia's Carbon Neutral Program is a voluntary scheme which certifies products or business operations as carbon neutral under the Australian Government's National Carbon Offset Standard (NCOS). It is the only Australian Government endorsed stamp of approval for being Carbon Neutral.

To achieve carbon neutral certification under our program, you must measure, reduce and then offset greenhouse gas emissions associated with your business operations or products.

Once certified, you are able to use the NCOS Carbon Neutral Certified logo under license for promotional and marketing purposes.

Why it makes good sense to be Carbon Neutral

Taking your business or product carbon neutral will:

- > Help reduce your carbon footprint
- > Save money through reducing resource use and subsequent emissions reduction
- > Build a greater understanding of the carbon risk associated with business operations and/or product manufacture
- > Position and differentiate your business and/or products from your competitors
- > Contribute to global action on climate change

It is simply a good achievement for your business.

To begin your carbon neutral journey, visit www.lowcarbonaustralia.com.au

The Carbon Neutral Network

Join the Carbon Neutral Network with other leading Australian businesses who have achieved Carbon Neutral certification through the Low Carbon Australia Carbon Neutral Program.

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Low Carbon Australia Limited is an independent company established by the Australian Government to deliver innovative programs to help the move towards a low carbon economy.