

## MORE CASH, NOW.

### BENEFITS OF ENVIRONMENT UPGRADE FINANCE

- ✓ **Immediate cash benefit:** Up to 6 months no repayment period
- ✓ **Immediate cash benefit:** Half your quarterly repayments with terms up to 20 years
- ✓ **No cash up front:** \$0 down finance for your project
- ✓ **More Cash:** Finance GST to claim back on your next BAS statement
- ✓ **\$0 of Application fee:** where new application settle prior to 30<sup>th</sup> June 2020
- ✓ No additional personal security required

Maximise your solar project savings by choosing a 6 month no repayment period with continued low repayments.

Take advantage of government incentives and write down of \$150K of solar equipment this financial year, further improving the viability of your project.

## CASH WHEN YOU NEED IT MOST.

**YOUR TOTAL  
PURCHASE PRICE** (inc GST)

**\$165,000.00**

**YOUR FIRST YEAR  
SYSTEM SAVINGS**

**\$27,000.00**

20 YEAR TERM	15 YEAR TERM	10 YEAR TERM
YOUR FIRST YEAR SYSTEM SAVINGS <b>\$27,000</b>	YOUR FIRST YEAR SYSTEM SAVINGS <b>\$27,000</b>	YOUR FIRST YEAR SYSTEM SAVINGS <b>\$27,000</b>
PLUS YOUR GST REFUND <b>\$15,000</b>	PLUS YOUR GST REFUND <b>\$15,000</b>	YOUR GST REFUND <b>\$15,000</b>
LESS YOUR FIRST YEAR REPAYMENTS <sup>1</sup> <b>\$7,467</b>	LESS YOUR FIRST YEAR REPAYMENTS <b>\$8,982</b>	LESS YOUR FIRST YEAR REPAYMENTS <b>\$12,091</b>
= YOUR FIRST YEAR NET CASHFLOW POSITION <sup>2</sup> <b>\$34,533</b>	YOUR FIRST YEAR NET CASHFLOW POSITION <b>\$33,018</b>	YOUR FIRST YEAR NET CASHFLOW POSITION <b>\$25,290</b>

FIXED INTEREST RATE FOR THE 20 YEAR TERM

FIXED INTEREST RATE FOR THE 15 YEAR TERM

FIXED INTEREST RATE FOR THE 10 YEAR TERM

<sup>1</sup> First year repayment is 50% of subsequent yearly repayment on facility

<sup>2</sup> Assumes the "YOUR FIRST YEAR SYSTEM SAVINGS" is accurate for the first year. SAF doesn't guarantee the performance or the financial outcomes of the technologies in which our finance may be used.

## GETTING STARTED

### DOES MY BUSINESS QUALIFY?

CRITERIA	WHAT IS THIS?	MET
EUA are available in a council area	Refer <a href="#">list here</a>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Non-residential Property	>50% non-residential use	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Owner pays full council rates	Not a charity or government owned land	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property not owned by a self-managed superfund (SMSF)	Cannot be owned by a SMSF	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure
Project Delivers an environmental benefit	Positive energy, waste or water outcome	<input type="checkbox"/> Yes <input type="checkbox"/> No
Business has traded for >2 years	Must have a proven income source	<input type="checkbox"/> Yes <input type="checkbox"/> No
Loan Size >\$15K	Minimum threshold	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Contact Sustainable Australia Fund on 1300 432 044 to start your online application.**

### WHAT DO I NEED TO START?

UPFRONT REQUIREMENTS CRITERIA	MET
Project proposal or quote	<input type="checkbox"/> Yes <input type="checkbox"/> No
Council property rates notice	<input type="checkbox"/> Yes <input type="checkbox"/> No
Received the online application link from SAF	<input type="checkbox"/> Yes <input type="checkbox"/> No