

# Upgrade Fund



# Your business' environmental upgrade project could be cashflow-positive from day one

Sustainable Australia Fund is a leading provider of Environmental and Building Upgrade Finance with nearly two decades experience helping Aussie businesses unlock savings and sustainability.

Our expert team has extensive experience in working collaboratively with business owners, contractors and local government to get transformational environmental building upgrade projects off the ground.

Eligible projects might include, but are not limited to energy efficiency, solar, base building (insulation, windows etc) water efficiency, water harvesting and waste minimisation projects.



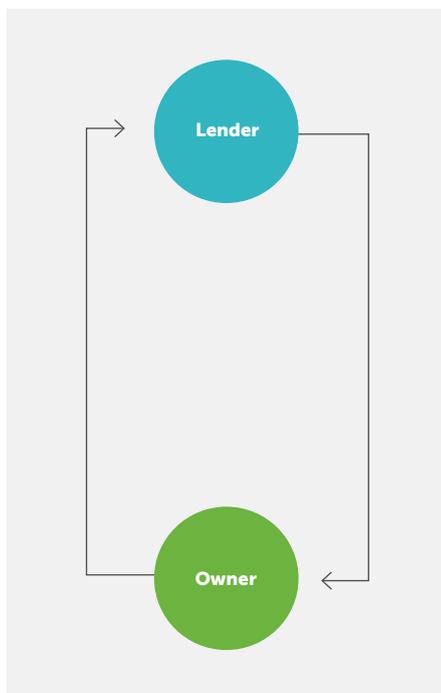
## How it works

Upgrade Fund is a fixed rate, long term loan for innovative environmental upgrade projects to existing commercial buildings. With terms of up to 20 years available, your upgrade project will not only be viable, but our goal is to have you running cash-flow positive from day one.

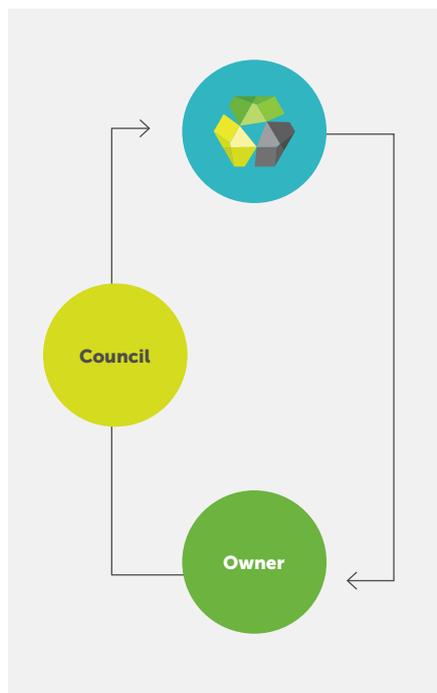
Upgrade Fund is a form of Environmental Upgrade Finance, enabled by local government. The unique structure of Upgrade Fund offers terms that other financiers simply can't. The length of this term means you'll be maximising the benefit and savings from your upgrade. Because our finance is secured by the land, not the owner, if the property is sold, the repayments can be taken on by the new owner.

Our Upgrade Fund is helping businesses make significant savings and deliver a huge environmental impact.

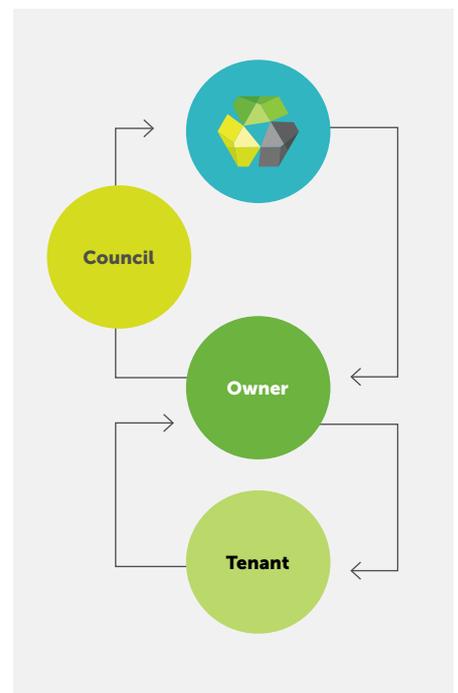
### Traditional Finance



### Environmental Upgrade Finance (EUF)



### EUF with Tenant Contribution



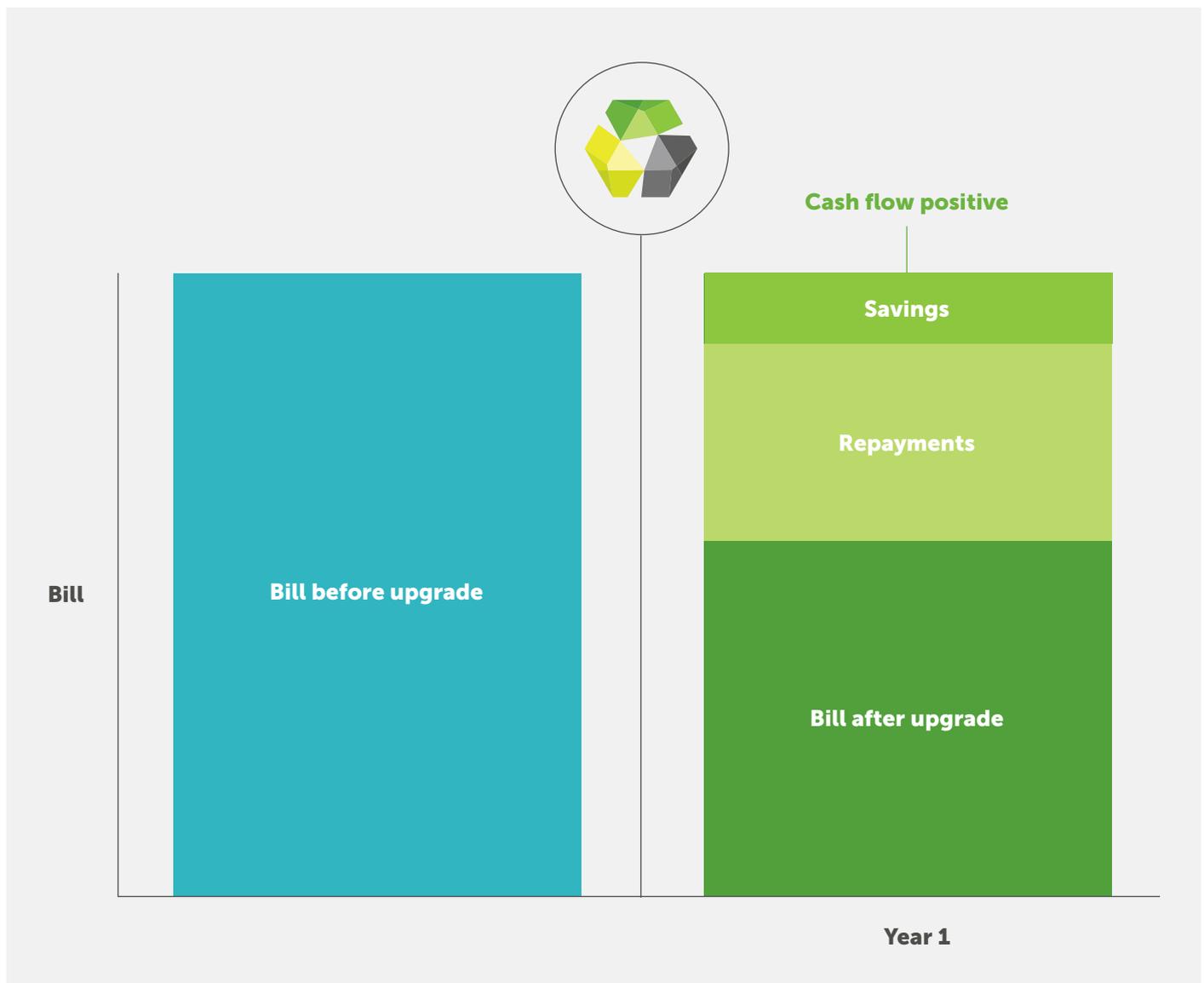
# Can my business apply?

**Upgrade Fund is available to a wide range of environmental upgrade projects, so long as there is a measurable environmental benefit.**

**Popular projects include:**

- Energy efficiency upgrades
- HVAC systems
- Lighting technology and control upgrades
- Green and cool roof installations
- Water efficiency and treatment systems
- Waste management

## 10 Year Loan Example



## Can my business apply?

**It's perfect for Agriculture, Commercial Office Building, Tourism and Commercial and Industrial properties of any size. You just need to ensure:**

- Council is offering Environment or Building Upgrade Finance
- The building is on rateable land
- The building is primarily a non-residential property
- Upgrading has a measurable environmental benefit

Benefits	Upgrade Fund	Other Finance
Up to 100% project finance, including hard and soft costs	✓	X
Terms of up to 20 years	✓	X
Fixed, quarterly repayments	✓	X
Loan fully transferrable upon sale of building	✓	X
No additional personal security required	✓	X
Costs can be shared with tenants without renegotiating lease	✓	X

To find out if Upgrade Fund is available to businesses in your council area, go to: [sustainableaustraliafund.com.au](https://sustainableaustraliafund.com.au)

## Case-Studies

“The process for applying was really simple actually... It was just a phone call. Sustainable Australia Fund sent me the required paperwork and virtually did all the correspondence with the council.”

– Kevin Minogue, Minogue Dairy Farm

“Arranging finance with Sustainable Australia Fund was straightforward, and we didn’t need to outlay any money upfront.”

– Eric Lim, Cooking Space owner

“EUF has been a great way for our business to simply access finance with a favourable rate and term.”

– Lance Petersen, General Manager, Hussey & Co



Find out more at: [sustainableaustraliafund.com.au/success-stories](https://sustainableaustraliafund.com.au/success-stories)

# Case-Studies

## Client

### Booth Transport

#### Project Overview

Established in 1936, Booth Transport is a family-owned company that provides freight, container and bulk liquid transportation, warehousing, and logistics services nationally.

In 2018 Booth Transport commenced an incredibly ambitious environmental protection project in Victoria's Moira Shire – the Strathmerton Water Treatment Plant.

The 4,500 square metre Strathmerton plant is the company's milk logistics and distribution hub. Previously waste water generated from washing the milk tanks and storage silos was transported off site for disposal.

#### Process

The initial designs of the milk transfer station had all liquid waste being trucked offsite for external treatment. However, aware this wasn't a viable long-term solution, Booth began investigating how to better deal with the waste water. After exploring standard and proven technology, Booth set their ambition higher ambition – what is no one else doing? Their extensive research took them to Chile, after which the designs for the reimagined Strathmerton Water Treatment Plant begun.

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**"We thought we could probably do something different and that's what we have done. We checked around the world to see what could be done and we've come up with water treatment in a different way."**

**– Brian Booth, MD of Booth Transport**

#### Upgrade Details

The Strathmerton Water Treatment Plant is an Australian-first environmental protection project, using worms as its engine, increasing efficiency in waste management and dramatically decreasing the company's environmental impact.

This new technology combines a worm farm, where water is filtered for dairy proteins to be ingested by worms, and desalination.

At capacity the plant will see a reduction of 3,000 tonnes of carbon emission and an additional 121,000 kilolitres of recycled water put into the irrigation system each year. The plant has the potential to process waste from neighbouring processing systems, other than milk, offering even more support for local farmers and savings to local businesses.

The project was funded by an Environmental Upgrade Agreement over 10 years.



If you are interested in exploring whether we can help you make your next project cash-flow positive, give us a call on:

[1300 432 044](tel:1300432044)

or enquire at  
[sustainableaustraliafund.com.au](http://sustainableaustraliafund.com.au)

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