

CLEAN ENERGY FOR AGRIBUSINESS



The agribusiness sector plays a critical role across the Australian economy, with a well-earned reputation for quality produce, innovative production methods and local employment opportunities – whether producing for the domestic market or extending into the highly competitive global market. This track record makes agribusinesses ideally-suited to capitalise on the growing wave of energy efficient and clean energy technology. Together with some of Australia's most well-known banks, the Clean Energy Finance Corporation is pleased to deliver cost-effective financing solutions to help agribusinesses to make energy efficient and renewable energy improvements to ensure they remain competitive.

HOW CAN AGRIBUSINESS BENEFIT?

- Make cost-effective upgrades to energy efficient equipment, buildings and production facilities
- Lower your operating costs and boost productivity
- Insulate your business from volatile and rising energy prices
- Save water, reduce fertiliser use, reduce carbon emissions

CEFC FINANCE IN ACTION

HARVESTING THE BENEFITS OF ENERGY EFFICIENCY



A new windrower has helped a family business in Ballarat, Victoria reduce diesel consumption by about 25 per cent, cut carbon emissions and improve energy productivity. The windrower saves 2 to 2.5 litres of diesel per hectare.



A potato, onion and carrot producer in Parilla, South Australia cut energy use by about 15 per cent and water and fertiliser use by around 20 per cent after investing in a new irrigation system with variable rate centre pivots to control overwatering.



A family apple and chestnut growing business in Wandiligong, Victoria cut energy costs by just under 40 per cent by installing an ammonia liquid recirculation refrigeration plant with smart controls that improved energy efficiency.



A Stanthorpe, Queensland produce farmer installed a roof-mounted solar PV system which provides 38 per cent of daily electricity use. The reduced dependence on grid electricity shaved approximately \$7,500 from the annual power bill.

WHAT YOU CAN DO

CHANGE YOUR ENERGY USE

- Solar powered irrigation pumps
- Solar hot water and heat pumps
- Rooftop solar systems
- Biomass energy-from-waste

CUT YOUR ENERGY USE

- Variable speed drives, high efficiency motors and pumps
- Smart monitoring and control devices
- Farm and process machinery upgrades
- Efficient refrigeration
- Farm reconfiguration for maximised efficiency
- Efficient lighting, heating, insulation, ventilation and air conditioning

LOWER YOUR EMISSIONS

- Farm equipment and vehicle upgrades
- Co-generation and tri-generation systems for processors

FLEXIBLE FINANCING TO SUIT YOUR NEEDS



ASSET FINANCE

Our asset finance programs with co-financiers are targeted towards the needs of businesses to encourage energy efficiency improvements.



CommonwealthBank



ENERGY EFFICIENT ASSET FINANCE

0.7% p.a. discount on the standard asset finance rate for eligible energy efficient assets

Loans up to \$5m

Chattel mortgage, hire purchase and finance leases available

Loan terms up to 10 years, and timing of repayments tailored to suit cash flow

100% finance available

anz.com.au

EQUIPMENT FINANCE ENERGY EFFICIENT BONUS

0.70% p.a. discount on the equipment finance rate on qualifying assets for the life of the loan

Loans up to \$5m

Equipment loan, hire purchase or finance lease options available

Tailored repayments to suit cash flows and circumstances

Typically \$0 deposit required

nab.com.au/eeb

ENERGY EFFICIENT EQUIPMENT FINANCE

0.70% p.a. discount on the standard finance rate on qualifying assets

Loans from \$10k up to \$5m

Flexible finance arrangements, with up to 100% financing of the cost of the equipment

Loans terms up to 10 years, with the financed asset usually acting as security

Lending structured to match cash flow cycles

commbank.com.au/energy

ENERGY EFFICIENT FINANCE

0.70% p.a. discount on the standard interest rate on financing for qualifying energy efficiency projects

Loans from \$15k up to \$5m

Finance leases, commercial loans and commercial hire purchase facilities available

Typically, only security over the equipment is required

Loan terms of up to 10 years

westpac.com.au/energy

AUSTRALIAN BIOENERGY FUND

Much of the fuel for bioenergy comes from agricultural waste, so agribusinesses are well placed to benefit from this emerging technology. The CEFC is providing a cornerstone investment of up to \$100 million in a new +\$200 million equity fund managed by Foresight Group. The Australian Bioenergy Fund is expected to finance technologies including energy from agricultural waste projects and biofuel production.

RATESETTER GREEN LOAN MARKET

The RateSetter Green Loan lending market is an innovative peer-to-peer platform bringing together lenders wishing to support, and individuals and businesses wishing to invest in, qualifying energy efficient and low-emissions assets. The CEFC has committed up to \$20 million to support this market, which offers secured and unsecured personal and small business loans from \$2,001 to \$250,000, with terms from 6 months to 7 years. ratesetter.com.au/personal-loans/green-loans

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