



**A2EP – 2xEP Energy Productivity Summit**  
**04-05 April, 2017**  
**Australian National Maritime Museum**  
**Darling Harbour, Sydney**

**Session 06**

**2xEP by 2030: How? Why?**

**Finance and investment**

Paul Peters

Mark Jones

Gabriela Cameron

*Andrew Chamberlin > presentation follows*

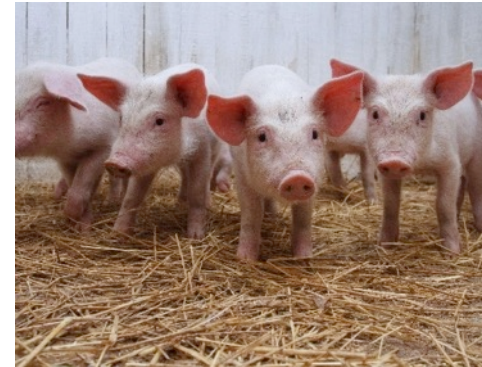
*Chair: Paul Greenop*



*Doing more. Using less.*

# Energy Productivity

Andrew Chamberlin, Queensland Farmers' Federation







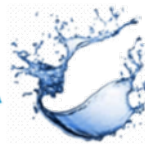
**The Energy Savers programs are being funded by the Queensland Government and delivered by Ergon Energy in partnership with the Queensland Farmers' Federation and its member bodies.**



Q  
C  
G  
A



BRIA

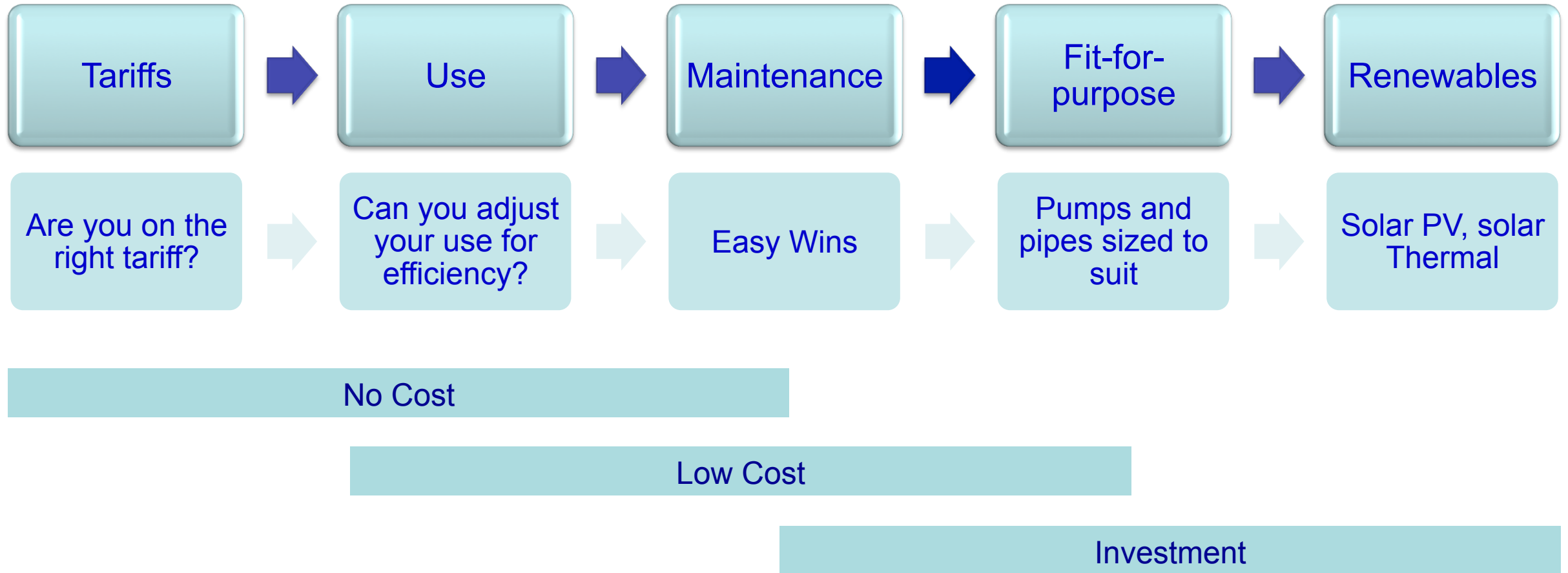


pork  
QUEENSLAND INC.








# Action Categories



# QUICK REFERENCE TABLE

	Energy Efficiency Loans				Energy Services Model
	Clean Energy Finance Corporation Co-Financing Partnerships		CEFC CLEAN ENERGY FINANCE CORP	QRAA	Private Financiers
Program name	  <b>Equipment Finance Energy Efficient Bonus</b>	<b>CommonwealthBank</b>   <b>Energy Efficient Equipment Finance</b>	  <b>Energy Efficient Finance</b>	<b>QRAA Sustainability Loan – Primary Producer</b>	<b>Energy Services Agreement or “Turnkey Solutions”</b>
Description	...Simply apply for an Equipment Loan, Hire Purchase or Finance Lease from NAB – if the equipment meets CEFC criteria for energy efficiency, 0.70% will be deducted from the finance rate...	...Partnering with the Clean Energy Finance Corporation, the CBA provides discounted financing to help businesses fund energy efficient vehicles, equipment and projects...	...Westpac is helping Australian businesses reduce their energy costs and environmental footprint by providing financial solutions for energy efficient equipment...	Sustainability Loans provide you with up to \$1.3M to cover capital costs to achieve a more productive and sustainable primary production enterprise.	An Energy Services Company may design, install, commission, finance and maintain new energy efficient or renewable energy equipment, with service charges designed to be less than energy savings.
Benefit	Bonus 0.70% p.a. off your equipment finance rate, on qualifying assets for the life of the financing.	0.70% discount off standard asset finance rates.	You may be entitled to 0.70% p.a. discount on the interest rate when you purchase certain	Low interest rate fixed for 1, 3 or 5 years (Interest rates are subject to change in January and July each	Generally no up-front costs (Some providers prefer a partnership where the site makes a small up-front





# South East Queensland Chicken Farm

100kWp single axis Solar PV System

Provision for future Solar Thermal

CEFC Partnership Financed  
(not the farm's usual banking relationship)



# Bundaberg Cane Farm



230m automated lateral move irrigator  
2 runs in 6 days to replace 21 winch  
runs over 14 days.  
Linked to soil monitoring  
Cost Saving  
Time Saving  
Productivity Increase.

## NEW FACT SHEET HELPS CLEAR UP CLEAN ENERGY FINANCING OPTIONS

SHARE



### Financing Energy Efficiency and Renewable Energy

There are options available to fund or finance energy efficiency projects. Deciding which option is best for the farm operator will depend on the individual circumstances of the farm and the type of project that is being planned.

This fact sheet provides some information and examples of:

1. Financing options (loans)
2. Funding options (grants or rebates)

### 1. FINANCING OPTIONS

Financing is where money is lent for a project and must be repaid over time – either in a conventional loan repayment schedule, or out of the energy cost savings for the projects.

There are several options for financing energy efficiency projects:

- Traditional equipment finance, including lease arrangements
- Extension to commercial loan or property mortgage
- Energy Efficiency Loans
- Energy Services Agreements

Each of these financing options has advantages and disadvantages. The choice of product depends on the farm operator's specific requirements.

These products can assist in financing productivity projects where there is an efficiency outcome, including but not limited to pumps and motors, packaging, processing and refrigeration equipment.

Below are examples of products in the following categories:

- Energy Efficiency Loans
- Energy Services Agreements

### QUICK REFERENCE TABLE

Program name	Energy Efficiency Loans			Energy Services Model
	Clean Energy Finance Corporation Co-Financing Partnerships	CEFC	QRAA	Private Financiers
	<b>nab</b>	<b>Commonwealth Bank</b>	<b>Westpac</b>	<b>QRAA</b>
	<b>Equipment Finance</b> <b>Energy Efficient Loans</b>	<b>Energy Efficient Equipment Finance</b>	<b>Energy Efficient Finance</b>	<b>QRAA Sustainability Loans – Primary Producer</b>
Description	Simply apply for an Equipment Loan, Hire Purchase or Finance Lease from Nab – if the equipment meets CEFC criteria for energy efficiency, a 10% will be deducted from the finance costs.	Partnering with the Clean Energy Finance Corporation, the CEFC provides discounted financing to help businesses fund energy efficient vehicles, equipment and projects.	Westpac is helping Australian businesses reduce their energy costs and environmental footprint by providing financial solutions for energy efficient equipment.	Sustainability Loans provide you with up to \$1.5M to cover capital costs to achieve a more productive and sustainable primary production enterprise.
Benefits	Bonus 0.10% p.a. off your equipment finance rate, on qualifying assets for the life of the financing.	0.10% discount off standard asset finance rates.	You may be entitled to 0.10% p.a. discount on the interest rate when you purchase certain equipment.	Low interest rate fixed for 1, 3 or 5 years (interest rates are subject to change in January and July each year).
				An Energy Services Company may design, install, commission, finance and maintain new energy efficient or renewable energy equipment, with service charges designed to be less than energy savings.
				Generally no up-front costs (Some providers prefer a partnership where the site owner is small up-front contribution of 10-20%), and asset is transferred to the land owner after agreed

Once you've identified energy savings or renewable energy opportunities for your farm, the next challenge is to find the funds or finance to make it happen.

There are a number of options to either reduce up-front costs or reduce the borrowing costs for the project. **The New Energy Savers Fact Sheet's *Quick Reference Guide*** compares a number of options available to reduce borrowing costs for efficiency and renewable energy equipment. This can include new efficient pumps, motors, compressors, vehicles,





# Summary

1. Energy Efficiency Projects have led to product quality and productivity improvements, reduced maintenance costs.
2. Efficiency and renewables technologies are improving and becoming cheaper.
3. Innovative Financing models are available.
4. [www.qff.org.au/energysavers](http://www.qff.org.au/energysavers) for case studies and technology information and the Energy Savers e-news



Andrew Chamberlin  
Project Manager - Energy  
**Queensland Farmers' Federation**

**Tel:** 07 3837 4729

**Mob:** 0412 242 316

**Email:** [andrew@qff.org.au](mailto:andrew@qff.org.au)



The Energy Savers programs  
are being funded by the  
Queensland Government and  
delivered by Ergon Energy in  
partnership with the Queensland  
Farmers' Federation and its  
member bodies.

