

BBF works with local governments to drive growth within municipalities

What is Environmental Upgrade Finance (EUF)?

It is a loan used to finance projects for renewable energy, energy and/or water savings and reduce waste.

How does it work?

There are three key stakeholders in an EUF project (Lender, Owner and Council), who enter into an Environmental Upgrade Agreement (EUA) to finance the project. Their roles are summarised as:

The Owner: to identify a project they want to undertake on their rateable land, apply for a loan, implement project and make loan repayments.

The Lender: to assess the risk of lending money to a borrower within the context of their secured interest declared on the land, the Environmental Upgrade Charge (EUC).

The Council: to register a security interest for the lender on the land in the form of declared EUC and collect the EUC as stipulated in the EUA and the Local Government Act.

How can EUAs benefit your council?

EUAs enable capital to go to projects, more importantly, it enables the following in your council region:

- Attracts investment and stimulates economic activity with private sector capital
- Creates affordable opportunities for business to address rising energy costs
- Prevents Capital Leakage from your community
- Contributes to emissions reductions for your community

What do we do?

BBF is your council's shared service provider. We provide our tested and propriety open market platform (BBF Platform) to enable councils to offer EUAs to communities through a simple and streamlined framework which is designed to meet the legislative requirements of EUAs.

Our aim is to create a standardised EUA market, making it easy for stakeholders across multiple jurisdictions to benefit from Environmental Upgrade Finance.

Our Services

Marketing & Awareness

- Dedicated website
- Knowledge sharing and capacity building
- Case studies for signed EUAs
- Marketing collateral
- Events and stakeholder engagement
- One on one engagement with stakeholders

Application processing & Contracts

- Processes, forms and templates
- Client liaison and assistance
- Assessing applications
- Creating EUA documentation for signing
- Project implementation monitoring

Reporting

- Quarterly EUA activity report
- Bi-annual project summary data
- Market data analysis



Why BBF?

We make the entire EUA process easy through the BBF Platform, with templated documentation, efficient and easy to implement processes. Our processes are designed to meet legislative requirements and have been refined over seven years to minimise risks to councils.

To avoid confusion, we're your single point of contact and act on your behalf to answer any questions from stakeholders. BBF is your preferred partner based upon our:

Proven track record

We've been providing shared services for Councils to offer EUAs for over 7 years, so we know exactly how to make EUAs work for your council.

Streamlined and fast approval process

The BBF Platform is a simple, proven and scalable way to grow investment in your municipality in a manner which business profitability can be raised and environmental benefits can accrue.

Low level of risk

The BBF Platform is designed to ensure legislative compliance, so you can be confident that we'll tick all the boxes and councils requirements will be met.

Low cost

With functions outsourced to BBF, you don't have to worry about any extra costs.

Trusted brand

We are Australia's most trusted and experienced EUA shared service provider, so you can rely on us to do a great job.

Support from all levels of government

We are owned by Local Government, and supported by State and Federal Government.



Helping councils and local businesses alike, EUAs are paving the way to a greener future.

Call Better Building Finance to get started on **03 9658 8740** or email **info@betterbuildingfinance.com.au**