



Sustainability: Education, Sales and Services

Lease Green

Helping Finance A Sustainable Future

INFORMATION PACK



Four Walls and A Roof are Greensmart Professionals



Lease Green Finance brought to you by The Leasing Centre

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Lease Green Overview

Lease Green is the first purpose built, energy, water and resource efficient product leasing program available in Australia. In 2007 Four Walls and A Roof Pty. Ltd. and The Leasing Centre Pty. Ltd. recognised that there was a distinct lack of uptake from commercial organisations in the adoption of sustainable technologies. We decided to investigate further and found that the initial costs associated with purchasing, installing and maintaining sustainable technologies are prohibitive and just 'didn't make sense or cents' for the business and commercial industries. After conducting preliminary market research and reviewing programs available in countries around the world, we developed the Lease Green Program.

Our mission is:

'To increase the uptake of sustainable technologies in the business, commercial, and development sectors through the matching of appropriate technologies with affordable, sustainable finance options'.

At Lease Green, we approach the financing of 'Green' technologies with an emphasis on the balance of social, economic, and environmental sustainability. If the options don't stack up, then we don't endorse a product, program, and/or option as 'Sustainable'. We strive to apply these principles in all we do and the 'Triple Bottom Line' approach is evident in our services.

Sustainable Business Policy

Our services are designed to incorporate a Triple Bottom Line framework and provide our clients with balanced solutions through an emphasis on social, environmental, and economic sustainability. At Lease Green, we believe that we have a responsibility to foster social and environmental capital along the same lines as we build Economic Capital. We feel strongly about People, Planet, and Profit and make it our business to develop our own practices along the same lines. We practice what we preach!

Social Sustainability

The Lease Green Program has been designed with your organisation and your stakeholders in mind. Lease Green provides access to quality, sustainable technologies that enhance your relationship to your clients and your community as a whole. Your community looks to business and industry for leaders. Lease Green helps your organisation lead the way towards a more sustainable future.

Economic Sustainability

Commercial organisations look to their economic bottom line to sustain their business and provide the best outcome for their clients and their stakeholders. Economic sustainability seeks to balance business growth with minimal environmental and social degradation. Lease Green provides organisations with an economically viable means to implement sustainable technologies that save you money with minimal initial and ongoing costs. It just makes sense (and cents)!

Environmental Sustainability

Preserving the physical world is something we can all aspire and contribute to. At Lease Green, our goal is to help your Organisation to achieve long-term maintenance of the environment for our future generations. We only work with sustainable technology providers that lead their industry in the development of energy, water, and resource efficient technologies.

About the Lease Green Program

Lease Green is an Australian first in the emerging sustainability industry. The program exclusively provides business and commercial finance options for energy, water and resource efficient products across Australia. The Lease Green options allow clients to purchase products via an experienced sustainable products and services business and be confident in getting high quality and tested technologies with the added value of a flexible, customised payback period via the Lease Green National Finance Partner.

Lease Green will provide the sales, marketing and product provision services necessary to connect the client with the best technology option for their requirements in combination with the most suitable payment/financing options. Lease Green is a guiding hand through the green maze for those businesses adopting energy, water and resource efficient technologies.

The business, commercial and industrial industries have recorded one of the slowest uptakes in the use of energy, water and resource efficient technologies, barring those that legislation has placed requirements on them to adopt. Lease Green have identified up-front costs, payback periods, lack of understanding about the cost saving and marketing opportunities available, and a lack of finance options as integral components in the slow uptake of sustainable technologies by the above-mentioned industries.

After years of industry involvement and research, the Team behind Lease Green have developed a means through which the organisations striving to be more sustainable can source and procure sustainable technologies for a reduced up-front cost. In addition, the payback periods are much shorter for the client as the cost of the technology can be passed on to the client's stakeholders in increments. For example, a developer wishing to (or legislated to) fit solar hot water systems on their new development of townhouses can take up the Lease Green financing option. The purchase price of the solar hot water system can be passed directly onto their clients Body Corporate via increased BC fees without significant up-front cost to the developer.

The Lease Green system will provide for no initial capital expenditure for the above mentioned industries via a longer payback period. For example, a Hotel can finance a solar hot water system and pay for the product over a longer period of time whilst claiming a tax deduction and reducing their overall energy bill. The service will allow the Hotel to increase the capacity of their solar hot water system, should they wish, requiring only an amendment to the finance contract and, in many instances, no increased payment.

The scope of Lease Green, in regards to product provision, takes in a large percentage of the niche products being provided by the growing sustainability industry (i.e. Solar hot water and electricity, rainwater tanks, Geo thermal exchange units).

However, the scope for more 'mainstream' energy and water efficient products is a viable option. For example, a company wanting to complete a 'Green/Sustainable' office fit out could utilise Lease Green to ensure the integrity of their energy and water efficient fit out requirements, whilst taking advantage of a longer payback period and upgrade option. Lease Green will be the only service in Australia exclusively providing more sustainable products/technologies under such a flexible leasing option.

Finance Overview

Lease Green tailors each sustainable technology finance solution specifically to your requirements - there's no such thing as one size fits all. We have created one of the most comprehensive and innovative product portfolios available drawing from a range of facilities including Rental, Operating Leases, Finance Leases, Hire Purchases and others.

Update and Upgrade

Lease Green offers a rental facility that provides ultimate flexibility. You can update, upgrade or add-on equipment without penalty. Changes can be made at any time through a simple contract variation, often without increasing monthly payments at all.

Predictable Cashflow, Preserved Capital

With Lease Green Rental, your capital and existing lines of credit are conserved for core business requirements: Rental does not impact your ability to borrow from your bank when you need it. In addition, Rental provides the security of a predictable monthly payment with no residual value liability - you have the equipment you need, at a constant, known cost.

A Huge Tax Advantage

Rental payments are treated as a 100% tax-deductible expense item when the equipment is used for business purposes. Since the equipment is funded as an operating expense, it does not appear on your company's Balance Sheet.

End of Term Options Without Commitment

At the end of the Rental term, you have a number of choices. You can purchase, re-rent, upgrade or return the equipment - it's entirely up to you. Most clients choose to constantly upgrade their equipment, thereby maintaining predictable monthly payment levels, and allowing them to stay current and competitive.

A Total, Tailored Solution

Save time and money by consolidating all your business' equipment into a single payment, simply by bundling your equipment into the one Rental.

Lease Green's expert staff will work with you to build a solution to allow you to secure the equipment you need to build, modernise or revitalise your business. We tailor each equipment finance strategy specifically to the needs and capacities of each client - our solutions are designed to effectively help bridge the gap between needs and budgetary constraints.

Community Sustainability

Greenhouse Gas Offset and Initiative

The Lease Green service is committed to reducing greenhouse gas emissions. We are active in the measurement of the 'Carbon Footprint' resulting from our service and are proactively reducing and offsetting the emissions generated as a result. Lease Green measures the impact the following areas have on our services and seeks to develop means for increasing sustainable outcomes wherever possible:

Supply Chain efficiency

Freight/shipping

Products/technology development

Office Supplies - printing, paper, etc

ICT/Computing and e-Waste

Travel - fuel use, type of travel, frequency, etc.

Correspondence

Soft/hard copy - mail, marketing, etc.

Recycling and Waste Minimisation

For more information, please contact us.

The Leasing Centres Community Initiatives

The Leasing Centre is an active proponent of corporate communal responsibility and participation, via both The TLC Foundation and as a UNICEF Corporate Champion for Children.

The TLC Foundation has been established by The Leasing Centre as a charitable foundation with a goal of supporting communal organisations through both funding and volunteer support. The Leasing Centre sets aside a portion of profits each year for The TLC Foundation, and The Foundation also runs fundraising activities both within The Leasing Centre and externally.

Run on a volunteer basis by staff from The Leasing Centre, The TLC Foundation also manages our Employee Volunteer Program. The Leasing Centre offers each employee a number of paid days per year whereby they can undertake volunteer work for communal charities and organisations.

The TLC Foundation will shortly announce the nominated beneficiary charities for 2008. In addition to The TLC Foundation, The Leasing Centre is a UNICEF Corporate Champion for Children.

Contact Information

Lease Green Program Manager

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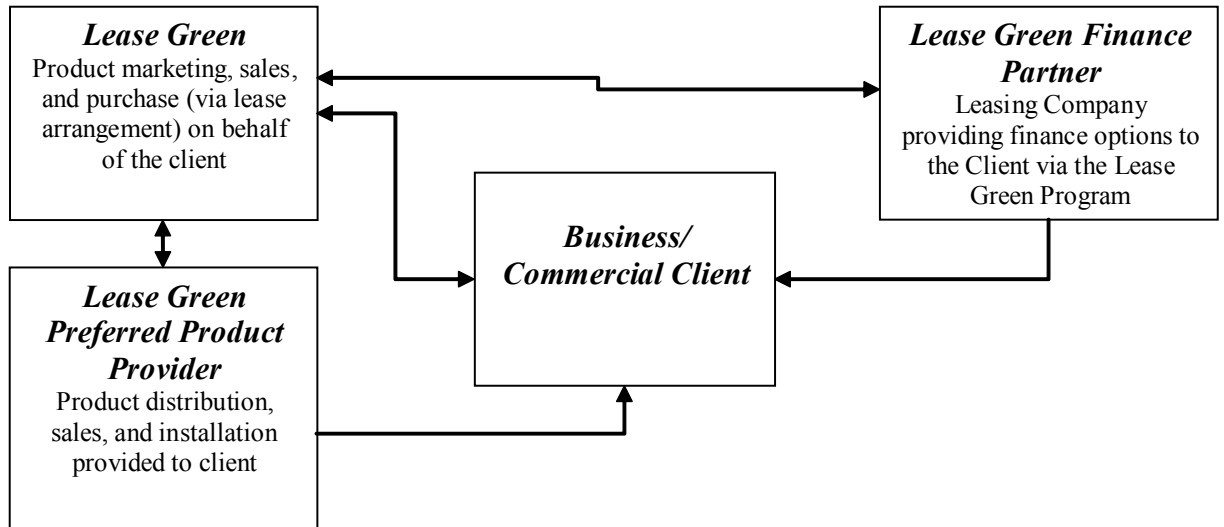
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Appendix A: Lease Green Process Overview



Appendix B: Sample Lease Green Application Form

To qualify for a quick approval with out requiring any financial information, beyond what Lease Green would acquire through a standard credit check, you would need the following:

- 1: Have been in business for 2 or more years.
- 2: Have equity in some property
- 3: A clear credit rating.

Not withstanding the above, the Lease Green Program can finance practically any business new or existing as long as they have an ABN or a CAN.

Example Documentation:

PERSONAL STATEMENT OF ASSETS AND LIABILITIES

Statement of Position for:

Address:

LIABILITIES		ASSETS	
Mortgage		Property	
1.		1.	
2.		2.	
		Furniture & Fittings	
Personal Loans		Motor Vehicles	
Other		Cash at Bank	
		Investments	
Total Liabilities			
Excess Assets over Liabilities			
TOTAL		TOTAL	

Company / Applicant Name _____	
ABN _____	Trading Name _____
Street Address _____	Postcode _____
Postal Address _____	Postcode _____
Contact Name _____	Phone _____
Mobile _____	Fax _____ Email _____
Type of Business _____	Years established _____ Current owners since _____
Accountant _____	Contact _____ Phone _____
Bank _____	Branch _____
Finance Commitments (if more than 3 current commitments, please attach listing)	
1. Financier _____	Monthly \$ _____ Expiry Date / /
2. Financier _____	Monthly \$ _____ Expiry Date / /
3. Financier _____	Monthly \$ _____ Expiry Date / /
Trade References (minimum one year to be valid)	
1. Company Name _____	Contact _____ Ph. _____ Year Relationship Established /
2. Company Name _____	Contact _____ Ph. _____ Year Relationship Established /
Personal Details of Director / Partner	
Full Name _____	Full Name _____
DOB _____ D/Lic _____	DOB _____ D/Lic _____
Residential Address _____	Residential Address _____
_____ Postcode _____	_____ Postcode _____
Are you a homeowner? Yes No	Are you a homeowner? Yes No
If No: Landlord _____	If No: Landlord _____
Yrs/mths _____ Monthly Rent \$ _____	Yrs/mths _____ Monthly Rent \$ _____
Equipment Supplier _____	Contact _____ Phone _____
Equipment _____	Required Term _____ Amount (ex-GST) \$ _____

Please contact Lease Green for full application package.

Appendix C: Sustainable Technologies/Products

Please refer to accompanying Product Information Packages for more information.

The following is a list of preferred product types. These are examples only of products that are offered by the Lease Green Program:

- **Solar Electricity Systems**

- Stand alone and Grid-Connected, Commercial and Industrial Solar Electricity Packages from 300watts to 100Kilowatts power generation.

- **Solar Hot Water**

- Gas-boosted solar (full split systems) both LPG and natural gas
- Electric-boosted solar (full split systems)
- Retrofit packages for existing hot water systems.

- **Geothermal Heat Pump Systems**

Also Available upon request:

- **Lighting systems**

- Energy efficient lighting systems for commercial, industrial and government facilities.

- **Rainwater systems**

- Rainwater tank, pump and collection/dispersion systems

- **Wind Energy Systems**

- Turbines and Inverter packages

- **Energy Efficient Audio Visual products**

- **Energy and Water Efficient products** (bulk purchasing for fit outs)

- Energy and Water efficient appliances and business technology/furniture.