

Carbon Trust Loans at 0%



Topline Inverter Control System

DATA SHEET

A Government-backed scheme with the Carbon Trust

The Carbon Trust is an independent, not for profit company set up by the Government to work with UK business and the public sector to cut carbon emissions through practical advice and support. Our interest free loan scheme is one important way in which we are supporting investment in energy efficiency to reduce carbon emissions.

- Energy-Efficiency Loans
- 0% business loans from the Carbon Trust
- Unsecured interest free loans

The Carbon Trust's 0% loans are designed to reduce carbon emissions by enabling businesses to overcome the capital barrier of purchasing energy saving equipment. Loans are interest free, provided on an unsecured basis and you can borrow a sum flexible to your business needs of between £3,000 to £400,000. Repayments are offered on a 12 to 48 month basis.

Examples of eligible energy saving equipment purchases include inverters and replacement IED pool lighting. Loan applications and the amount of loan to be offered, are assessed on the expected energy savings.

A loan that pays for itself. Loan repayments are calculated to be offset by your monthly energy savings. A Carbon Trust loan is actually designed to pay for itself, and save you money year after year.

What companies are eligible?

Small or medium-sized enterprises (SMEs) in England, Scotland, Wales and Northern Ireland can borrow from £3,000 to £400,000. SMEs are defined as companies with fewer than 250 full time employees and with less than €50 million in turnover (approximately £43m) or less than €43 million in assets (approximately £37m).

In addition, larger businesses that do not qualify for participation in the Carbon Reduction Commitment are eligible for a loan. As a guideline, this typically includes

businesses with an annual electricity spend of less than £500,000. In Northern Ireland and Wales all enterprises could borrow from £3,000 to £400,000. All enterprises need to have been trading for at least 12 months.

How much can you borrow and for how long?

The value of the loan offered will depend on the amount and type of energy saved. Different energy sources release different amounts of CO₂ into the atmosphere as they are consumed (this is called the CO₂ intensity). The CO₂ intensity affects the value of the loan that the Carbon Trust will offer. To help you work out how much you could borrow, you can use our online loan calculator at: www.carbontrust.co.uk/loancalculator

The Carbon Trust will assess and verify the amount of CO₂ that will be saved as a result of investing in the energy saving equipment. They will use the verified CO₂ saving to quantify the size of loan we are able to offer, as well as the payback period for the loan.

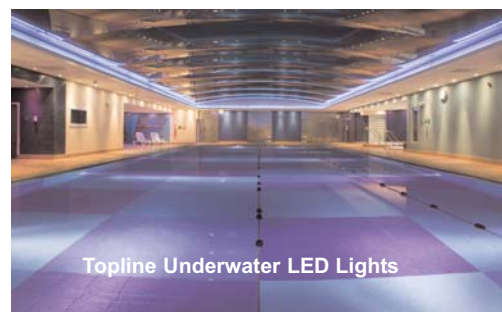
The minimum loan value is £3,000 and the maximum loan value is £400,000. What energy saving equipment is eligible? Loans are offered on the basis of on-site CO₂ savings, and any equipment that saves

enough energy will be considered. The types of projects that can be funded include the installation of replacement lighting and inverters. Each application is individually assessed on the basis of its energy savings and the technology involved.

So what's the catch?

There really isn't one. Our loans are simply designed to make it easier for you to invest in energy saving equipment. You should receive an unconditional loan offer within 10 working days of submitting your application. Taking out a loan will help you:

- Overcome the capital cost barrier.
- Make your business more profitable.
- Benefit the environment by reducing your business's CO₂ emissions.
- Apply through Topline to find out more about the Loan.



Topline Underwater LED Lights

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