



The role of funding to support the  
economy's transition to renewables

Paving the way for a sustainable future

smart ease.



Sydney's running out of water, and we haven't been paying attention

Higher energy prices and rents adding to inflation and threat of rate rises

# Global boiling: Sydney enough to prepare for lethal

'The year of living costs pressures top Australia

Drier and warmer spring to increase east coast bushfire risk

UNESCO recommends putting Venice on its heritage danger list

Your local brewer, beauty salon may just have to pass on cost of power bills

Ancient diseases locked in ice could wipe out a third of humanity, study suggests

Up to 1000 still missing after Maui's catastrophic wildfires

Home insurance premiums soar by highest amount in decades

Entire colonies of baby penguins killed by ice loss, researchers say



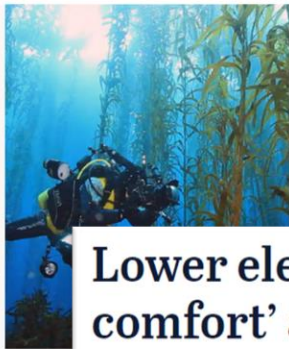
The frontline

**The lost harvest**  
How a warming climate is changing what we eat and drink

## OPINION

*Energy price hikes are coming.*

**The dead sea**  
Tasmania's underwater forests disappearing in our lifetime



The sea along the Tasmanian east coast is a global heating hotspot.

**Frontline live** Experts answer your questions

**Full Story** What happens when the oceans heat up?

Lower electricity price rises 'cold comfort' as more pain on the way:

### Temperature Check

/// The cheapest reliable energy system to meet Australia's climate targets? Solar and wind, no question



**The killer heat**  
How Australia's heat problem kills people prematurely

Royal Baking Powder  
ABSOLUTELY PURE

EXAS  
OAD

SUP

## COMPLETING THE PICTURE

55% of emissions can be mitigated by switching traditional energy sources to renewable energy.

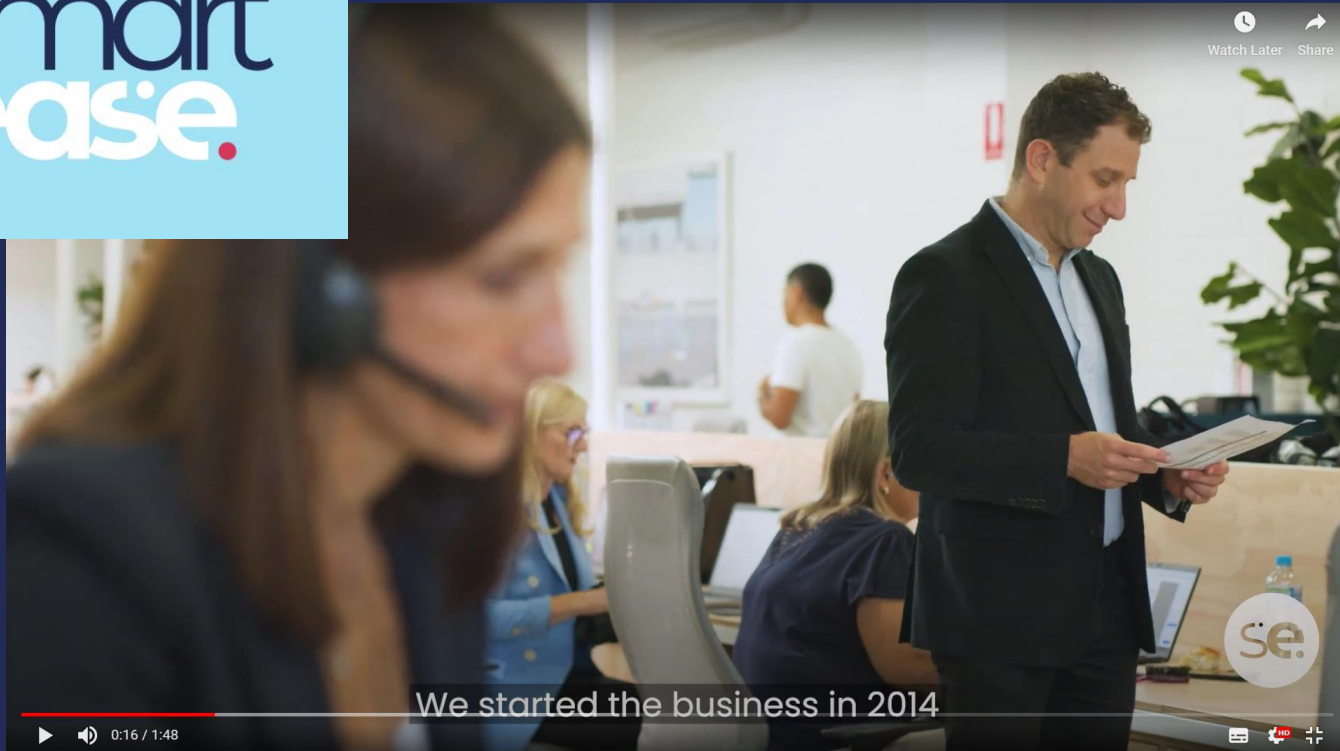
45% of emissions can be addressed by transforming our systems of production.

Systems-wide change is vital.

# Report warns of \$18trn investment gap to deliver net-zero energy transition

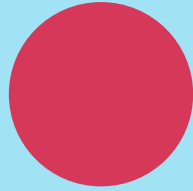
New research has warned of an \$18trn investment gap needed to finance the net-zero energy transition, with renewables needing to ramp up to account for almost three-quarters of global supply by 2050.

smart  
ease.

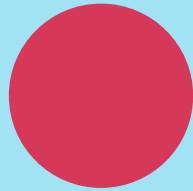


<https://youtu.be/YRUYSABXk8>

smart ease.



**We help organisations decarbonise  
and digitise their operations**



# About Smart Ease

- Specialist payment partner for smart and energy-efficiency equipment
- Commercial only
- Australia, New Zealand and UK
- Over 9,500 projects funded to date

## One place for payment solutions

A complete range of payment solutions to match business and project needs.

## Fast and easy digital platform

Tech-enabled payments platform for fast, easy applications.

## Next-level support

Next level support from an expert team. We provide outstanding customer service along with tools, tips and training.

# Renewables snapshot

There is now **more than 20,000 MW** of small-scale solar capacity installed on household and business roofs across the country.

Residential solar is reaching **saturation point** with 35% of roof space used. More opportunities exist in commercial solar with only 15% suitable roof space used.

Early adopters of solar are now looking to **energy storage** as the next step in reducing emissions and protecting themselves from energy price volatility. The accelerating EV uptake is further fuelling this trend.

## Record-Setting July & August! Highest monthly sales ever (bar December)

- ✓ Market YTD figures are up 19% YoY
- ✓ NSW, QLD and VIC volumes up 10%, 15% and 15% respectively

The market increased by **17%** (37MW) in volume month-on-month from Jan 23 – Feb 23. Feb 2023 saw 259MW installed; above the volumes for Feb 2020 and 2022, but below 2021 levels.

Australia is one of the **most cost-effective places** in the world to install solar in 2023. This has great implications for business customers ROI.

**Average system size** continues to increase as more commercial systems are installed. It has more than doubled (to 9.5kW) in the last decade.



# Our payment solutions

Payment options for every kind of energy-efficiency project

**Payment Plan  
(Rental)**

**Payment Plan  
(Chattel Loan)**

**Power  
Purchase  
Agreement  
(PPA)**

# Payment Plans: **Fast, easy & affordable**

## Benefits

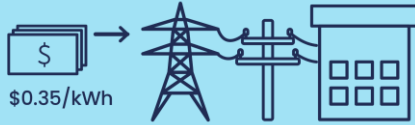
- ▶ No up-front cost and fixed monthly payments.
- ▶ Lower energy bills – save up to 60%.
- ▶ Can be cash-flow positive from the start.
- ▶ 4-min application and instant approvals.\*
- ▶ Tax benefits.\*

## Terms

- ▶ Competitive rates.
- ▶ Typical agreement term: 2-10 years.
- ▶ Up to 7 years: STC size systems <\$150k.
- ▶ Up to 10 years: LGC & multi-site installs \$200k+ or school of any size.
- ▶ Equipment valued from \$3k to \$5m.
- ▶ No up-front cost and fixed monthly payment.

# How does a Smart Ease PPA work?

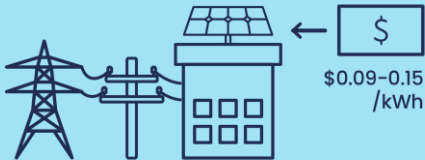
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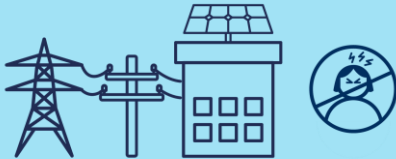
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3



4



## Usage characteristics

- ▶ Large or multi-site installations >70kW
- ▶ Heavy users of daytime electricity: industrial or large-scale enterprises.
- ▶ Consistent daytime use; not choppy, even load.

## Business characteristics

- ▶ Businesses who don't want to outlay capital up front.
- ▶ Don't want ownership headaches: maintenance, monitoring, cleaning or upgrading.
- ▶ Environmental reporting is required: want to monitor and report on consumption.

# Key benefits for business customers



## Control energy bills

Powering by the sun means customers are less reliant on grid and fluctuating prices.



## Free up capital

With nothing to pay upfront, customers can direct their capital towards other growth activities.



## Tax benefits

Depending on how the equipment is accounted for, it may be tax-deductible or offer other taxation benefits.\*



\*Seek accountant's advice on how it applies to individual business circumstances.



# Putting the solution together

## Problem

High energy bills  
are impact cash  
flow & profit

## Solution

Solar system /  
battery / EV  
charging / HVAC  
+ Payment Plan

## Why?

\$0 upfront &  
system  
repayments  
typically covered  
by power savings

# Enjoying a 'cash-flow positive' position from Day 1



## Payment Plans for solar are as easy as 1, 2, 3.

1

### Get solar equipment

Apply for a Payment Plan in under 4 mins, get approved instantly\* and pay nothing up front – so you can get solar equipment straight away.

2

### Start saving energy

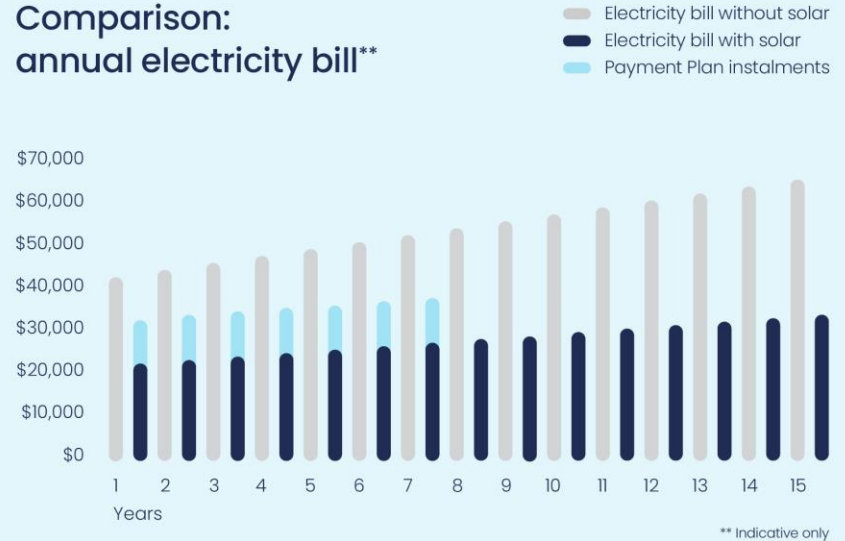
Once your solar equipment is installed, we pay your supplier – and you can start taking advantage of reduced energy costs from day one.

3

### Enjoy a cash-flow positive position

The savings\* on your energy bill are typically greater than your Payment Plan instalments – making your purchase cash-flow positive.

## Comparison: annual electricity bill\*\*



\*\* Indicative only

\* Subject to credit criteria and approval.

^ Savings are indicative only and depend on several factors.

# Early adopters

All industries need solar. These industries have been early adopters of solar finance.



## **Farms & agricultural**

Dairy farms, orchards, livestock, horticulture, etc.



## **Schools & education**

Includes pre-schools, schools, tertiary and vocational institutions.



## **Not-for-profits**

We do not require guarantees from not-for-profits. This also includes religious organisations.



## **Food & manufacturing**

Includes small manufacturers, supermarkets, food and beverage venues.



# Covino Farms



## Project snapshot

- ▶ 1,742 x 450W solar panels
- ▶ 8 x 82.8kW inverters

## Savings

~\$189,439





# Freedom Foods

## Project snapshot

- ▶ 9152x 380W solar panels
- ▶ 19x ABB inverters
- ▶ 1x 500kWh Tesla Powerpack
- ▶ 1x 2MVA Powerfactor Correction Unit

Energy savings **36% net**

“ Without Smart Ease’s expertise, in particular the simplicity and flexibility of the application process, the project would have taken significantly longer to get – and stay – underway.

Project Manager, Jeremy Panuccio, Freedom Foods

”

freedom  
GROUP



# IGA Supermarkets



## Project snapshot

Spotswood project:

- ▶ 92x solar panels
- ▶ 1x inverter

Laverton project:

- ▶ 270x solar panels
- ▶ 3x inverters

Savings:

**20–30% on energy b**  
(after Payment Plan)

2,589,873

# Your team



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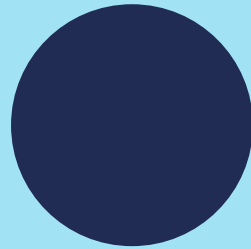
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Close and thank you



**EnergyAustralia**  
LIGHT THE WAY