

Boost your sales with
interest free loans



For your customers, investing in energy efficient equipment makes sound business and environmental sense. Especially with an interest free business loan from the Carbon Trust.

New, more efficient equipment can lower energy bills and associated CO₂ emissions. And if the purchase is funded with an interest free loan, the monthly savings in energy costs will often exceed the loan repayment.

See how you can make use of loans from the Carbon Trust to help you promote and sell your energy saving equipment.

How much can your customer 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 your customer could borrow, you can use the online loan calculator at:

www.carbontrust.co.uk/loancalculator

The Carbon Trust will appoint an energy consultant to verify the amount of CO₂ that will be saved as a result of investing in the energy saving equipment. We 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 maximum loan value is £400,000 and the minimum loan value is £3,000

What sort of energy saving equipment is eligible?

Any equipment that saves enough energy can be considered. Examples are the installation of replacement lighting, boilers, or larger-scale refurbishments of steam generating plant. Each application is individually assessed on the basis of its energy savings and the technology involved.

A Government-backed scheme

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. The interest free loan scheme is one important way in which we are encouraging investment in energy efficiency to reduce CO₂ emissions.

What should I do next?

Do you have an Account Manager?

We can assign an Account Manager to your business to help you assist your customers through the online loan application process. Please call us on **0800 917 3030**.

Familiarise yourself with the scheme:

- Visit our website at **www.carbontrust.co.uk/loans**
- Read through our online FAQs where you should find the answers you are looking for.
- Speak to your dedicated Account Manager and ask for a training session with your sales team. All of our Account Managers have worked as field sales professionals prior to joining the Carbon Trust.

Make sure your customers are aware of our interest free loans:

- Explain how the Carbon Trust's business loans can support the purchase of energy saving equipment.
- Add the Carbon Trust loans stickers to your quotes.
- Explain the loans scheme is designed so that the energy savings are greater than repayments of the loan.
- Explain how the loan amount is dependent on CO₂ savings and show customers how the loan is calculated.
- Explain that the application process is straightforward and fast - a fully completed application will be processed in less than 10 working days.

If your customers need further convincing or have any further questions, suggest they call our Advice Line on **0800 917 3030** or visit **www.carbontrust.co.uk/loans**

More benefits for you, as a supplier of energy efficient equipment:

- Interest free loans help your customers to overcome cost barriers associated with the purchase of capital equipment.
- You can focus your sale on the savings a customer is predicted to make when purchasing your equipment. These projected energy savings will be independently assessed by an energy consultant appointed by the Carbon Trust. In the majority of cases the energy saved will cover the monthly loan repayment; so your equipment will pay for itself. And your customers should continue to make savings year on year.

- You will have a named Account Manager to help ensure you are fully briefed about the loan scheme and its developments.
- Using our straightforward online application process, you can start the application on behalf of your customers and track the progress of their applications.

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.

State Aid Restrictions

Companies operating in primary agricultural, fisheries and aquacultural, transport, coal or export-related activities are not eligible.

To find out more, call
0800 917 3030 or visit
www.carbontrust.co.uk/loans

The Carbon Trust was set up by Government in 2001 as an independent company.

The Carbon Trust's mission is to accelerate the move to a low carbon economy, by working with organisations to reduce carbon emissions now and develop commercial low carbon technologies for the future.

We cut carbon emissions now

- By providing business and the public sector with expert advice, finance and accreditation.
- By stimulating demand for low carbon products and services.

We cut future carbon emissions

- By developing new low carbon technologies through project funding and management, investment and collaboration.
- By identifying market barriers and practical ways to overcome them.

The Carbon Trust is funded by the Department of Energy and Climate Change (DECC), the Department for Business, Enterprise and Regulatory Reform (BERR), the Scottish Government, the Welsh Assembly Government and Invest Northern Ireland.

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