

# Cash flow positive commercial finance for renewable energy



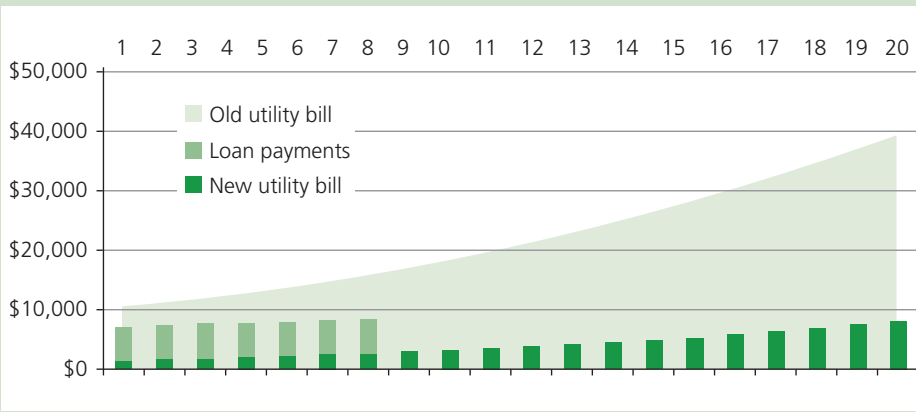
**ASM MONEY**  
Renewable Energy Finance

ASM Money source finance specifically for renewable energy projects. We blend finance and renewable energy expertise to craft finance solutions for some of the most complex projects. If you have a renewable energy project we have the finance solution.



- Up to 10 year finance
- Can be less expensive than cash using the correct tax strategy
- 100% tax deductible payments
- Installation on leased properties OK
- 60 Second Approval\*
- No financials up to \$150,000\*

\*Subject to Application meeting credit Criteria



*This is an example of the planned changes to an engineering company energy bill who were using 120kW a day during daylight hours. In the first year they saved, after finance costs, GST rebates and tax deductions, \$4,708. Over 20 years the savings are likely to be about \$220,000.*

## Less expensive than cash - how can this be?

If you pay company tax you can take advantage of tax rulings and use our solar rental facility. You could pay less than the cash price. Here is an example.

### Cash outlay over 36 months taking depreciation, GST and tax deductions into account

	Solar Rental	Standard Lease	Bank Loan	Cash
\$44,000 solar installation	\$32,724	\$46,685	\$42,692	\$38,364

If fact, as interest rates come down, the tax office ruling solar must be depreciated over 20 years makes cash and other types of finance expensive compared to rental.

## Solar Operating lease or Rental

With the huge tax benefits of solar rental this is the most common finance solution for taxpaying companies. The ATO ruling solar must be depreciated over 20 years cash and low interest rate solutions can be expensive options. Our financier purchases the goods and rents them to you allowing you to claim a 100% tax deduction for payments and your GST is refunded with your quarterly BAS. The asset does not appear on your balance sheet giving you more flexibility to fund your business.

## Structured finance

As you are using the asset to reduce your operating costs we can often structure payments to match revenue for larger transactions. Our objective is to craft a solution which supports the business goals of your company.

## Qualifications

- Must have active ABN and use the energy produced primarily for business purposes
- For transactions over \$150,000 financials will be required
- Driver's licence or passport for each signature
- ASM Application form with Privacy
- Consent signed.

## Chattel Mortgage

Our financier provides you with the funds to purchase the goods and takes a mortgage over the asset. As the whole amount is financed, including GST, payments tend to be a bit higher than rental. The main advantage is the refund of the GST on the entire purchase price with your next BAS. What makes this expensive in the long term is the slow depreciation rate and only depreciation and interest are tax deductible.

### Disclaimer

Applications for commercial finance submitted to ASM Money Pty Ltd ABN 88 158 031 960 are subject to credit approval, terms and conditions. This information is presented to assist making an informed decision about financial products to support your decision to make a purchase. This is not an offer of finance, does not present financial, accounting, general or personal advice nor is it a recommendation.

