

Anna Frizzell
Wendy Carmichael

Business Link Dorset
Environmental Advisors



Definition of a Sustainable Business

A sustainable business is a successful and profitable business.

It is one that continuously improves its productivity by taking action on the economic, social and environmental impacts of its business



Sources of Funding

- **Carbon Trust**
- **Green Investment Bank**
- **Renewable Heat Incentive (RHI)**
- **Enhanced Capital Allowance Scheme**
- **IYRE**



Carbon Trust

- **Interest free loans**
- **CT & Siemens – Energy Efficiency Finance**
- **Environmental Technologies**



Interest free loans

- **Purchasing energy efficient equipment**
- **Limited Availability until end of March 2011**
- **£3k to £100k**
- **2.5 tonnes of CO² per £1k of loan (min 7.5 tonnes)**
- **Payable over 4 years**
- **Apply on line.**



Our services

0% business loans

Eligibility

The application process

Find your nearest
equipment supplier

How to apply

After applying

Loans calculator

Loans in action - case
studies

Loan application toolkit

Loans - Frequently Asked
Questions0% Loans - equipment
suppliers

Building Design Advice

Carbon saving advice by
sectorEnergy saving advice
topics

Energy management

Online training tool

Web tools

Enhanced Capital
Allowances

Home » Cut carbon & reduce costs » Our services » 0% business loans

0% business loans

Introduction

Eligibility

The application
process

How to apply

After applying

Call us now for help with completing your application: **01865 885 850**

The Carbon Trust 0% SME loans scheme will be coming to an end this month but there are still funds available on a first come first served basis so please submit your application including all required information by **28 March 2011** (or earlier if all funds are disbursed before this date).

We will continue to provide green finance to UK businesses and in April we will be moving to a [partnership with Siemens Financial Services](#); 0% loans will continue to be available on a first come first served basis to sites in Wales and Northern Ireland beyond 28 March 2011.

Borrow £3,000 to £100,000 at 0% interest

0% business loans of £3,000 - £100,000 are available from the Carbon Trust to help organisations finance and invest in energy saving projects.

Why a 0% business loan makes business sense:

- You can borrow between £3,000 and £100,000 interest free to purchase energy saving equipment
- Anticipated energy savings offset the loan repayments. So new equipment should pay for itself and you should continue to make savings year on year
- The loans are government funded and unsecured
- A straightforward and fast application process with no arrangement fees
- You'll receive a conditional offer within 24 hours of your application being processed

CT & Siemens –Energy Efficiency Finance

- **£550 million available over next 5 years**
- **Purchasing energy efficient equipment**
- **Available to all companies all sectors.** (Inc public sector)
- **Available 4th April 2011 to April 2014**
- **£1k – No upper limit.**
- **No minimum CO² (More CO² = more loan)**
- **Competitive interest rate.**



The Carbon Trust and Siemens launch new green finance deal worth £550 million to green businesses in the UK

04 March 2011

A joint partnership between the Carbon Trust and Siemens to provide UK businesses with green equipment finance worth up to £550 million over the next three years has been announced today.

This major new deal will boost green growth and unlock business investment in the low carbon economy – key to the UK's recovery. The new dedicated low carbon finance scheme is a first and will enable UK businesses to invest in cost effective energy efficiency equipment or other low carbon technologies, such as new efficient lighting and biomass heating.

All businesses will be able to apply for new green growth finance from the scheme from 4 April 2011. Under a Heads of Agreement signed between the two parties Siemens Financial Services Ltd. in the UK (SFS UK) will provide the financial backing and manage the provision of funding and the Carbon Trust will use its expertise in carbon saving from energy efficient technologies to assess the carbon, energy and cost savings of any application. This will enable the financing to pay for itself through energy savings.

Tom Delay, chief executive of the Carbon Trust, commented:

"Driving green growth in the UK is key to our economic recovery. A missing ingredient at present is access to affordable finance to enable business to make green investments. This new major finance facility will improve business competitiveness, cut carbon and boost green growth."

James Gearey, CEO from Siemens Financial Services Ltd. UK commented:

"We are delighted to be working with the Carbon Trust, their values very much match our own. Siemens has been reporting the performance of its environmental portfolio since 2002 – not just the commercial performance, but also the hundreds of millions of

[More Info](#)

Related content

[Green Growth campaign](#)

CT Entrepreneurs Fast Track

- **Not cash**
- **Free Advice and Consultancy up to £70K**
- **Networking – Investors & Industry partners**
- **Advice – Commercial & Technical Consultancy**
- **Helps new business to be seen as legitimate**
- **Apply at any time**



Who can apply?

How do I apply?

Research projects

Case Studies

Frequently Asked Questions

Looking for investment

Directory of low carbon technologies

For more information about Low Carbon technologies select one from the list below:

Select



More info

Useful links



[Making innovation work video](#)

[Case studies](#)

Press releases



Entrepreneurs Fast Track

Capturing the green growth opportunity by making the UK a hub of low carbon innovation

The Carbon Trust believes the UK is distinctly well placed to become a global leader in low carbon innovation. We have world class academic talent to draw upon; great industrial expertise and we have great natural resources (e.g. wind and marine technology). Our vision for the UK is a hub, drawing in the very best talent, creating new early stage technologies, exporting them to the world and helping us benefit from green growth. Read more about [how to apply](#) and [who can apply](#).

Fast-tracking the best ideas into the marketplace

We recognise that to get the very best ideas to the market, more integrated support needs to be given to low carbon technology entrepreneurs. In response, the Carbon Trust has launched a completely new service designed to 'turbo charge' and stimulate investment in early-stage clean tech companies.

The Carbon Trust Entrepreneurs Fast Track provides a customised package of expert advice and networking opportunities to the leading UK's low carbon technology start-ups. The service has already been welcomed by business leaders, including [Sir James Dyson](#), The Federation of Small Business, the business angel community and the UK Government.

Who we can support

Green Investment Bank

- **Oct 2010 Govt commits to GIB.**
- **Design & Test Spring 2011- Complete May 2011.**
- **Sector targets**
 1. **Offshore Wind Farm**
 2. **New Nuclear Plant.**
 3. **Industrial Energy Efficiency Investment.**
 4. **Industrial Renewable Heat plant.**
 5. **Commercial & Industrial Waste plant**
 6. **Commercial & Industrial Waste to Energy plant.**



Green Investment Bank

On 20th October 2010, as part of the Spending Review, the Government confirmed its commitment to set up a Green Investment Bank ("GIB"). Prior to this announcement, a cross-departmental team of officials worked on the market need for a GIB, potential financial interventions and alternative structural models. The team has been led by the Department of Business, Innovation and Skills (BIS), but with significant contributions from other government departments: HMT, IUK, DECC, Defra, Df and CLG. This first phase of work made high-level proposals for the scope and objectives of the GIB, the range of potential financial interventions, alternative working models and potential funding sources.

Following the Spending Review announcement, BIS has been tasked to lead the next phase of detailed planning for a GIB, aiming to complete design and testing work by the Spring 2011. The Structural Reform plan for BIS states that this phase must be complete by end May 2011.

Three separate, but related, opportunities are available:

1. [Production research and financial modelling](#);
2. [Business design and pre-establishment planning](#); and
3. [Economic rationale and value for money assessment](#).

1. Product research and financial modelling

BIS wishes to procure external consultancy support in respect of product research and financial modelling and requests proposals to carry out this work. Please note that specialist advice in respect of business design and pre-establishment planning; economic

Our policy areas

All our policies aim to drive balanced and sustainable [growth](#).

- [Better regulation](#)
- [Business law](#)
- [Business sectors](#)
- [Consumer issues](#)
- [Economic development](#)
- [Economics and statistics](#)
- [Employment matters](#)
- [Enterprise and business support](#)
- [Europe, trade and export control](#)
- [Further education and skills](#)
- [Higher education](#)
- [Innovation](#)
- [Science](#)
- [Shareholder Executive](#)


RHI


- **Due to start June 2011. £850m of investment**
- **Similar structure to FIT.**
- **Tariff range 1.5 to 18p/kWh**
- **ROI estimated at around 12%.**
- **Products and installers probably MCS certificated.**



[Renewable Heat Incentive \(RHI\)](#)[Renewable Heat Incentive \(RHI\) proposals](#)[Back](#)



Renewable Heat Incentive (RHI) proposals

On 1st February 2010, DECC published a [consultation on the proposed design of the Renewable Heat Incentive \(RHI\)](#)  scheme. The consultation sought views on a number of aspects of the proposed scheme, including tariff levels.



Following the February consultation and in light of the 2010 [Spending Review](#)  announcement, DECC will now consider further the operation of the scheme including RHI tariffs and technologies supported.

Details on wider heat policy can be found on our [Heat](#) webpage.

Following research published for the Renewable Energy Strategy consultation last year on the prospects for renewable heat in the UK, DECC commissioned further research by NERA and AEA on the [UK supply curve for renewable heat](#). The purpose of the analysis was to validate and expand existing analysis on the potential deployment for renewable heat technologies leading up to 2020 and to look into the potential contribution of the industrial and commercial/public sectors. The data resulting from this study has played a key role in helping DECC design the structure of the Renewable Heat Incentive. The report has now been published and is also available on the [Renewable Energy Strategy](#) web pages. The Impact Assessment, which accompanies the RHI consultation document, is also available on the [RHI consultation](#) web page.

 [The supply curve for Renewable Heat: overview of research](#) 
Size: [147 KB] File Type: [.pdf]

 [The UK supply curve for Renewable Heat technology: assumptions and issues](#) 
Size: [55 KB] File Type: [.pdf]

 [Scenarios for Renewable Heat supply capacity growth to 2020](#) 
Size: [82 KB] File Type: [.pdf]

 [UK Renewable Energy Strategy 2009: an analytical annex](#) 
Size: [768 KB] File Type: [.pdf]

www.eca.gov.uk

▸ Energy

▸ Cars with low CO₂ emissions

▸ Water

ENHANCED CAPITAL ALLOWANCES

Enhanced Capital Allowances (ECAs) enable a business to claim 100% first-year capital allowances on their spending on qualifying plant and machinery. There are three schemes for ECAs:

- Energy-saving plant and machinery
- Low carbon dioxide emission cars and natural gas and hydrogen refuelling infrastructure
- Water conservation plant and machinery

Businesses can write off the whole of the capital cost of their investment in these technologies against their taxable profits of the period during which they make the investment.

This can deliver a helpful cash flow boost and a shortened payback period.

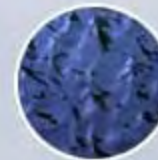
Cars with low CO₂ emissions

Enhanced Capital Allowances are available for capital spending from 17 April 2002 to 31 March 2008 on:

- New cars with carbon dioxide emissions of not more than 120gm per kilometre driven for use in their business
- Natural gas and hydrogen refuelling equipment at refuelling stations

The Inland Revenue has published guidance on these allowances which is available [here](#)

[ECAs for cars with low carbon dioxide emissions](#)



IYRE

Improve Your Resource Efficiency

- **Growth companies in the SW region.**
- **£1k to £20k – average £8,300.**
- **50% Grants for Equipment and or Consultancy**
- **Value of the grant depends on Carbon savings.**
- **Average 16 tonnes of CO² / project.**
- **12 hours of 1 to 1 support also available.**



IYRE process

- **Discuss project with IYRE Advisor.**
- **Check eligibility & collect baseline data & approval documents.**
- **Calculate Carbon savings.**
- **Prepare & submit grant application - Approval**
- **Buy equipment / service – submit receipt to claim grant.**



www.businesslink.gov.uk

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