



# FUNDING SUSTAINABLE SOLUTIONS FOR YOUR BUSINESS

Forward thinking finance.



Every business and individual has a responsibility to do what they can to reduce their carbon footprint. Investing in renewable and sustainable energy will enhance your organisation's environmental credentials and enable your business to support and help achieve the UK's environmental plans.

You may already have started to invest in renewable or sustainable energy solutions and be looking to go further, or you might have only begun to explore it. Whatever your situation, we're here to help you find and fund the right solution for your business across a multitude of technologies.



## Biomass boilers

Biomass boilers generate heat by burning different kinds of feedstocks, which may include wood chips or pellets from sustainable sources. Installing a biomass boiler could cut both annual fuel bills and carbon emissions.



## Solar photovoltaics (PV)

Roof-mounted or stand-alone solar PVs capture the sun's energy using photovoltaic cells which convert the sunlight into electricity. The cells even generate electricity on a cloudy day and can be integrated into other systems such as battery storage.



## On-shore wind turbines

A wind turbine harnesses the power of the wind to generate electricity. The wind turns two or three propeller-like blades around a rotor. This rotor is connected to the main shaft, which spins a generator to create electricity.



## LED lighting

LED lights are up to 80% more energy efficient than fluorescent or incandescent bulbs. And they also last up to six times longer, which could help reduce maintenance costs and deliver a fast and predictable return on investment.



## Combined heat and power (CHP)

CHP units capture and utilise the heat that comes from the plant's engine during electricity generation. This means a single fuel source provides both the heat and the electricity for your site making it extremely efficient.



## Battery storage

Battery storage systems can connect to any method of electrical generation and are charged up by any unused energy. They then store the energy to be used at a later point in time to provide an instant source of power providing a greater level of self sufficiency.



## Ground & air source heat pumps

Ground or air source heat pumps work by extracting heat from earth or the air via a heat exchanger and then circulate this through heating and hot water systems in both commercial or residential properties in a low maintenance manner.



## Anaerobic digesters

Anaerobic digestion uses the methane-rich gas released by decomposing plant and animal materials to generate renewable heat and power. The material that's left at the end of the process – known as digestate – can often be used as fertilizer.

## OTHER TECHNOLOGIES

Lombard is always exploring opportunities to fund sustainable and renewable technologies so talk to us about any other projects you may be considering such as EVs, Charging Infrastructure, Hydrogen Technology, Carbon Capture or other new emerging technologies.

# BOOST YOUR BUSINESS

Alongside climate considerations, sustainable and renewable solutions can also create other important benefits.

## Becoming self-reliant

Energy is business critical. A break in supply or escalating wholesale costs could do untold damage and have long term consequences. Generating your own supply reduces the risk of downtime and can help alleviate the impact of energy price fluctuations.

## Financial

A growing number of organisations are realising that investing in renewable and sustainable energy offers a relatively straightforward route to diversification and managing cashflow, by both saving costs and by generating additional income in places.

## Future-proofing your business

All leased buildings in England and Wales require an Energy Performance Certificate (EPC) with Minimum Energy Efficiency Standard (MEES). Commercial landlords' premises must have an EPC of no lower than 'E'. Investing in energy efficient measures could well prove to be a necessity, not a choice.

## SUSTAINABLE FUNDING SINCE 2010

At Lombard, we've been providing asset finance solutions to businesses of all shapes and sizes and across a multitude of asset classes for over 150 years. We have also been supporting businesses acquire renewable and sustainable assets for over a decade now and so whatever sector you are in, or wherever you are on your sustainability journey, we could support you through our bespoke financing solutions.

## WHY FINANCE THROUGH LOMBARD?

### Flexible options

We prepare tailored finance packages that help businesses to acquire assets without over-stretching their working capital and can cater for both small or large scale projects,

### Eliminate uncertainty

Costs can be fixed for the length of the asset finance contract, so you can budget accurately.

### Open up additional credit lines

Asset finance complements the cash resources you already have, as well as other bank credit lines like overdrafts and loans.

### Access funds efficiently

The loan is secured against the asset, so we don't always need to look for additional security, so it should speed up the process.

### Cut wasted spending

If you'll only use an asset for part of its life, the finance terms can reflect that.

### Flexible refinancing

We may be able to refinance existing unencumbered assets or replace an existing funder on more favourable terms. This can be useful to release tied up capital for re-investment elsewhere in the business; potentially release securities taken by other funders or replace third-party investor funding.

## LET'S MAKE IT HAPPEN

Talk to your Relationship Manager or one of our Lombard renewable & sustainable financing specialists today.

**Call: 0800 502 402** Lines open Mon-Fri, 9am-5pm.

**Email: [sustainability@lombard.co.uk](mailto:sustainability@lombard.co.uk)**

**Text Relay: 18001 0800 502 402**

**<https://lombard.co.uk/renewable>**



Security may be required. Product fees may apply. Finance is only available for business purposes.

Lombard North Central PLC. Registered in England & Wales No. 337004. Registered Office: 250 Bishopsgate, London EC2M 4AA. The contents of this guide do not constitute legal, tax, financial planning or any other advice. You should always discuss your choice of finance product with your accountant.