

# Go Greener SME Reward Eligibility Guide



**HSBC UK** | Opening up a world of opportunity

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# How to use this guide

This guide sets out the activities that are eligible for the reward and the evidence you'll need to supply.

**You do not need to read every page**, the guide is intended to be **used interactively** in electronic form. To help you easily navigate through the document and to quickly identify the green activities you plan to utilise, we have incorporated 'click-through' functionality for ease of use.

## Quick links

Quick links to popular purchases



[Solar](#)



[Energy efficiency](#)



[Battery Electric](#)

## What can I use my loan for?

- Only activities listed in this guide are eligible.
- On the page, you can easily navigate to each category by clicking on the name
- Pure Play Green Businesses can be eligible – where a business derives 90% or more of its revenues from activities included in this guide.

## Evidence submission

The evidence you submit may be multiple documents or could be one document that satisfies all relevant evidence requirements e.g. where an invoice contains appropriate product specification details

Today we finance a number of industries that significantly contribute to greenhouse gas emissions. We have a strategy to help our customers to reduce their emissions and to reduce our own. For more information visit [www.hsbc.com/sustainability](http://www.hsbc.com/sustainability)

Please note further terms and conditions for eligibility apply. To review these terms and conditions please visit [HSBC Go Greener SME Reward](#). Please note we reserve the right to ask for additional or different evidence in support of your Go Greener SME Reward application or change these requirements.

# Eligible Criteria

Select a category to learn more.



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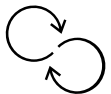
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# Renewable energy

Renewable energy is energy that is collected from resources that unlike fossil fuels, are naturally replenished within a human timescale.

Select each activity to understand potential use cases and evidence requirements...



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Wind  
P6



Hydro  
P6



Energy from waste  
P7



Heat pumps  
P8



# Solar

Conversion of energy from sunlight to electricity e.g., through the use of solar panels or solar water heating systems.



## What can I use this for?

- Purchase and installation of solar panels to your commercial property or land.
- Purchase and installation of solar lighting around your commercial property.
- Purchase and use of portable photovoltaic (PV) chargers to keep electric devices such as phones and tablets charged when on the go.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.

# Wind

Use of air flow through wind turbines to generate energy.



## What can I use this for?

- Purchase and installation of wind turbines on commercially owned land.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.

# Hydro

Use of water flow to generate electricity.



## What can I use this for?

- Purchase and installation of small-scale or micro-scale hydropower facility (less than 25MW).
- Purchase/construction of a river dam that generates hydro electricity whilst not impacting people's right to use the water.
- Hydropower projects that are less than 25MW are eligible. Projects larger than 25MW are eligible if lifecycle emissions are less than 100gCO<sub>2</sub>/kWh or power density is greater than 5W/m<sup>2</sup> and provided they have been subject to a completed environmental and social impact assessment and are not the subject of any legal proceedings.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

# Energy from Waste

Process of generating energy in the form of electricity and/or heat from the primary treatment of waste.



## What can I use this for?

- Purchase and installation of thermal treatment technologies in your energy recovery facility/waste incineration plant to convert waste into energy.
- Purchase and installation of anaerobic digestion systems to harness the natural biological processes and use available biomass (e.g., food wastes, animal slurries, waste feedstocks) to produce renewable methane which can be used to produce electricity, heat or vehicle fuel.
- Investment in combustion systems whereby residual biomass waste is burnt at 850°C and the energy is recovered as electricity or heat.
- Investment in gasification and pyrolysis systems where fuel is heated with little or no oxygen to produce “syngas” which can be used to generate energy.
- Projects with direct emissions of 100gCO<sub>2</sub>/kWh or less are eligible.
- Commonly eligible feedstock includes:  
Sewage, manure, wastewater. Landfill gas capture. Sugar cane bagasse. Low-grade wood fibre pellets, sawdust and other wood industry by-products, subject to recognised industry certifications. Municipal solid waste.
- Exclusions to gasification and pyrolysis systems include:
  - Production of feedstock intended for petrochemical manufacturing.
  - Use of petroleum-based feedstock (e.g., plastic).
  - Feedstock transported over significant distances.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

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- Invoice
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# Heat pumps

Extracting heat from natural sources and concentrating it to obtain a higher temperature.



## What can I use this for?

- Purchase and installation of heat pumps to reduce reliance on fossil fuel methods to generate heat. This could be through:
  - Ground source heat pumps to obtain heat energy through pipes buried in the ground.
  - Air source heat pumps to obtain heat from the ambient air by using a fan unit located outside the building. The pump will convert heat from the air into more useful energy through a heat exchanger system.
  - Water source heat pumps to utilise the heat from a pond, lake, river, stream or other body of water to provide heating for nearby homes.
- Investment in a development or re-development of housing or real estate by utilising heat pump technology.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

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# Energy efficiency

The goal to reduce the amount of energy required to provide products and services and reduce the impact of harmful greenhouse gas emissions.

Select each activity to understand potential use cases and evidence requirements...



[Energy storage](#)  
[P10](#)



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[Retrofitted flywheels](#)  
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# Energy storage

Capture of energy produced by various sources and storing it in a battery for later use.



## What can I use this for?

- Purchase and installation of energy storage systems that are designed to store energy for later use. This can include:
  - Mechanical storage such as utilising compressed air to create a potent energy reserve or flywheels that harness rotational energy to deliver instantaneous electricity.
  - Thermal through the use of capturing heat and cold to create energy on demand.
  - Battery energy storage system installation to retain energy for later use on demand.
  - Other chemicals such as hydrogen storage.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

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- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

## Where part of a design, build and installation project:

You will need to provide:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
  - Planning permission submission.
  - A report by qualified engineers.
  - A Certification assessment report.

**Please note:** Project evidence should include, or be supplemented with documentation to confirm your business's role in the project and the use of loan proceeds through your direct financial contribution.

# District heating

The generation of heating at a centralised location and distribution across multiple different buildings.



## What can I use this for?

- Investment in a district heating system that utilises renewable energy and waste heat generated by business activities, reducing overall company emissions.
- Investment in a development or re-development of a housing estate by utilising district heating technology.
- Investment in district heating plants serving hospitals or industrial customers.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

Loans in this category will require additional verification for eligibility.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

## Where part of a design, build and installation project:

- Projects involving the installation of a distribution network so long as evidence that at least 50% of the grid is powered by renewables and/or waste heat.
- Projects involving the generation of heating/cooling and transmission & distribution should be 100% powered by renewables and/or waste heat.

You will also need to provide:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
  - Planning permission submission.
  - A report by qualified engineers.
  - A Certification assessment report.

**Please note:** Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

# Smart grids technology

Digital technology that allows two-way communication between the utility company and its customers.

This includes use of smart meters and smart appliances.



## What can I use this for?

- Save energy and heat across your business locations through the use of smart appliances e.g., fitting multiple smart sensors to measure the exact temperature and determine how to heat your properties efficiently.
- Purchase and installation of smart grid technology components including:
  - Sensing and monitoring technologies for power flows.
  - Digital communications infrastructure to transmit data across the grid.
  - Smart meters with in-building display to inform energy usage.
  - Coordination, control and automation systems.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

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**Please note:** Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

## Retrofitted flywheels to vehicles

A system that stores kinetic energy by spinning a mass at high speed.



### What can I use this for?

- Purchasing and retrofitting flywheel technology. This works by attaching a flywheel (a heavy wheel) to a rotating shaft in order to smooth out the delivery of power from a motor to a machine. The inactivity of the flywheel opposes the fluctuations in the engine speed and stores this excess energy for when it is needed.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



### Evidence requirement

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- Invoice
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# LED lighting

Utilising energy efficient LED lighting within your business.



## What can I use this for?

- Retrofitting your commercial properties to upgrade to energy efficient LED lighting.
- Upgrading street/yard lighting to LED bulbs.
- This can create cost savings as well as lower carbon intensity through the use of efficient lighting.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

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- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

## Where part of a design, build and installation project:

- Evidence relating to clean energy efficiency and low environmental impact provided in either:
  - Planning permission submission.
  - A report by qualified engineers.
  - A Certification assessment report.

**Please note:** Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

# Natural Resources

Using natural resources and land in a way and at a rate that enhances the resilience of ecosystems and the benefits they provide.

Select each activity to understand potential use cases and evidence requirements...



Environmentally sustainable agriculture and animal husbandry  
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Climate smart agriculture  
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Precision agriculture  
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Conservation projects  
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Hydroponics/ Aquaponics  
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Climate smart forestry  
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Soil remediation  
P22



# Environmentally sustainable agriculture and animal husbandry

With the aim of meeting society's food and textile needs in the present without compromising the ability of future generations to meet their own needs.



## What can I use this for?

- Investing in digital tools such as moisture sensors, drones, smart irrigation and contour mapping to produce food more sustainably.
- Purchase and use of sustainable pesticide and fertiliser alternatives for healthier productivity.
- Investment in crop rotation strategic technologies and the adoption of agroforestry practices for increased productivity.
- Investing in the agricultural reselection of cattle breeds that are more adapted to their environment and as such enhance productivity and reduce emissions intensity of farming practices.
- Investment in systems to pursue lower emissions for each calorie or kilo of food produced, avoid deforestation from agriculture and identify ways to absorb carbon out of the atmosphere.
- Investment in efficient management and storage of silage which reduces the need for 'bought' animal feed.
- Investment in activities to enable barn dried/stored crops which avoid waste and maintain quality.
- Investment in the control of agricultural pollution such as slurry storage to reduce water pollution and control odours and gasses.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence that projects invested are aligned to or certified with:
  - EU Organic label.
  - EU Ecolabel.
  - USDA Organic label.

OR

- A report issued by a third party or reputable academic evidence to determine the purpose and effectiveness of the systems and enhancements.

OR

- For all activities in this category, confirmation of implementation obtained by Agriculture Relationship Manager during a site visit.

# Climate smart agriculture

Transforming and reorienting agriculture systems to support development under the new realities of climate change.



## What can I use this for?

- Investing in agricultural water efficient irrigation systems such as drip irrigation to reduce your water consumption and improve energy efficiency associated with the water use.
- Investing in soil monitoring and irrigation scheduling systems to improve water and energy efficiency.
- Purchasing and using perennial crops and grass species that promote carbon sequestering for increased productivity.
- This can help to produce higher quality and higher yield food to improve nutrition security and boost incomes.
- Purchase and use of sustainable feed management, enteric fermentation and manure management.
- Investing in producing low-carbon feed from crop waste by converting crop residues from rice and citrus fruits into nutritious feed for small ruminants. Low-carbon feed aims to reduce greenhouse gas emissions that would come from burning these by-products.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.

OR

- A report issued by a third party or reputable academic evidence to determine the purpose and effectiveness of the systems and enhancements.

OR

- For all activities in this category, confirmation of implementation obtained by Agriculture Relationship Manager during visit.

# Precision agriculture

Strategies and tools that allow farmers to optimise and increase productivity.



## What can I use this for?

- Investment in field mapping and yield software and/or satellite crop monitoring to allow constant monitoring of health of fields and prompt targeted efficient action for increased crop productivity and lower carbon footprint.
- Investment in soil monitoring and irrigation scheduling systems and variable rate seeding machinery to improve harvest.
- Investment in digital tools that help you monitor and maximise resources, such as GPS, GNSS, Mobile Devices and Apps; weather and nitrogen modelling systems.
- Investment in tractor guidance technology and/or autonomous vehicles and field robots.
- Investment in cover crops integrated into the main crop rotation.
- Investment in other precision agriculture technologies such as direct drilling, drones, robotics and sensors to optimise crop inputs such as water, fertilizer or chemicals such as herbicides and growth regulators through variable rate applications.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence that the equipment and technology purchased or developed will only be utilised for the purposes of resource efficiency.

OR

- For all activities in this category, confirmation of implementation obtained by Agriculture Relationship Manager during a site visit.



# Hydroponics/Aquaponics

Organic cultivation of plants and animals together in a re-circulating closed system (water tank), using water instead of potting mixes.



## What can I use this for?

- Investing in projects certified with the Aquaculture Stewardship Counsel label, Global Sustainable Seafood Initiative, Best Aquaculture Practice, or Marine Stewardship Counsel label.
- Investment in technology and equipment that allows for the implementation of hydroponic agriculture, resulting in significantly reduced water usage.
- Purchasing and growing plants which can be grown using hydroponic solution.
- Investment in technology and equipment that allows for the implementation of aquaponic agriculture to cultivate fish and vegetables.
- This can produce a greater amount of food using significantly less water, land and labour, reducing the company's water usage and emissions.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence that projects invested are aligned to or certified with:
  - Aquaculture Stewardship Counsel label.
  - Marine Stewardship Counsel.
  - Global Sustainable Seafood Initiative.
  - Best Aquaculture Practice.
  - Marine Stewardship Counsel label

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

# Climate smart forestry

Increasing climate benefits from forests such as removing GHG emissions, active forest management.



## What can I use this for?

- Investing in projects certified with the Forest Stewardship Council or the Programme for the Endorsement of the Forest Certification.
- Investment in afforestation projects designed to reduce and/or remove greenhouse gas emission to support the mitigation of climate change.
- Purchasing and use of climate-friendly minerals to improve forest soil.
- Adapting forest management to build resilient forests.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence that projects invested are aligned to or certified with:
  - Rainforest Alliance Certified.
  - UTZ Certified, Forest Stewardship Council or the Programme for the Endorsement of the Forest Certification.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

# Conservation projects

Projects to maintain terrestrial, marine and freshwater ecosystems and biodiversity.



## What can I use this for?

- Examples include, but are not limited to purchases and installation of:

- Living walls.
- Wild gardens.
- Green roofs.
- Tree plantation.
- Wood debris habitat creation.
- Riverine habitat creation.
- Bee/bumblebee habitat creation.

These projects are able to reduce atmospheric carbon and support biodiversity as well as being designed in a way that can look aesthetically pleasing.

- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide:

- (where contributing to a conservation-related project) Details of conservation project along with initiatives, objectives and evidence to prove your contribution as a result of the use of funds from this loan.

**Please note:** Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

# Soil remediation

Process to revitalise soils that have been contaminated by pollutants.



## What can I use this for?

- Investment in technologies for all stages/types of soil remediation including bioremediation, chemical oxidation, stabilisation, soil washing, thermal desorption.
- Purchasing products and soil remediation such as soil stabilisation immobilising agents.
- Investment in biological treatment/bioremediation using bacteria.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

## You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

You will need to provide all of the below:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- A report issued by a third party or reputable academic evidence to determine the purpose and effectiveness of the systems and enhancements.

# Clean transportation (both public and private)

Utilises technology to replace or reduce the direct use of fossil fuels, which generate greenhouse gas emissions.

Select each activity to understand potential use cases and evidence requirements...



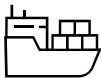
Battery electric vehicles  
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Hybrid electric vehicles  
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Transport powered by alternative fuel sources  
P26



Non-motorised  
P27



Infrastructure for clean energy vehicles  
P28





# Battery electric vehicles

Vehicles that utilise rechargeable battery packs and electronic motors.



## What can I use this for?

- Purchasing electric vehicles.  
This could be for individual vehicle purchase or updating your vehicle fleet from internal combustion engine to electric motors.
- Purchase of electric scooters and electric bikes.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

# Hybrid electric vehicles

Any type of hybrid vehicle that combines a conventional internal combustion engine system with an electric propulsion system.



## What can I use this for?

- Purchasing 'Ultra-Low Emission Vehicle' (ULEV) hybrid electric vehicles.  
A ULEV is any vehicle that emits less than 75g/km CO<sub>2</sub>.  
This could be for individual vehicle purchase or updating your vehicle fleet from solely internal combustion engine to hybrid electric.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report
- Evidence that the purchased vehicle has a carbon intensity of 75gCO<sub>2</sub>e/p-km or less. Note, this does not need to be a separate document, this detail can be included in the invoice.

# Transport powered by alternative fuel sources

Vehicles that are powered by alternative sources of fuels other than fossil fuels.



## What can I use this for?

- Investing in transport powered by alternative sources of fuel (e.g. green hydrogen).  
This can significantly reduce greenhouse gas emissions when compared to fossil-based fuels such as petroleum or diesel.  
Note, biogas is not eligible.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or Business Specialist for further details.



## Exclusion criteria:

- Biofuel usage that competes with food production or decreases forestation, biodiversity, or carbon pools in soil is not eligible.
- Biogas is not eligible
- Green Hydrogen must be produced with power generated with emissions below 100g/kWh to be eligible

Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- (where the invoice does not specify) Evidence to demonstrate the vehicle is powered by alternative fuel sources e.g., vehicle specification. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that biofuel usage does not compete with food production or decreases forestation, biodiversity or carbon pools in soil.

# Non-motorised

Bicycles, rickshaws, push scooters, handcarts.



## What can I use this for?

- Purchase of non-motorised vehicles for local delivery purposes.
- Purchase of rickshaws for local passenger transportation business.
- Investment in cycle to work schemes for employees and bike storage facilities to encourage employees to cycle to work.
- For the manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager for further details.



## Evidence requirement

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- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

# Infrastructure for clean energy vehicles

Installation of infrastructure that supports clean energy vehicles and as such the reduction of harmful emissions.



## What can I use this for?

- Purchase and installation of Electric Vehicle charging points for public use.
- Purchase and installation of Electric Vehicle charging points across your business premises.  
Note, projects are ineligible where the systems and infrastructure are used primarily for the transportation of fossil fuels.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report
- Evidence that the infrastructure is not used primarily for the transportation of fossil fuels.



# Sustainable water and wastewater management

Includes processes and actions required to manage the prevention of water and wastewater pollution, water purification, and sustainable water use.

Select each activity to understand potential use cases and evidence requirements...



Wastewater treatment  
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Water treatment  
P31



Sustainable infrastructure for clean/drinking water  
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Urban drainage systems and river training  
P33



Flooding mitigation  
P34



# Wastewater treatment

Process of removing contaminants from wastewater to convert it into an effluent that can be returned to the water cycle.



## What can I use this for?

- Investment in plant and machinery to support the evaluation and treatment of industrial wastewaters and effluences from manufacturing. This could include purchasing the solutions to support the various stages of wastewater treatment including:
  - Physical water treatment.
  - Biological treatment.
  - Chemical treatment.
  - Sludge management.
- Purchase and Installation of wastewater treatment solutions at:
  - Sewage Treatment Plants (STPs) – plants which remove sewage waste for households and commercial buildings.
  - Effluent Treatment Plants (ETPs) – plants which treat industrial effluent.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Compliance with the Environment Agency's regulations for wastewater treatment works, treatment monitoring and compliance limits.
- Evidence that wastewater treatment projects are not related to fossil fuel production.

# Water treatment

Process that involves improving the quality of water to make it appropriate for a specific end-use.



## What can I use this for?

- Purchase of water plant treatment technology to support the removal of contaminants and undesirable components so that it may be used for a specific purpose such as drinking, industrial water supply, irrigation or other uses. This may involve investment in assets to support:
  - Boiler water treatment focussed on removal or chemical modification of substances potentially damaging to boilers.
  - Chemical treatment where firms utilise chemicals to make the water suitable for use or discharge.
  - Physical treatment which involves the separation of solids from industrial wastewater through filtration.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Compliance with the Environment Agency's regulations for wastewater treatment works, treatment monitoring and compliance limits.
- Evidence that water treatment projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence without that there will be measurable improvements to water quality, water efficiency or climate change resilience.

# Sustainable infrastructure for clean/ drinking water

Installation of infrastructure related to clean/drinking water that can be managed, maintained and upgraded without damaging the environment.



## What can I use this for?

- Installation of infrastructure to deliver clean/drinking water to end-users who do not currently have access to safe drinking water.
- Purchase of clean drinking water technologies including:
  - Solar powered water filtration.
  - Fog catchers – fog and mist is caught through a weave of vertical nets into a collection system.
  - Desalination of water from the sea.
  - Water from air – a process by which solar energy heats a sponge-like material to create condensation. This water is then filtered to provide drinkable water.
  - Nano water chips – these devices generate a small energetic field which desalinates seawater.
  - Graphene filters – these devices work to desalinate seawater to make it safe and drinkable.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence that there will be measurable improvements to water quality, water efficiency or climate change resilience.

## Urban draining systems and river training

Installation of flood defence systems, porous pavements, perimeter walls, demountable barriers, tree planting.



### What can I use this for?

- Purchasing and installing rainwater-harvesting systems to improve draining.
- Investing in tree planting to support soak-up and slow surface water run-off.
- Installation of sustainable roofs, infiltration trenches and detention basins (purpose-built ponds and wetlands) at new developments.
- Purchase and installation of Sustainable Urban Drainage Systems. These work by slowing and holding back surface water run-off from a site, allowing natural processes to break down pollutants. This also prevents water pollution and creates green spaces in urban areas.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



### Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Details of the product type e.g., product specification guide. Note, this does not need to be a separate document, this detail can be included in the invoice.
- Evidence that projects are not related to fossil fuel production.
- Where projects are related to the distribution of drinking water, evidence that there will be measurable improvements to water quality, water efficiency or climate change resilience.

# Flooding mitigation

Installation of flood defence systems, porous pavements, perimeter walls, demountable barriers, tree planting.



## What can I use this for?

- Purchasing and installing barriers that protect properties from flooding reducing potential damage and costs associated with it.
- Investing in tree planting to support soak-up and slow surface water run-off to prevent damage and disruption costs.
- Installing berms, wetlands and swales to encourage rainwater infiltration to reduce surface water and the risk of flooding.
- Installation of levees, embankments and walls to protect communities and buildings from rising flood waters.
- Funding of telemetry and mass notification and warning systems to alert communities of potential flood risks.
- Investment in ditch and silt clearance to reduce land water flow and prevent blockages due to built up silt.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Details of the product type e.g., product specification guide.
- Evidence that projects are not related to fossil fuel production.

# Waste management

Includes the processes and actions required to manage waste from its inception to its final disposal.

Select each activity to understand potential use cases and evidence requirements...



Waste prevention,  
reduction and  
recycling  
[P36](#)



Energy/emission-  
efficient waste  
to energy  
[P37](#)



Products from waste,  
remanufacturing  
and monitoring  
[P38](#)





# Waste prevention, reduction and recycling

Collection for recycling and/or composting, transportation, disposal or recycling and monitoring of waste materials.



## What can I use this for?

- Purchase of waste sorting technology, chemical recycling technology, including feedstock recycling, depolymerisation and purification.
- Investment in waste management strategy, demonstrating to your employees your commitment to lowering your environmental impact.
- Purchase of waterless printing technology, reducing average company monthly water spend.
- Purchase of smart waste bins which include sensors that monitor waste levels and interactive screens to aid waste sorting and management.
- Purchase of smart waste management systems and monitoring technology to prevent and reduce waste. Examples include:
  - Waste level sensors – these can reduce landfill trips and help monitor levels.
  - Artificial Intelligence recycling robots – the robots are programmed to identify and sort materials which increases efficiency and reduces waste sent to landfill.
  - Recycling apps – comprehensive lists of materials help individuals to identify what can and cannot be recycled and provide information on local recycling centres.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

## Energy/emission-efficient waste to energy

Conversion of municipal and industrial solid waste into electricity and/or heat for industrial processing and for district heating systems.



### What can I use this for?

- Investment in the use of waste-to-energy schemes such as anaerobic digestion, incineration and pyrolysis to create heat and electricity.
- Purchase of technology to enable waste-to-energy processes such as plasma gasification. Plasma gasification is the process by which plasma heats waste and converts it into gases such as hydrogen to be used for energy.
- Purchase of technology to convert biomass from agricultural activities and household waste into bioenergy. Although this does release CO<sub>2</sub>, it does not exceed CO<sub>2</sub> absorbed during the plant's lifecycle.

### For Anaerobic Digestion systems

Projects are ineligible if:

- They produce feedstock intended for petro-chemical manufacturing.
- If they use petroleum-based feedstock (e.g. plastic)
- Where feedstock is transported over significant distances.



### Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

# Products from waste and manufacturing and associated environmental monitoring

Generating usable products from waste output.



## What can I use this for?

- Investing in technology for production of recyclable products such as bags, wraps, plastic outdoor furniture, etc.
- Purchase of anaerobic digestion systems that transform organic materials to create fertiliser and compost. This will reduce overall company waste.
- Purchase of equipment to enable the recycling of e-waste and extraction of materials for reuse, for example:
  - The extraction of plastics in e-waste for use in virgin plastic products.
  - The conversion of e-waste into ceramics and plastic filaments for 3D printing.
  - The extraction of gold, silver, copper and palladium from e-waste for resale.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

### Where a direct purchase:

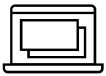
You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

# Climate change adaptation

Includes broad practices across the planning and implementation of measures needed to cope with the impacts of climate change.

Select each activity to understand potential use cases and evidence requirements...



[Installation of systems and technologies to protect against climate risk](#)  
[P40](#)



[Climate change monitoring technologies](#)  
[P41](#)



[Education and training for the installation of clean transport infrastructure and renewable energy](#)  
[P42](#)



# Installation of systems and technologies to protect against climate risk

Applying systems that seek to reduce the direct impact of climate risk on your operations.



## What can I use this for?

- Purchase and installation of solutions for building reservoirs and levees to reduce the impact of known flood areas.
- Installation of systems and technologies to infrastructure, buildings and other real assets to protect against increased climate risks.
- Property owners and farmers in vulnerable regions may increasingly look to technologies that help them adapt to potential flooding e.g., crafting barriers around rivers in populated regions or utilising seeds and crops that are more resistant to floods.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence to demonstrate that the systems and technologies purchased are designed to protect against climate change risks e.g., product use and specification documentation.

OR

- A climate change risk/vulnerability assessment by a issuer/third party to determine the needed enhancements for climate change adaption and resilience purposes.

# Climate change monitoring technologies

Investment in technologies that support more accurate and effective monitoring of the impact of climate change on our operations.



## What can I use this for?

- Purchase of sensors to support real-time and remote sensing water management to support crop yields.
- Investment in weather forecasting technologies to enable better decision making that can be made on a real-time basis.
- Purchase and integration of a climate change monitoring system, for example through ground-based data collection, satellite observations and forecast models.
- Investment in the development of climate models to establish and monitor climate change trends.
- Purchase of equipment to measure atmospheric surface conditions (thermometers, barometers, hygrometers, anemometers, wind vanes and rain gauges). This helps monitor essential climate variables (ECVs) and climate change trends.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence to demonstrate that the monitoring technologies purchased are designed to support the monitoring of climate change-related impacts e.g., product use and specification documentation.

OR

- A climate change risk/vulnerability assessment by a issuer/third party to determine the needed enhancements for climate change adaption and resilience purposes.

# Education and training for the installation of clean transport infrastructure and renewable energy

Education and training for roles which enable green activities.



## What can I use this for?

- Training of staff members/the community to increase skills which enable green activities. For instance:
  - Upskilling on installation of technology to enable clean transport infrastructure.
  - Upskilling on installation of technology to enable renewable energy projects.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report



# Eco-efficient and/or circular economy

A model of production and consumption which involves sharing, leasing, reusing, repairing, refurbishing and recycling existing materials and products as long as possible that aims at tackling global challenges like climate change.

Select each activity to understand potential use cases and evidence requirements...



[Purchase of or development of environmentally friendlier products](#)  
[P44](#)



[Development of resource-efficient packaging and distribution](#)  
[P45](#)



## Purchase of or development of environmentally friendlier products

Products must demonstrate a substantial reduction of lifecycle emissions relative to comparable fossil fuel-based products.



### What can I use this for?

- Purchase of equipment for the manufacture of eco-friendly lifestyle products such as aluminium straws, reusable water bottles and biodegradable straws. This will improve brand reputation and demonstrate commitment to the green transition.
- Purchase of equipment to develop products that are accredited by an established board as a sustainable product, for example:
  - Forest Stewardship Council (FSC).
  - Marine Stewardship Council (MSC).
  - Rainforest Alliance Certification.
  - Programme for the Endorsement of Forest Certification (PEFC).
- Investment in the development of plant-based substitutes to animal-based products to substantially reduce the lifecycle emissions of the product. Examples include:
  - Fake leather.
  - Plant-based dairy alternatives.
  - Plant-based protein meat alternatives.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



### Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Evidence that the output as a result of the technology purchased to develop environmentally friendlier products meet recognised eco-label or environmental certifications.
- Lifecycle assessment report to evidence quantifiable improvements to the recyclability or the use of recycled or plant-based inputs.
- Evidence to demonstrate that the products are not made entirely from virgin petroleum-based plastic and products which are not generally recyclable.

## Development of resource-efficient packaging and distribution

Packaging must demonstrate a substantial reduction of lifecycle emissions relative to comparable fossil fuel-based products. 90% or more of inputs must be recycled or renewable, must not be intended for single use and must be recyclable.



### What can I use this for?

- Purchase of technology used for development of packaging using recyclable products such as paper and glass.
- Purchase of products/packaging which meets recognized eco-label or environmental certification e.g Forest Stewardship Council.
- Purchase of machinery and equipment to develop green packaging products such as starch-based biomaterial, biodegradable packaging peanuts and corrugated bubble wrap.
- Purchase of machinery and equipment to develop packaging that is lightweight and therefore easier to transport and uses less raw material. This can reduce the overall lifecycle emissions of the product.
- Investment in the development of packaging which uses plant-based adhesives to hold together the packaging as opposed to glues derived from animal bi-products or plastic-based glues.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



### Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

AND

- Evidence that the products/packaging meets recognised eco-label or environmental certification as a result of the use of proceeds e.g., the Forest Stewardship Council.
- Lifecycle assessment report by third party to evidence quantifiable improvements to the recyclability or the use of recycled or plant-based inputs.
- Evidence to demonstrate that the products are not made entirely from virgin petroleum-based plastic and products which are not generally recyclable.

# Sustainable buildings

A building that in its design, construction or operation, reduces or eliminates negative impacts, and can create positive impacts, on our climate and natural environment.

Select each activity to understand potential use cases and evidence requirements...



Refurbishment  
P47



Development/build  
P48



# Refurbishment

A range of improvements at sites in relation to property and associated infrastructure.



## What can I use this for?

- The refurbishment of buildings should be funded at a site level.
- Lending for single items and specific eligible activities should be accessed through other categories, e.g. the **Renewable Energy** or **Energy Efficiency** sections.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide evidence to demonstrate the intended use of proceeds of the financing. Acceptable evidence:

- Purchase order
- Invoice
- Confirmation of agreement to purchase
- Third Party Report, for example project monitor report

You will also need to provide one of the following:

- Evidence project has met Regional, National, or Internationally recognised standards or certifications such as:
  - LEED (Gold, Platinum).
  - BREEAM (Excellent and higher).
  - HQE (Excellent), CASBEE (A- Very Good/S- Excellent).
  - HQM (4 star), or CEEQUAL (Good and higher) for civil engineering projects.
  - EPC A or B.

The bank may consider other additional equivalent internationally recognised certification schemes on a discretionary basis.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

## Development/build

Financing, construction and renovation of buildings that are environmentally impactful.



### What can I use this for?

- Funding for efficiency surveys and implementation.
- Investment in renewable energy implementation.
- Purchase of integrated automated building systems e.g. sensors that adjust lighting levels.
- Purchase of solar thermal cladding.
- Investment in the minimalisation of pollution and harmful gases, for example the installation of gas protection membranes.
- Purchase of sustainable building materials such as straw bales, bamboo, recycled plastic and timbercrete.
- Investment in sustainable insulation such as cellulose insulation, cotton, sheep's wool and polyurethane spray foam. This will ensure the building is more energy efficient.
- Purchase of brownfield sites to avoid disturbing habitats and developing on greenfield sites.
- The manufacture of components which directly support the category and Research and Development with a reasonable prospect of successful commercialisation, can be eligible for the Go Greener SME Reward. Speak to your Relationship Manager or usual HSBC contact for further details.



### Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

You will need to provide one of the following:

- Evidence project has met Regional, National, or Internationally recognised standards or certifications such as:
  - LEED (Gold, Platinum).
  - BREEAM (Excellent and higher).
  - HQE (Excellent), CASBEE (A- Very Good/S- Excellent).
  - HQM (4 star), or CEEQUAL (Good and higher) for civil engineering projects.
  - EPC A or B.

The bank may consider other additional equivalent internationally recognised certification schemes on a discretionary basis.

OR

- A report issued by a third party to determine the purpose and effectiveness of the systems and enhancements.

**Please note:** Project evidence should include, or be supplemented with documentation to confirm your businesses role in the project and the use of loan proceeds through your direct financial contribution.

# Pure play green businesses

Where a business derives 90% or more of revenues from activities included in this guide.



## What can I use this for?

Where a business derives 90% or more of revenues from activities in eligible sectors it is considered as 'pure-play green' and is eligible for green financing. In these instances, use of proceeds can be used by the business for general purposes, so long as the financing does not fund expansion into activities falling outside the Eligible Sectors.

Eligible Sectors defined as any activity included in this guide.

- Examples include financing for:
  - General business purposes to enable the running of a business providing products aligned to green activities.
  - Specific project or asset finance to enable the running of a business providing products aligned to green activities.



## Evidence requirement

Loans in this category will require additional verification for eligibility before approval.

Evidence will be assessed on a case by case basis and is likely to include:

- Publicly available documents, reports or other such evidence that can reasonably demonstrate that the business derives 90% or more of revenues from activities in eligible sectors.
- Publicly available information such as website content to demonstrate the green activity of the business.

Businesses who generate any revenue from the fossil fuel industry or other carbon intensive industries may not be eligible.

# Go Greener SME Reward Glossary

## **Building Research Establishment's Environmental Assessment Method (BREEAM)**

An assessment undertaken by independent licensed assessors using scientifically-based sustainability metrics and indices which cover a range of environmental issues.

## **CEEQUAL**

An evidence-based sustainability assessment, rating and awards scheme for civil engineering, infrastructure, landscaping and works in public spaces.

## **Carbon dioxide equivalent (CO<sub>2</sub>e)**

The number of metric tons of CO<sub>2</sub> emissions with the same global warming potential as one metric ton of another greenhouse gas.

## **Greenhouse gas emissions (GHG)**

Any gas that has the property of absorbing infrared radiation (net heat energy) emitted from the Earth's surface and reradiating it back to the Earth's surface, thus contributing to the greenhouse effect. Carbon dioxide, methane, and water vapour are the most important greenhouse gases. Carbon dioxide results from burning fossil fuels: coal, oil, and natural gas.

## **Eligible activities**

Activities that are deemed to be environmentally impactful in the achievement of a sustainable world.

## **Home Quality Mark (HQM)**

The HQM provides impartial information from independent experts on a new home's quality and sustainability.

## **Leadership in Energy and Environmental Design (LEED)**

A building certification programme used worldwide. Includes a set of rating systems for the design, construction, operation and maintenance of buildings.

## **Pure play green businesses**

Where a business derives 90% or more of revenues from activities included in this guide.

## **Net Zero**

The achievement of balancing the quantity of greenhouse gas emissions produced with the quantity removed from the atmosphere.

## **Renewable Energy Guarantees of Origin (REGO)**

A certificate issued by Ofgem certifying that the electricity has been produced from renewable energy sources. One REGO is issued for every megawatt hour (MWh) of gross renewable electricity. Once issued, REGOs can be traded with or without the electricity to which it was issued.

## **Renewables Obligation Certificates (ROC)**

ROCs are issued to accredited generators for the eligible renewable electricity they generate. Generators can trade ROCs with other parties or of course buy and sell through the e-ROC auction. ROCs are then ultimately used by energy suppliers to demonstrate that they have met their obligation.

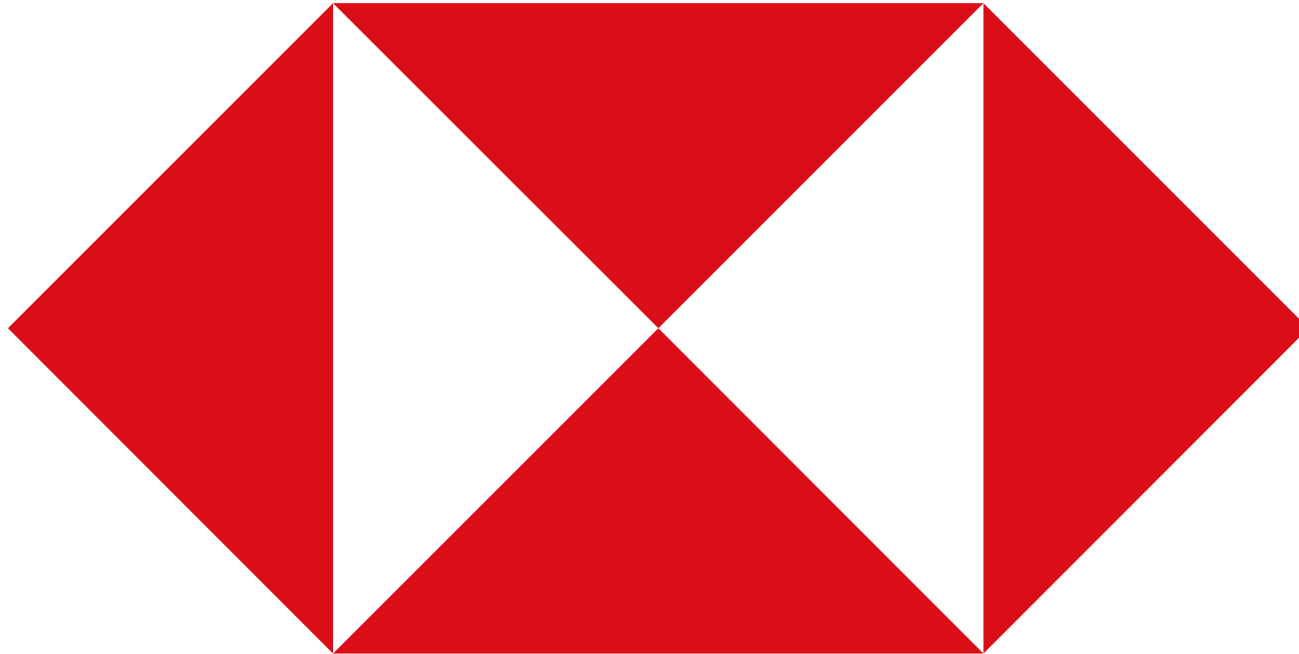
## **Small and medium-sized enterprise (SME)**

As per HSBC UK: businesses with a turnover of less than £25m.

## **Transition to Net Zero**

Activities that businesses and people can undertake to support the achievement of Net Zero.





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