

The background of the slide is a photograph of a modern glass skyscraper. The building's facade is composed of large glass panels that reflect the surrounding environment. In the upper left corner, the lush green canopy of trees is visible, with sunlight filtering through the leaves, creating a bright and natural atmosphere. The overall color palette is dominated by greens and blues, suggesting a focus on sustainability and nature.

UOB Sustainability-Linked Advisory, Grants & Enablers (SAGE) Programme

In partnership with

Enterprise
Singapore

UOB SAGE: Supporting SMEs Towards Sustainability

What is Sustainability-linked Financing?

Sustainability-linked financing is a financing solution that aligns financial incentives with a company's commitment to sustainability. Unlike traditional loans, the terms of sustainability-linked financing are tied to the achievement of specific Sustainability Performance Targets (SPTs), measured by Key Performance Indicators (KPIs). When SPTs are met or exceeded, businesses may enjoy favorable terms like a lower interest rate.

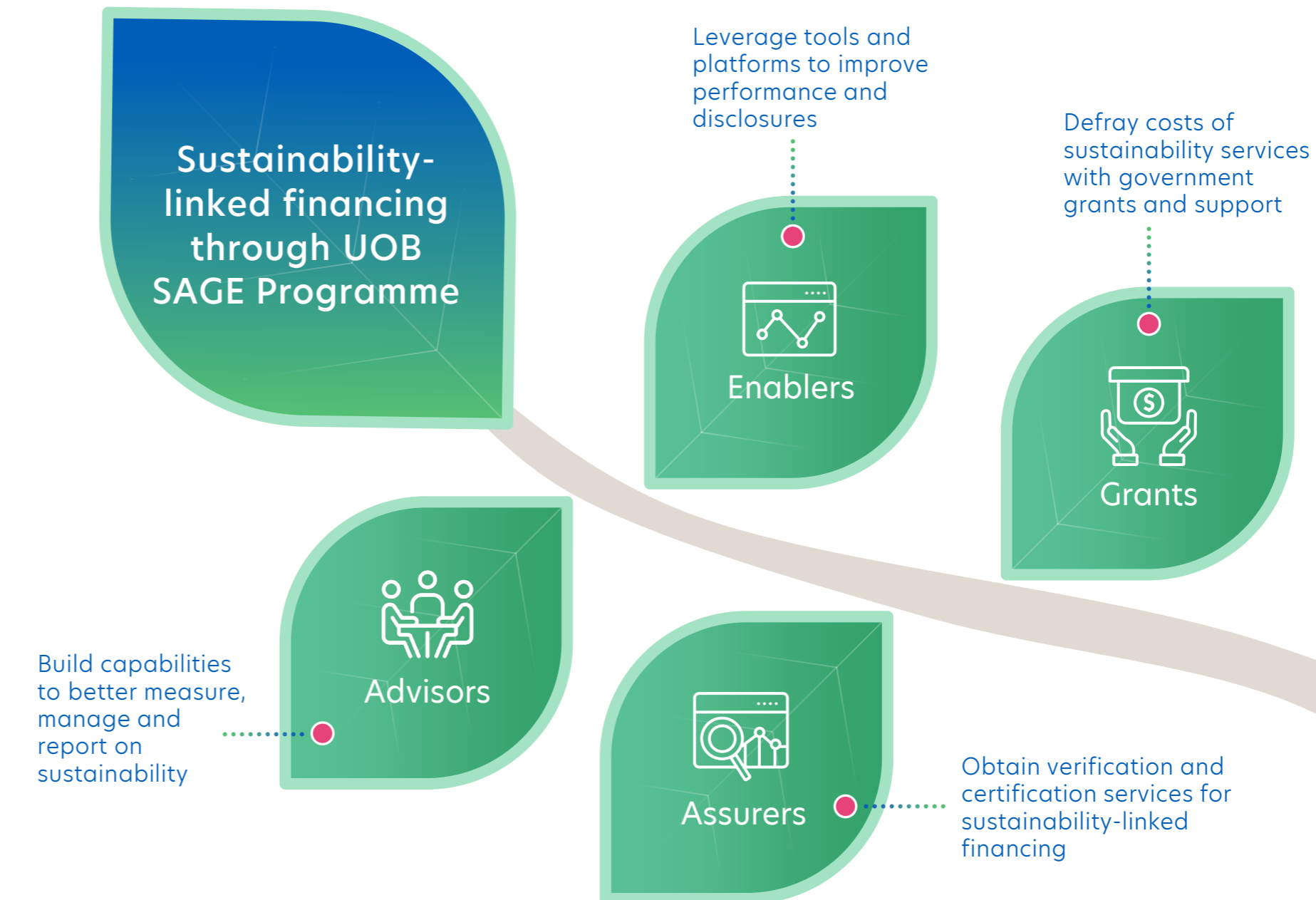


5
Five Core
Components of
Sustainability-
linked Financing

What is UOB SAGE?

UOB SAGE simplifies sustainability-linked financing for SMEs, encouraging them to meet pre-agreed SPTs. Through partnership with Enterprise Singapore and our network of sustainability experts, we assist SMEs in enhancing sustainability practices efficiently, saving time and resources.

Key Features



Benefits



Access discounted services from specialised sustainability partners



Reduce time and expenses associated with setting SPTs
(Validated by independent Second Party Opinion (SPO) provider, ERM)












Enjoy financial incentives for meeting annual SPTs

Choose from our selection of Sustainability Performance Targets (SPTs) options and advance towards sustainability

Step 1 Select your pre-set SPT(s)

Step 2 Select your preferred partner and solution

Option	SPT	Partner	Core Solutions	Indicative Fee		Indicative Time	*Grants Available	
				Preferential Rate	After Grant*, As Low As			
Option 1  Reduction of Greenhouse Gases (GHG) Emissions SPT ✓ Reduce Scope 1 and 2 GHG Emissions (Absolute/ Intensity) with reference to climate science			GHG Advisor <i>Determine baseline GHG, set targets and formulate decarbonisation roadmap</i>	~S\$28,000	~S\$8,400	~12 - 16 weeks	Enterprise Development Grant (EDG), by EnterpriseSG <i>Supports projects that upgrade, innovate, grow and transform businesses</i> • Up to 70% of eligible costs	
			ESG Digital Platform <i>Collect ESG data, track progress, benchmark, align with standards and produce reports</i>	- Core	~S\$10,000 per year	~S\$3,000		~6 - 8 weeks
				- Prime	~S\$20,000 per year	~S\$6,000		~10 weeks
			Smart IoT Solutions <i>Plug-and-play solutions to facilitate automation, productivity and energy efficiency</i>		Complimentary, with sign up of Convene ESG			1 day
			Carbon Management Masterclass <i>Training on carbon footprinting, decarbonisation and more</i>	S\$1,600 per participant	S\$480 per participant	16 hours	Enterprise Sustainability Programme (ESP), by EnterpriseSG <i>Subsidy for training courses</i> • Subsidised price of S\$480, limited to 3 participants per eligible entity	
			GHG Assurance <i>External audit on GHG emissions</i>	~S\$12,000 - 40,000	Fully subsidised	~6 - 12 weeks	MAS Sustainable Loan Grant Scheme (SLGS) <i>Supports validation of the loan's sustainability credentials</i> • 100% of verification expenses, capped at S\$125,000	
Option 2  Certification of Management System SPT ✓ Obtain a certified ISO Management System			Implementer Workshop <i>Understand the respective ISO Management System Standard requirements and learn how to implement it</i>	~S\$1,800 per participant	~S\$540 per participant	4 days	Enterprise Development Grant (EDG), by EnterpriseSG <i>Supports projects that upgrade, innovate, grow and transform businesses</i> • Up to 70% of eligible costs	
			Certification Audit <i>External audit to a particular ISO Management System Standard</i>	~S\$3,000 - 25,000	~S\$900 - 7,500	~3 - 20 days		
Option 3  Improvement of ESG Rating SPT ✓ Improve ESG Score/ Rating over time			Environmental Disclosure and Score <i>Report through CDP disclosure platform using CDP's globally-recognised climate change questionnaire</i>	US\$3,100 - 7,300 (~S\$4,225 - 9,950) [^]	S\$1,477 (eligible participants will be billed S\$443 and the remaining will be covered by Enterprise Singapore)	Per annual cycle	Catalysing Sustainability in Singapore's SMEs Programme <i>Supports businesses in reporting environmental disclosures through CDP's questionnaire framework</i> • Up to 70% of eligible costs for first year of disclosure only	
			Reporter Services (excluding disclosure fee) <i>Tailored support, enhanced data access, insights and additional tools</i>	US\$14,200 (~S\$19,354) [^]	S\$9,380 (eligible participants will be billed S\$2,814 and the remaining will be covered by Enterprise Singapore)	2024 CDP disclosure timeline: 4th June - 18th September		

Disclaimer:
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Contact Us

For more information, email us at sustainable-financing@uobgroup.com

[^] Approximate figures in S\$ equivalent, fee is billed in US\$ and is subject to prevailing exchange rate.



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