

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 greenery. In the upper left, the branches and leaves of trees are visible, with sunlight filtering through them. The overall color palette is dominated by greens and blues, creating a clean and professional aesthetic.

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



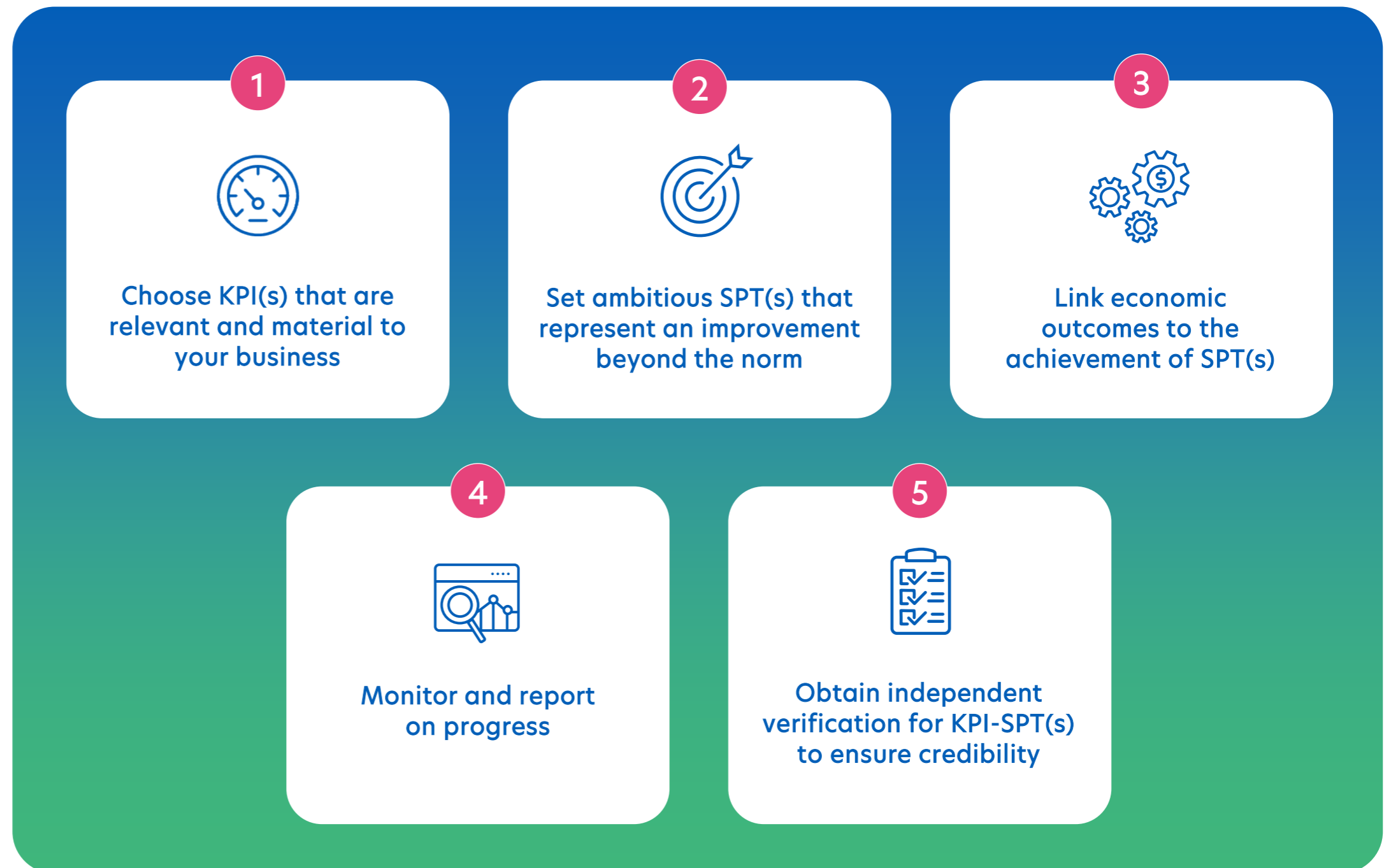
In partnership with:



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.

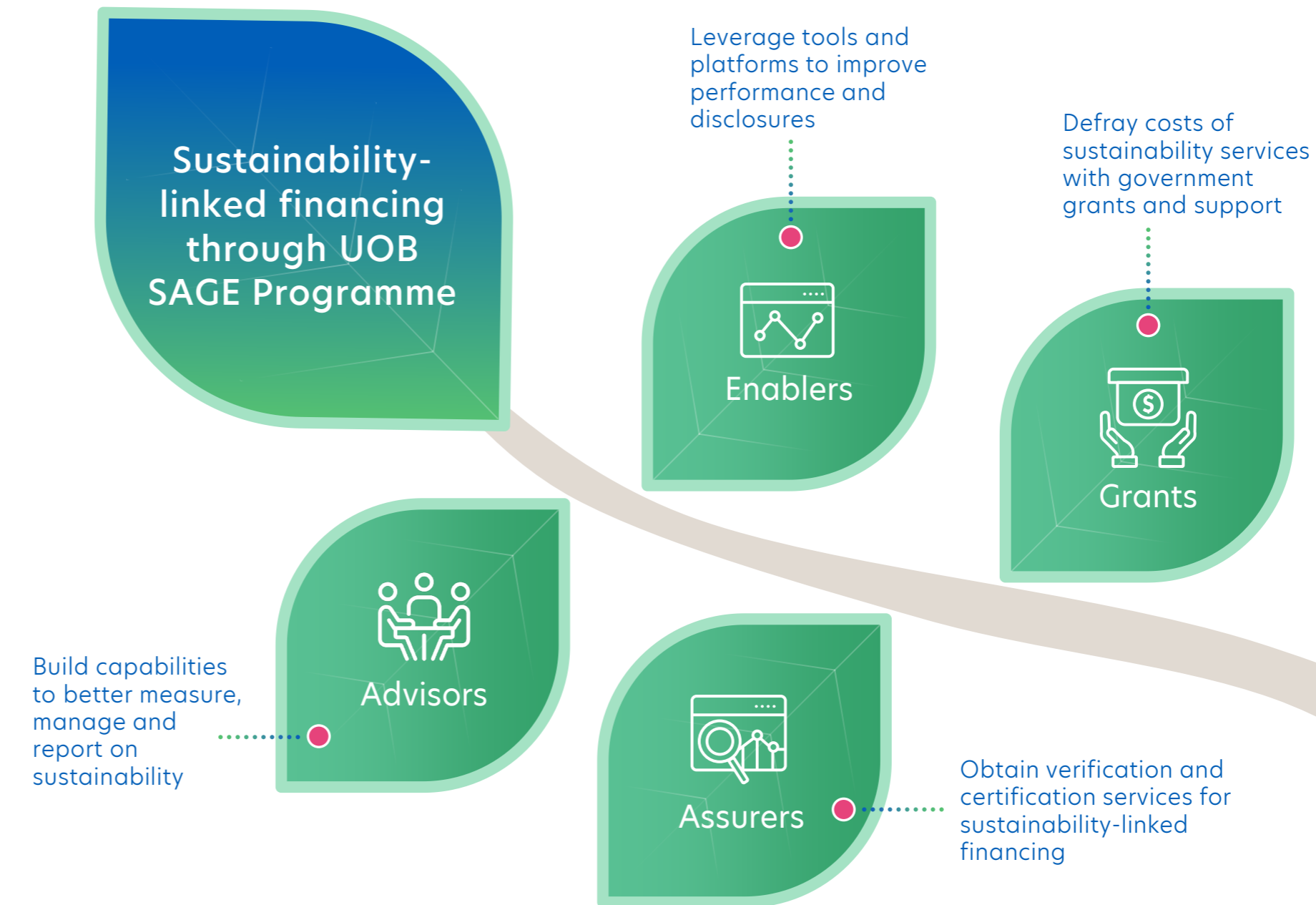


5
Five Core
Components of
Sustainability-
linked Financing

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> Distributed by: 	- 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	
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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