

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 a tree is visible, with sunlight filtering through the leaves, creating a bright, natural atmosphere. The overall color palette is dominated by greens and blues.

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



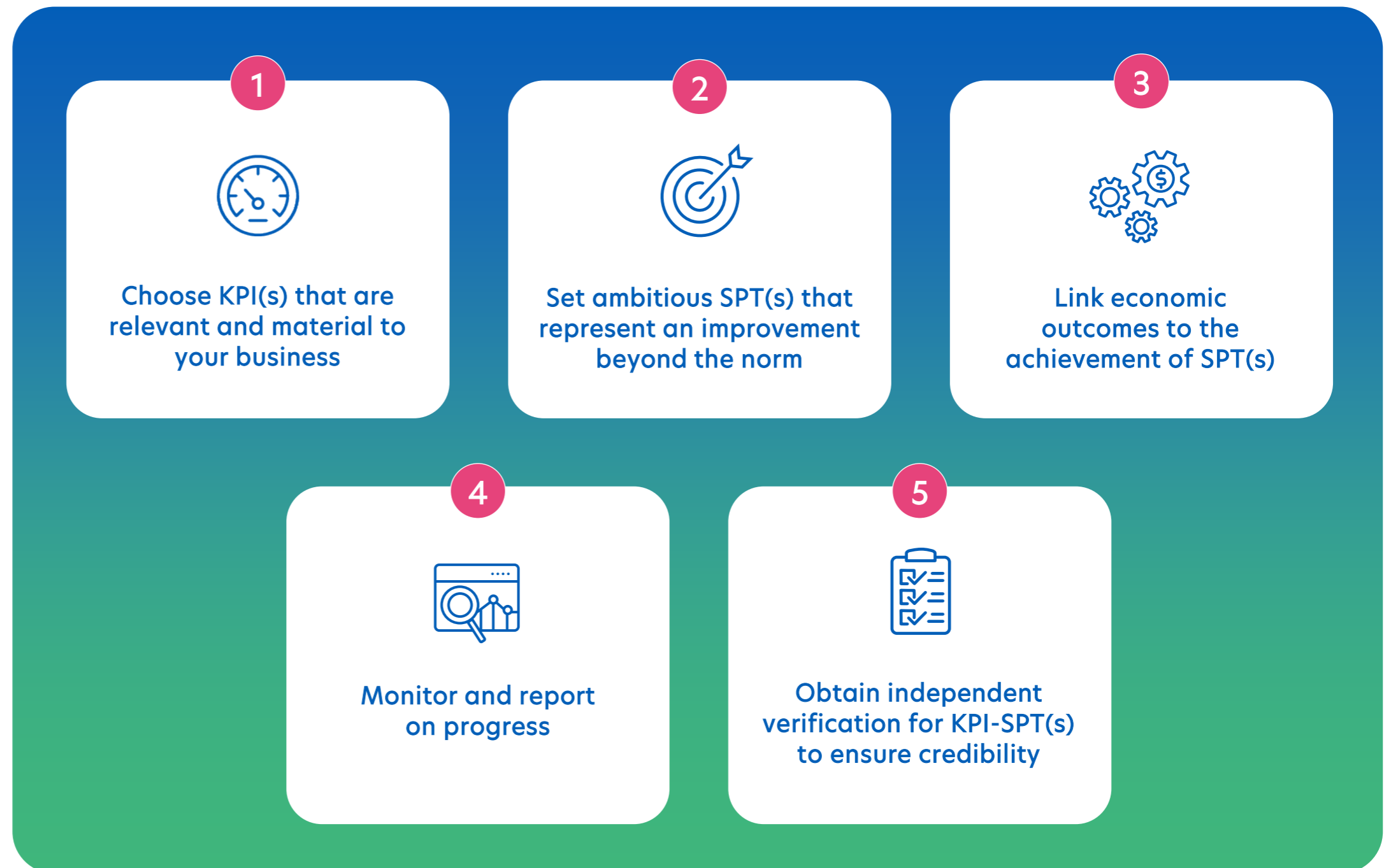
In partnership with:



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.

Press Release

- [UOB wins at ESGBusiness Awards 2024 for effective cross-sector collaboration](#)

Key Features

Sustainability-linked financing through UOB SAGE Programme

Build capabilities to better measure, manage and report on sustainability

Advisors

Leverage tools and platforms to improve performance and disclosures

Enablers

Defray costs of sustainability services with government grants and support

Grants

Assurers

Obtain verification and certification services for sustainability-linked financing

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

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 Enterprise Sustainability Programme (ESP), by EnterpriseSG <i>Subsidy for training courses</i> • Subsidised price of S\$480, limited to 3 participants per eligible entity 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	
	 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
	Distributed by: 	- 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		
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 [^] Approximate figures in S\$ equivalent, fee is billed in US\$ and is subject to prevailing exchange rate.	
	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



Right By You

United Overseas Bank Limited
Company Registration No.: 193500026Z

Head Office
80 Raffles Place
UOB Plaza
Singapore 048624
Tel: (65) 6221 2121
Fax: (65) 6534 2334
www.UOBgroup.com