

# 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

1



Choose KPI(s) that are relevant and material to your business

2



Set ambitious SPT(s) that represent an improvement beyond the norm

3



Link economic outcomes to the achievement of SPT(s)

4



Monitor and report on progress

5



Obtain independent verification for KPI-SPT(s) to ensure credibility

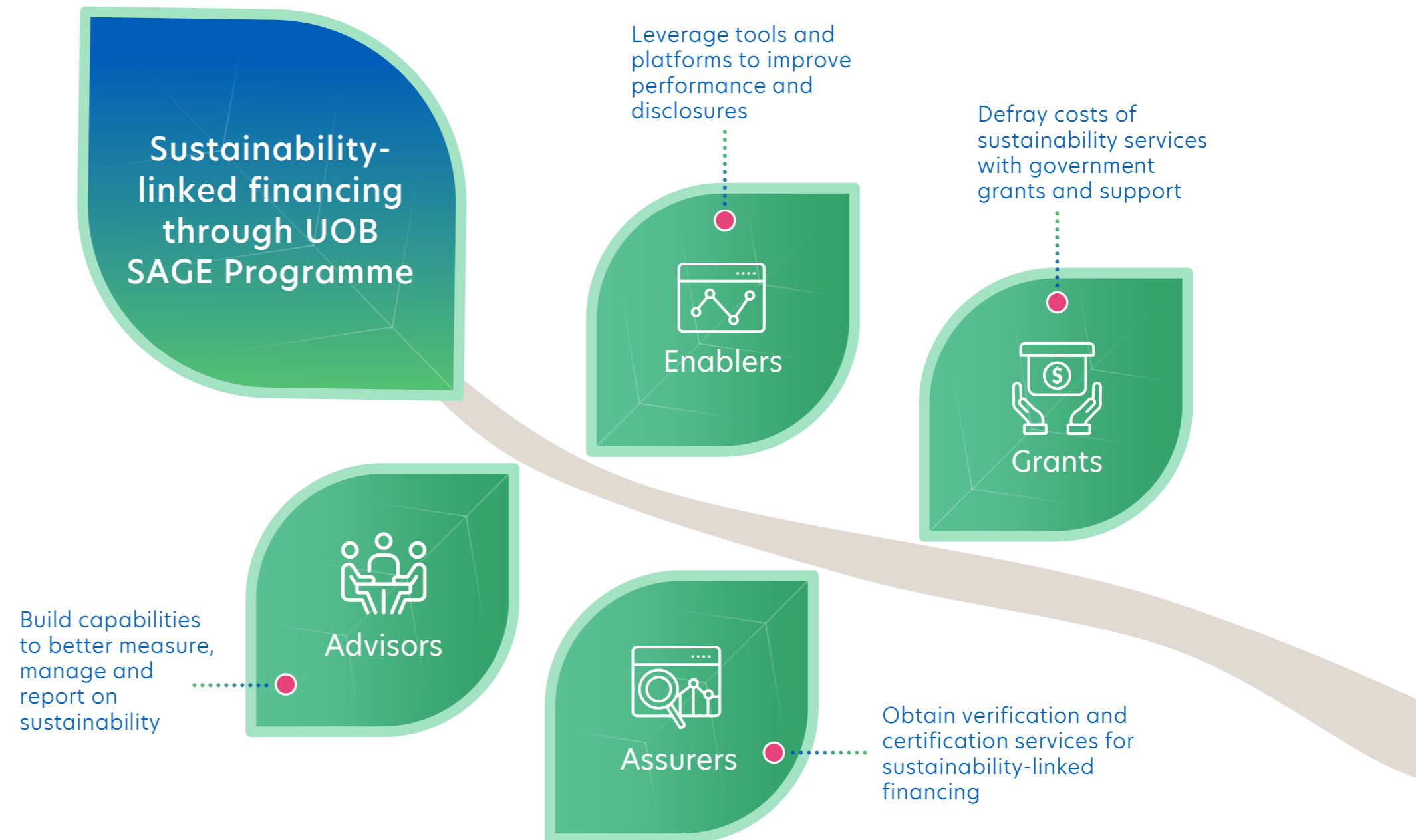
# What is UOB SAGE?

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](#)
- [UOB wins at CorporateTreasurer Awards 2024 for Best ESG Initiative](#)

## 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		Step 2					
Select your pre-set SPT(s)		Select your preferred partner and solution					
		Partner	Core Solutions	Indicative Fee		Indicative Time	*Grants Available
				Preferential Rate	After Grant*, As Low As		
<div>Option 1</div> <div></div> <div>Reduction of Greenhouse Gases (GHG) Emissions</div> <div>SPT</div> <div>✓ Reduce Scope 1 and 2 GHG Emissions (Absolute/ Intensity) with reference to climate science</div>		<b>GHG Advisor</b> <i>Determine baseline GHG, set targets and formulate decarbonisation roadmap</i>	~S\$28,000	~S\$8,400	~12 - 16 weeks	<b>Enterprise Development Grant (EDG), by EnterpriseSG</b> <i>Supports projects that upgrade, innovate, grow and transform businesses</i> <ul style="list-style-type: none"><li>Up to 70% of eligible costs</li></ul>	
	  Distributed by: 	<b>ESG Digital Platform</b> <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
		<b>Smart IoT Solutions</b> <i>Plug-and-play solutions to facilitate automation, productivity and energy efficiency</i>	Complimentary, with sign up of Convene ESG		1 day		
		<b>Carbon Management Masterclass</b> <i>Training on carbon footprinting, decarbonisation and more</i>	S\$1,600 per participant	S\$480 per participant	16 hours		<b>Enterprise Sustainability Programme (ESP), by EnterpriseSG</b> <i>Subsidy for training courses</i> <ul style="list-style-type: none"><li>Subsidised price of S\$480, limited to 3 participants per eligible entity</li></ul>
	<b>GHG Assurance</b> <i>External audit on GHG emissions</i>	~S\$12,000 - 40,000	Fully subsidised	~6 - 12 weeks	<b>MAS Sustainable Loan Grant Scheme (SLGS)</b> <i>Supports validation of the loan's sustainability credentials</i> <ul style="list-style-type: none"><li>100% of verification expenses, capped at S\$125,000</li></ul>		
<div>Option 2</div> <div></div> <div>Certification of Management System</div> <div>SPT</div> <div>✓ Obtain a certified ISO Management System</div>		<b>Implementer Workshop</b> <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	<b>Enterprise Development Grant (EDG), by EnterpriseSG</b> <i>Supports projects that upgrade, innovate, grow and transform businesses</i> <ul style="list-style-type: none"><li>Up to 70% of eligible costs</li></ul>	
		<b>Certification Audit</b> <i>External audit to a particular ISO Management System Standard</i>	~S\$3,000 - 25,000	~S\$900 - 7,500	~3 - 20 days		
<div>Option 3</div> <div></div> <div>Improvement of ESG Rating</div> <div>SPT</div> <div>✓ Improve ESG Score/ Rating over time</div>		<b>Environmental Disclosure and Score</b> <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	<b>Catalysing Sustainability in Singapore's SMEs Programme</b> <i>Supports businesses in reporting environmental disclosures through CDP's questionnaire framework</i> <ul style="list-style-type: none"><li>Up to 70% of eligible costs for first year of disclosure only</li></ul>	
		<b>Reporter Services (excluding disclosure fee)</b> <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		
							<small>^ Approximate figures in S\$ equivalent, fee is billed in US\$ and is subject to prevailing exchange rate.</small>

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**Contact Us**  
For more information, email us at [sustainable-financing@uobgroup.com](mailto: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](http://www.UOBgroup.com)