SONA ANALYTICS

SONA SUSTAINABILITY CREDIT SCORE SYSTEM (SSCSS)

‘The future of sustainable lending’

sonaanalytics.com

London | New York | Shanghai

info@sonaanalytics.com

What we do

“All actors in the financial sector have stepped on board to redirect the standards on where investments go.”

Johan Rockström

Potsdam Institute for Climate Impact Research

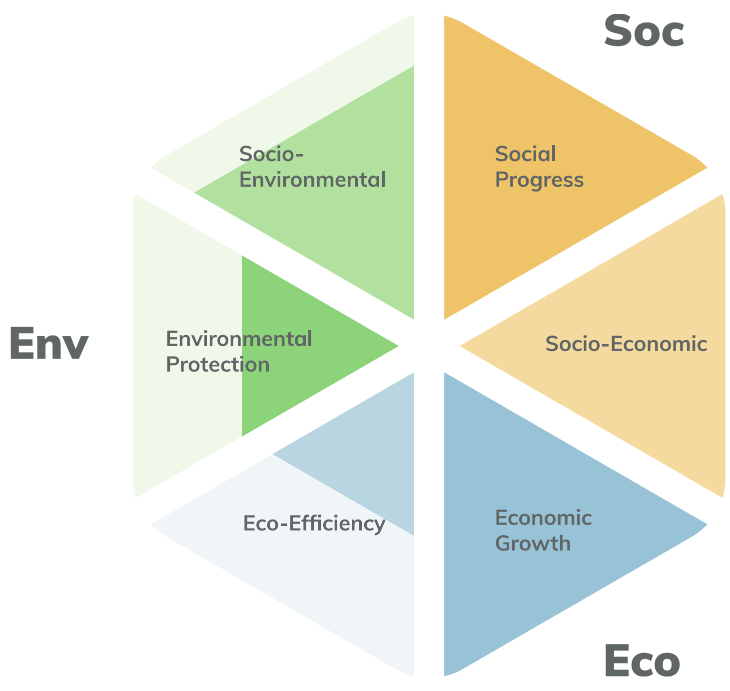
SONA ANALYTICS

SSCSS: Global Standardised Sustainability Metric

Sona Sustainability Credit Score System (SSCSS) is a credit score system based on **sustainability factors**, which is used as a criteria to improve financial institutions' lending practises.

SSCSS is a **CSR solution** which also builds a competitive advantage for a financial institution by reducing the long term exposure to probability of defaults (PDs) and reputational risk.

SSCSS encourages loans and funding for companies which are changing their business model toward a more sustainable one.



The Challenge

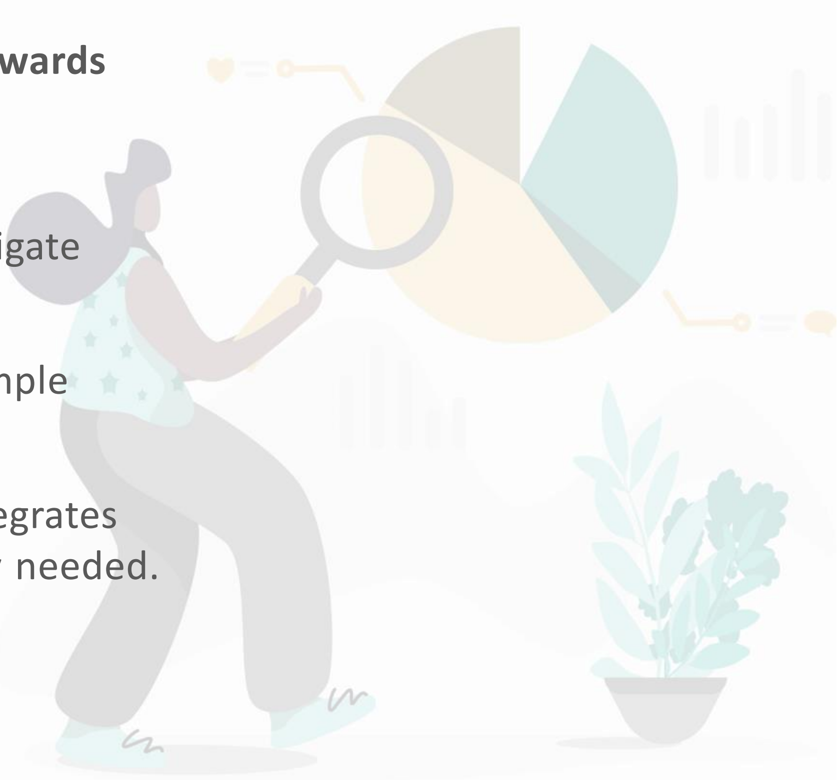
"Humanity has long since run down the clock on climate change. It's one minute to midnight on that Doomsday clock and we need to act now."

Boris Johnson

Prime Minister, United Kingdom

Challenge: Cost-Effective Climate Mitigation

- Banks and Funds are **overlooked players** in market-based solutions to climate change mitigation, yet they are also responsible for deciding which kind of business economy receives funding.
- A change in banking and investment approach that **measures and rewards** environmental and sustainable behaviours will encourage millions of companies to adopt sustainable practises.
- Market-driven greener investments are a **necessary condition** to mitigate climate change.
- **Unlocking capital** to greener investments will mean going beyond simple commitments to greener production.
- An environmental and social **risk management framework** which integrates sustainability into widespread funding and credit products is urgently needed.



SONA ANALYTICS

The Solution

“Glasgow [COP26] must be the start of a decade of shared ambition and innovation to preserve our future.”

Joe Biden

President, United States of America

sonaanalytics.com

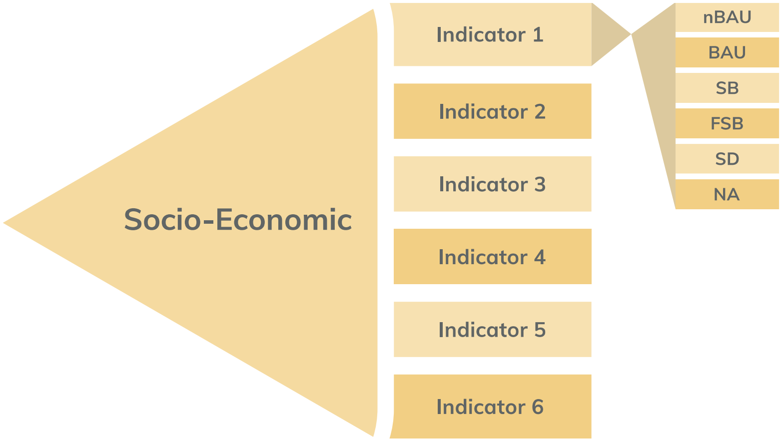
SONA ANALYTICS

Solution: Making Banks the Proponents of Societal Change

The SSCSS model is based on the analytic hierarchy process methodology in which six dimensions are present.

SSCSS complements regular credit rating models by producing quantitative information on sustainability that leads to improved and more responsible decision making.

- Select the relevant country, sector and industry
- Complete 30 questions under the 6 sustainability dimensions for the orgnisation being analysed
- Generate, review and analyse the credit grade compatible results

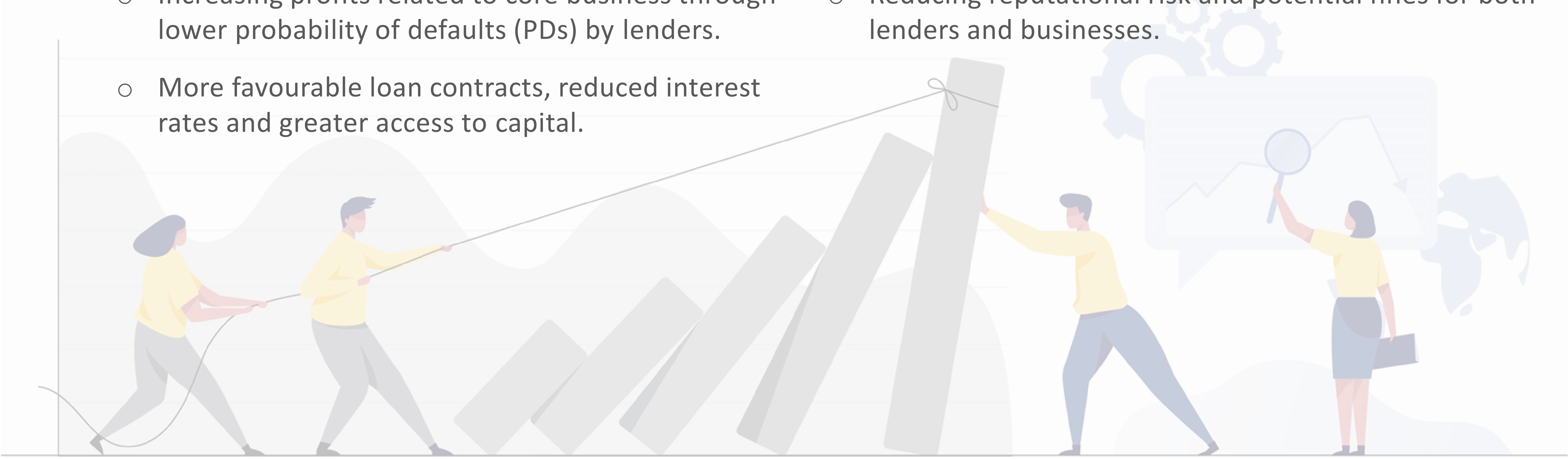


BB -	BB	BB +	BBB -	BBB	BBB +	A -	A	A +	AA -	AA	AA +	AAA
Non- Investment Grade			Lower Medium Grade			Upper Medium Grade			High Grade			

Wider Impacts: Value Proposition

SSCSS generates a competitive advantage by:

- Reducing information asymmetry between the company and its stakeholders.
- Increasing profits related to core business through lower probability of defaults (PDs) by lenders.
- More favourable loan contracts, reduced interest rates and greater access to capital.
- Ensuring an increased focus on social and economic factors.
- Reducing reputational risk and potential fines for both lenders and businesses.



SONA ANALYTICS

Industry Leader

- 190+ Country Sustainability Ratings
- 60+ Industries Covered
- 1.7 million sustainability credit ratings worldwide
- Supports over 1,300 companies across 190 countries
- A Unified Global Sustainability Credit Scoring System
- Experts in Sustainable Finance and Economics, Financial Management and Development Economics.
- Research articles published in Nature Sustainability, Energy Economics, Harvard Business Review, Journal of Corporate Finance, Economic Modelling, Journal of Business Ethics and more.

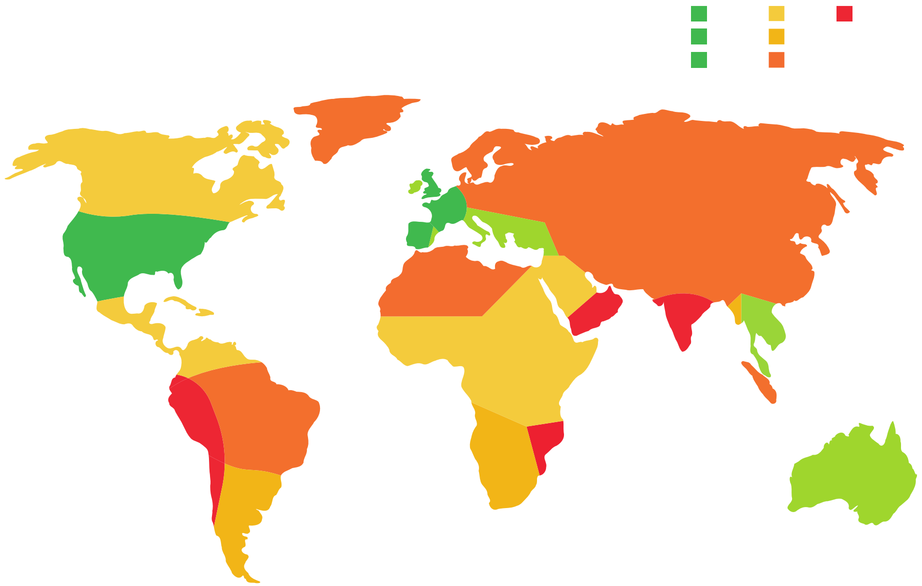
SONA ANALYTICS

Join Us

Contact

Seye Onabolu
Director

info@sonaanalytics.com
www.sonaanalytics.com



THE WORLD BANK
IBRD • IDA

WTO OMC

sonaanalytics.com