



## OVERVIEW

**SINDH** remains a prominent center of trade and enterprise due to its thriving industrial base, abundant natural resources, well-developed infrastructure, competitive human resources, access to two seaports, sophisticated communication network, modern financial and service sectors, and investment-friendly policies. These factors contribute to the promise of Sindh, offering investors excellent opportunities for growth and prosperity through investments and trade.

Government of Sindh gives high priority to investment facilitation that paves a way for continuous progress of the province, achieving its true economic potential.

Sindh Enterprise Development Fund (SEDF) is one of the many success stories and initiative of the Sindh Government to stimulate economic activity in the province.



### OUR MISSION

“To introduce technology and bring in efficiencies in various sectors of Sindh to harness its true economic potential”



### OUR VISION

“To support entrepreneurship based on Sindh’s Competitive Advantage”



### OUR AIM

“Our aim is to foster economic growth, create job opportunities, and alleviate poverty through the development of MSMEs in both rural and urban areas of Sindh. SEDF has successfully demonstrated various flagship projects in priority clusters, which has stimulated private sector investments many times over the subsidy provided”

## INTRODUCTION

The Government of Sindh has established the Sindh Enterprise Development Fund (SEDF) with a vision to encourage investment in micro, small, and medium enterprises (MSMEs), cultivate entrepreneurial skills, and provide a significant boost to the broader economy. This unique initiative aims to promote opportunities for value addition, leading to multiple economic benefits, including growth, intermediary services, and productivity. SEDF’s support enterprises in various sectors of Sindh’s value chain by extending technical and financial assistance, sharing of market insights and best international practices.

SEDF's goal is to create a supportive business environment that drives economic growth, create jobs, and reduces poverty by supporting stakeholders in rural and urban areas of Sindh.



## PRIORITY SECTORS

- 1 Agri-Processing
- 2 Horticulture and Floriculture
- 3 Dairy and Livestock
- 4 Poultry
- 5 Fisheries
- 6 Storage and Cold Chain
- 7 Green Energy
- 8 Women Entrepreneurship
- 9 Mining and Processing of Minerals
- 10 Innovation and Technology



## OUR SERVICES



### 1 TECHNICAL ASSISTANCE

- Preparation of feasibility study
- Acquisition of loan from financial institutions (Banks / DFI's / Private Equity Firms)
- Preparation of SEDF's Application
- Liaison with different Government Departments for setting up potential projects in Sindh

### 2 FINANCIAL ASSISTANCE

- Mark-up subsidy on capital cost:
  - Up to the extent of KIBOR
  - Beyond 2% on SBP refinance rate



Technical Assistance



Credit Assistance



Feasibility Studies



Debt Financing



Equity Investment

## APPLICATION PROCESS

If you are a SME with an innovative project idea to be implemented in Sindh, Pakistan and you comply with the Eligibility criteria, apply for SEDF's support.

Selected SEDF projects undergo intensive one-on-one technical support and coaching to perfect their business plans, financial structures and investment pitches. Applications are accepted on an ongoing basis, and you may submit your application at any time.



Following documents can be downloaded from our website for manual submission, alternatively, application can be submitted online using the QR Code or E-portal on SEDF website:

- a Expression of Interest (EOI) Form
- b Feasibility Report/Business Plan Template
- c Scoring Criteria



SCAN HERE

Projects from the given priority sectors are eligible to receive SEDF's support. However, applications need to demonstrate that the project is commercially and technically viable creating both socio-economic and value addition impact in the Sindh's economy.

## SEDF PROCESS

1

Identification of potential project/investment/idea

2

Submit proposal to SEDF

3

Project Evaluation and Selection

4

Issuance of Letter of Comfort (LOC)

5

Performance Monitoring

## ELIGIBILITY CRITERIA & DOCUMENTS REQUIRED

SEDF provides support for projects up to USD 3 million (projects beyond this limit will also be supported subject to SEDF approval). The total subsidy up to the extent of KIBOR (Interest Rate) is at the discretion of SEDF and may vary from case to case basis.

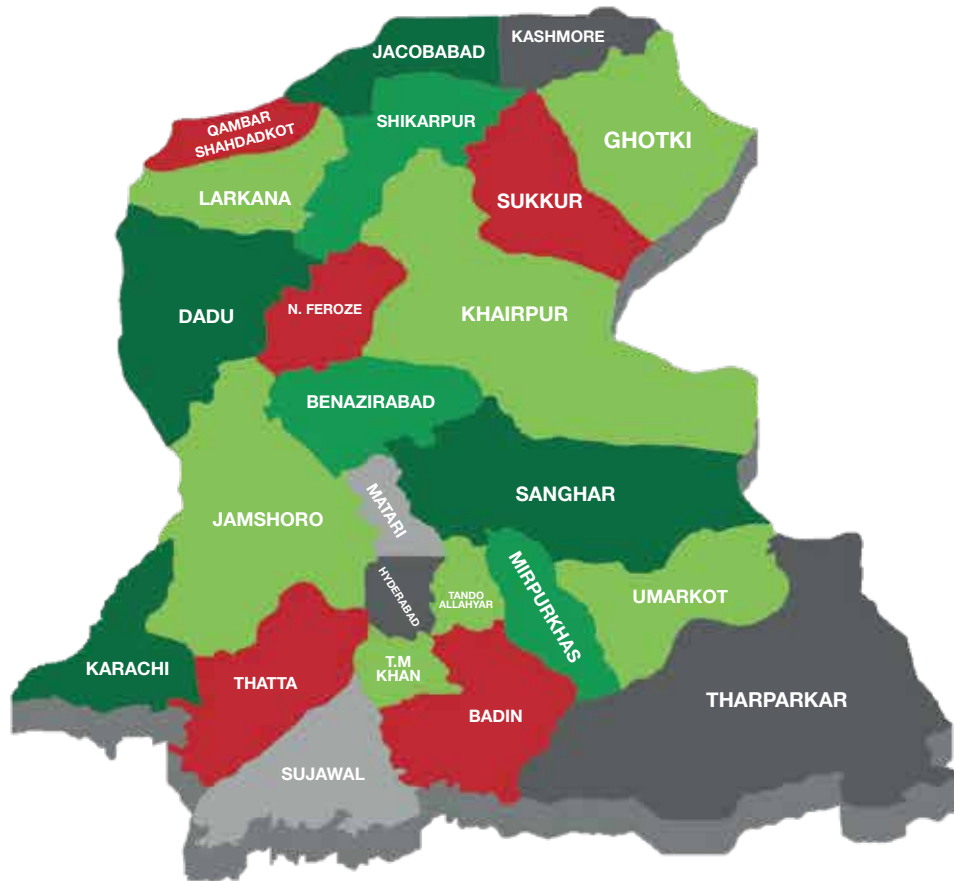
Following information and documents are required for the financial assistance from SEDF:

- 1 Duly filled Application / Expression of Interest (EOI) Form
- 2 Attested copy of Computerized National Identity Card.
- 3 Project Feasibility Report / Business Plan together with annexures
- 4 Vendor's details with quotations from manufacturers of Plant, Machinery, Equipment, Vehicles, Animals and Civil Structure etc
- 5 Land Details and Property rights.
- 6 Income Tax/ Sales Tax/ NTN Certificate and returns for the last three years (if available).
- 7 Legal Status of the Company, Registration Number and Date.
- 8 Name of Stakeholders of the Company, their percentage of shareholding, professional expertise and permanent residence address.
- 9 Detail of collateral/ bank guarantees etc.
- 10 Bank offer letter/ Term Sheet (if available).
- 11 Applicant should not be blacklisted from any Government Department.
- 12 Any other document may be required by the SEDF for evaluation of the project.



# WHERE SEDF WORKS

SEDF accepts applications year-round from the entire Sindh province in all priority sectors.



## SEDF's IMPACT

**115**

SEDF's projects

**Rs. 7.3 Bn**

Total Project Investment  
in Sindh

**2,500+**

Job Creation

**71**

Rice Husking Units

**Rs. 550 Mn**

Subsidy in Million

**3,500+**

Micro Loans

**25**

Women Entrepreneurship  
Projects

# SCHEMES

## INSTITUTIONAL COLLABORATIONS

Acquiring finance/credit for small and medium enterprises (SMEs) has always been a challenge. In order to address this challenge and extend credit to MSMEs in Sindh, SEDF has taken various measures for institutional collaboration.

### 01 STATE BANK OF PAKISTAN

SEDF is collaborating with the State Bank of Pakistan (SBP) on various initiatives aimed at increasing access to finance. The following are some of the refinance schemes offered by SBP, with SEDF providing a mark-up subsidy beyond 2% refinance rate offered by SBP for MSMEs in Sindh:

- 1 Mark-up Subsidy and Guarantee Scheme for Rice Husking Mills in Sindh
- 2 Refinance and Credit Guarantee Scheme for Women Entrepreneurs
- 3 Financing Scheme for Renewable Energy
- 4 Refinancing Facility for Modernization of SMEs
- 5 Financing Facility for Storage of Agriculture Produce (FFSAP)



### 02 Institutional Collaboration with Banks/DFI's/Microfinance Bank

The mark-up subsidy offered by SEDF is critical for the growth of enterprises in Sindh. To quicken the disbursement process, SEDF has established institutional collaboration with various banks. Under this arrangement, applicants who meet the independent criteria for project financing set by financial institutions will be referred to SEDF. After due diligence, SEDF will review the projects for mark-up subsidy. This collaboration has reduced processing time and made it easier for applicants.

### 03

### ACCESS TO FINANCE

SEDF has partnered with private equity firm and credit guarantee company to support and facilitate viable and potential projects. These firms process loan applications within short span of time, which can have significant time and cost efficiency benefits to SEDF and its applicants, especially for projects where the acquisition of credit is a challenge. Unlike banks, these partner organizations have lenient collateral requirements to make a landing decision and relies on guarantee of sale invoices and cash flows.



# PARTNERS



# POTENTIAL INVESTMENT OPPORTUNITIES IN SINDH



## 01 RICE

- BMR Scheme for Rice Husking Mills
- Silica Extraction from Rice Husk Ash
- Rice Reprocessing Units



## 02 LIVESTOCK

- Modern Dairy Farming
- Animal Fattening Farm
- Automated Slaughter House and Offal Processing Unit
- Animal Feed Mill



## 03 POULTRY

- Poultry Breeder Farm
- Environmental Control Poultry Check Sheds
- Feed Mill
- Egg Pasteurizing Unit
- Meat Processing and Package
- Poultry Hatches



## 04 SUPPORTING ENTREPRENEURSHIP

- Agri-Entrepreneurship Challenging Program at Sindh Agriculture University Tando Jam
- Women Entrepreneurship Program



## 05 AGRICULTURE VALUE CHAIN

- Tissue Culture Laboratory for Horticulture
- Dates Processing Plant
- Electronic Beam Irradiation
- Cold Storage and Grain Silos
- Horticulture / Flori Culture
- Cotton Ginning and Oil Extraction



## 06 INNOVATION AND TECHNOLOGY

- Start-ups and incubators



## 07 FISHERIES

- Biofloc fish Farming
- Fiberglass boat manufacturing unit
- Inland Fish Farming
- Trout Reefer Van





# 12 YEARS

## ON A MISSION TO EVOLVE

