

SINDH ENTERPRISE DEVELOPMENT FUND





Message from the Chief Minister of Sindh

Sindh has long been a hub of economic activity, innovation, and resilience. Our province is home to a dynamic business community, a skilled workforce, and abundant natural resources that position us as a key player in Pakistan's economic growth. The Government of Sindh remains steadfast in its commitment to fostering a business-friendly environment that supports entrepreneurship, investment, and sustainable development.

Small and Medium Enterprises (SMEs) are the backbone of our economy, driving job creation, innovation, and inclusive growth. Recognizing their vital role, we have prioritized initiatives that provide SMEs with access to financial resources, technical expertise, and market linkages. Through the Sindh Enterprise Development Fund (SEDF), we aim to empower entrepreneurs, encourage industrial expansion, and support priority sectors such as agriculture, energy, and technology. These sectors are crucial for ensuring long-term economic stability, enhancing productivity, and creating new opportunities for our people.

Our vision for Sindh is one of progress and prosperity, where businesses thrive, investment flourishes, and every entrepreneur has the tools needed to succeed. I invite local and international investors to explore the vast potential Sindh offers and to join us in building a future that reflects innovation, resilience, and shared prosperity.

Syed Murad Ali Shah

Chief Minister of Sindh



ABOUT SEDF

The Sindh Enterprise Development Fund (SEDF) was established by the Government of Sindh to drive investment in Small and Medium Enterprises (SMEs), fostering economic growth and innovation.

The primary objective of SEDF is to foster a conducive business climate that stimulates economic development, generates employment opportunities, empowers women, and alleviates poverty. By providing technical and financial support, sharing market insights, and adopting global best practices, SEDF assists various stakeholders in both rural and urban regions of Sindh, enabling businesses to thrive in an evolving economic landscape.

VISION

To support entrepreneurship based on Sindh's Competitive Advantage.



MISSION

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





WHY INVEST IN SINDH?

Sindh stands as a vibrant economic center, presenting exceptional prospects for investors and entrepreneurs alike. Its advantageous geographical position, rich natural resources, and robust infrastructure make the province a crucial entry point for both local and global markets.

KEY ADVANTAGES INCLUDE:

Diverse Economy

Strong presence in agriculture, manufacturing, IT, and services.

Government Incentives

Subsidized financing, investment-friendly policies, and ease of doing business.

Skilled Workforce

A young and dynamic talent pool across various industries.

Strategic Location

Access to global trade routes through major seaports.

PRIORITY SECTORS

SEDF prioritizes industries with significant potential to enhance Sindh's economic development. We provide assistance to several essential sectors:

- Agri-Processing
- Storage & Cold Chain
- Green Energy
- Women Entrepreneurship
- Poultry
- Aquaculture & Fisheries
- Dairy & Livestock
- Mining & Processing of Minerals
- Innovation & Technology
- Horticulture & Floriculture
- Service Industry
- Manufacturing



OUR SERVICES

TECHNICAL ASSISTANCE

- Provide feasibility studies and develop comprehensive business plans.
- Assist in securing financing from banks, development finance institutions (DFIs), and private equity firms.
- Guide businesses in preparing and submitting applications for SEDF funding.
- Coordinate with government departments to facilitate project establishment in Sindh.



FINANCIAL ASSISTANCE MARK-UP SUBSIDY ON CAPITAL COST

- Up to the extent of KIBOR
- 50% of Working Capital*
- Beyond 2% on SBP Refinance Rate
(*on selected projects)
- Credit Guarantee*
- Collateral Support*
- Enterprise Grants*

* terms & conditions apply



Technical Assistance



Credit Assistance



Feasibility Studies



Debt Financing



One-Window Solution

APPLICATION PROCESS

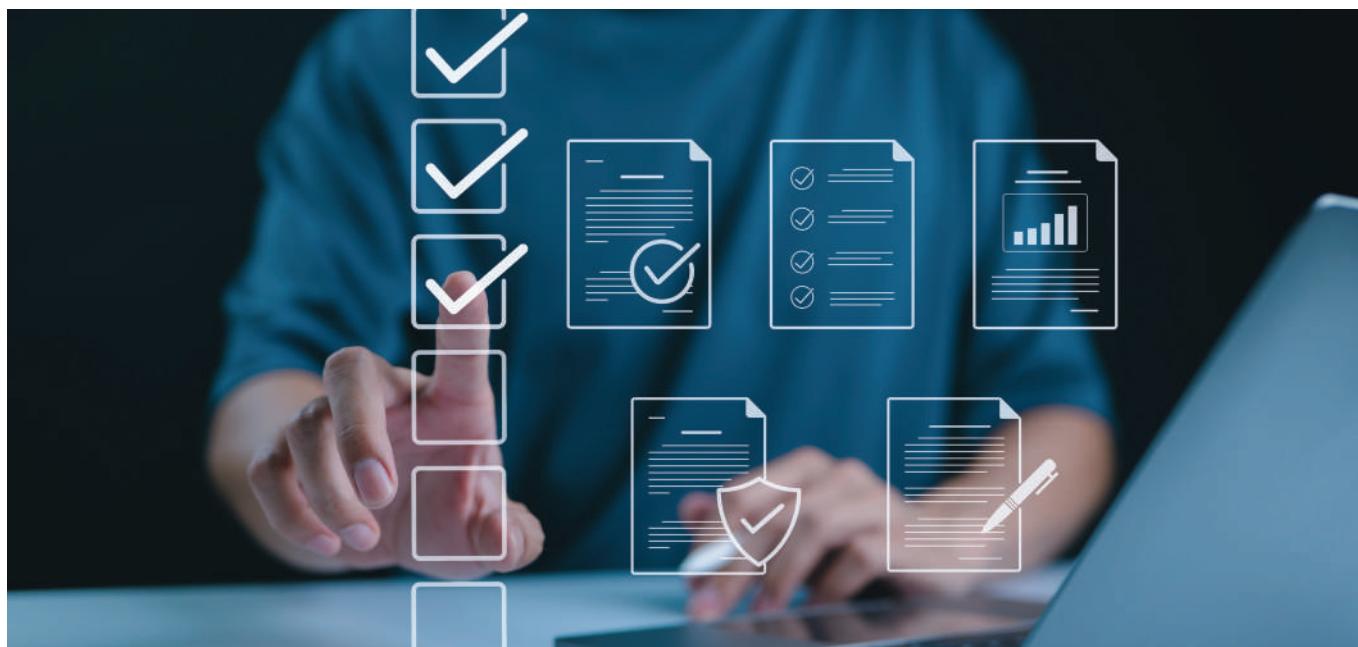
Small and Medium Enterprises (SMEs) with innovative projects in Sindh, Pakistan, are invited to apply for support from the Sindh Enterprise Development Fund (SEDF). Eligible applicants receive technical guidance and financial assistance to strengthen their business plans and investment strategies. Selected projects receive personalized technical assistance and coaching to enhance their business plans, financial strategies, and investment proposals. Applications are accepted on a rolling basis, allowing submissions at any time.

How to Apply

Applications are accepted year-round and can be submitted through

Online: Via the E-Portal on the SEDF website.

Manual Submission: Download forms from the website and submit them in person.



Required Documents

1. **Expression of Interest (EOI)** – A formal request for funding.
2. **Feasibility Report / Business Plan** – A detailed project plan.
3. **Scoring Criteria** – Evaluation framework for project selection.

Project Eligibility

Projects must align with SEDF's priority sectors and demonstrate commercial and technical feasibility, contributing to Sindh's economic growth.

Application Steps

1. **Project Identification** – Identifying potential projects.
2. **Proposal Submission** – Submitting the required documents.
3. **Evaluation & Selection** – Assessing feasibility and impact.
4. **Letter of Comfort (LOC)** – Issuing preliminary approval.
5. **Performance Monitoring** – Tracking project implementation.



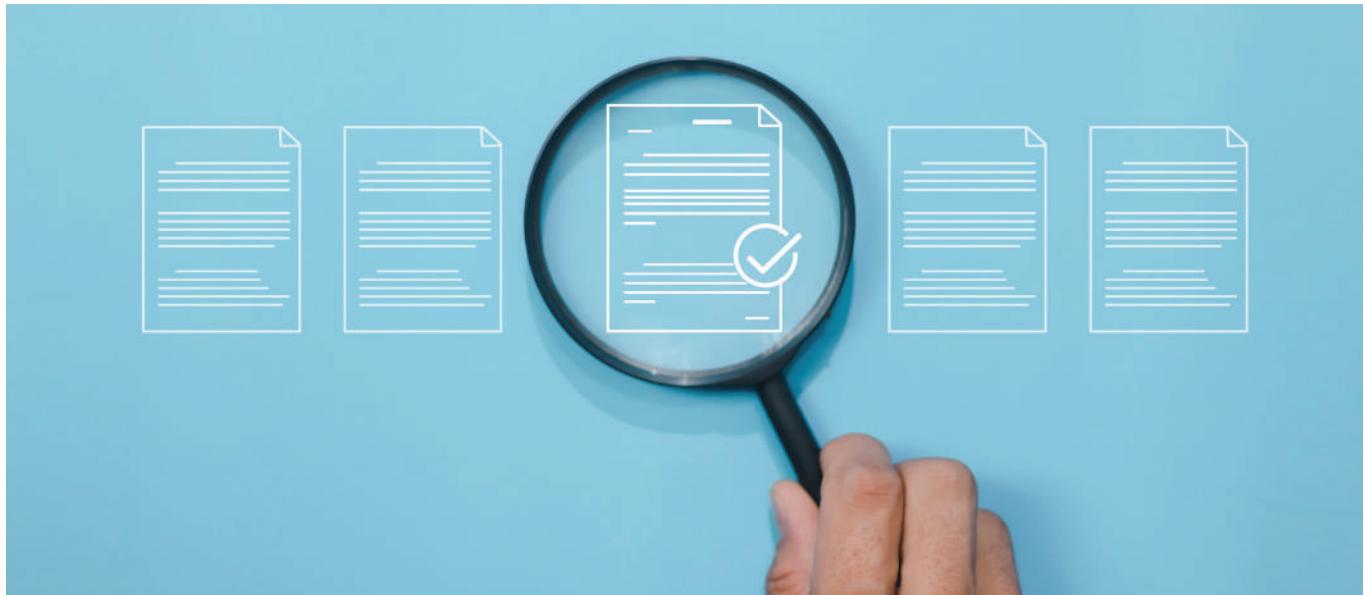
SCAN HERE

For more details and document downloads, scan the QR code.



ELIGIBILITY CRITERIA & DOCUMENTS REQUIRED

SEDF provides financial assistance for projects with a maximum funding limit of USD 3 million. Projects exceeding this amount may still be considered, subject to approval. The total subsidy can go up to the prevailing Karachi Interbank Offered Rate (KIBOR), with the final amount determined by SEDF based on project feasibility and funding needs.



Who Can Apply?

Entrepreneurs and SMEs operating in Sindh's priority sectors are eligible for financial support.

Required Documents

Applicants must submit the following:

- SEDF Application / Expression of Interest (EOI) form (duly signed)
- CNIC copy (attested)
- Project Feasibility Report / Business Plan with annexures
- **Vendor quotations for**
 1. Plant & machinery
 2. Equipment & vehicles
 3. Livestock & civil infrastructure
- Land details and proof of ownership
- Tax documents (Income Tax, Sales Tax, NTN certificates, and tax returns for the last three years, if available)
- Company registration details (number, date, and legal status)
- Stakeholder information (shareholding, expertise, and permanent addresses)
- Collateral details (bank guarantees, if applicable)
- Bank offer letter/term sheet (if available)
- Declaration of non-blacklisting from any government department
- Additional documents as required by SEDF for evaluation

Applications are accepted year-round. For templates and submission guidelines, visit www.sedf.gos.pk.

SEDF'S OPERATIONAL FOOTPRINT IN SINDH

SEDF accepts applications year-round from entrepreneurs, SMEs and MSMEs across the Sindh province in all priority sectors.





SEDF'S IMPACT AT A GLANCE

Since its inception, Sindh Enterprise Development Fund (SEDF) has been instrumental in driving economic growth, entrepreneurship, and employment across Sindh. Through financial and technical support, SEDF continues to empower businesses and foster sustainable development.

Key Achievements:

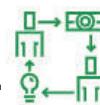
170

SME projects successfully supported across Sindh.



Rs 15bn

invested in high-impact business ventures.



3,600+

direct jobs created, contributing to economic empowerment.



86

modern rice husking units established to enhance agricultural productivity.



Rs 800m

in subsidies provided to reduce financial burdens on enterprises.



9,500

micro loans disbursed to support small scale businesses for female entrepreneurs.



28

women-led enterprises funded, promoting female entrepreneurship.



INSTITUTIONAL COLLABORATIONS BY SEDF

To support SMEs in Sindh, SEDF has established strategic partnerships that enhance financial accessibility, streamline loan processes, and promote business growth. These collaborations focus on reducing financial barriers and providing targeted assistance to entrepreneurs.

State Bank of Pakistan Partnership

SEDF has partnered with the State Bank of Pakistan (SBP) on multiple financial initiatives to make funding more accessible for businesses. Under this partnership, SEDF contributes to the markup subsidy, reducing borrowing costs beyond the 2% refinance rate offered by SBP.

Key initiatives include:

- **Refinance and Credit Guarantee Scheme for Women Entrepreneurs** – Encourages female-led businesses by offering financial support.
- **SBP Financing Scheme for Renewable Energy** – Helps businesses invest in sustainable energy solutions.
- **Refinancing Facility for the Modernization of SMEs** – Supports small enterprises in upgrading their operations.



Collaboration with Banks, DFIs & Microfinance Institutions

To expand financial access, SEDF collaborates with commercial banks, development finance institutions (DFIs), and microfinance banks.

Through this initiative:

- Eligible applicants are referred to SEDF for markup subsidy consideration.
- Projects undergo a due diligence process to assess financing eligibility.
- This collaboration has significantly reduced loan processing time and streamlined the application process.



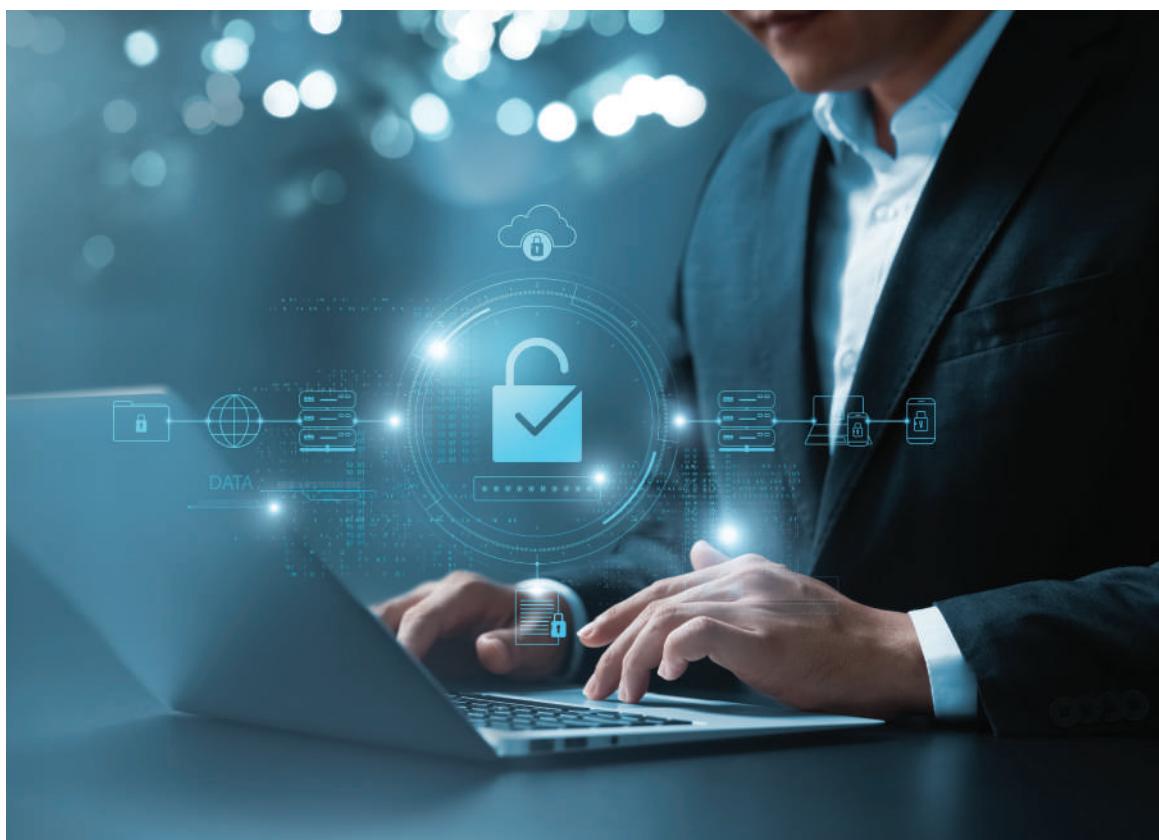
FINANCIAL SUPPORT INITIATIVES

Access to Finance

One of the biggest challenges for SMEs and MSMEs in Sindh is access to affordable financing. To address this, SEDF has partnered with private equity firms, donor agencies, and credit guarantee organizations to bridge funding gaps and facilitate easier loan approvals.

- **Loan facilitation and improved efficiency** – By working with financial institutions, SEDF helps businesses navigate loan application procedures while ensuring faster processing times.
- **Alternative collateral arrangements** – Unlike traditional financing, which relies on asset-based security, SEDF collaborates with partners to offer loans based on cash flow projections, business plans, and sales invoices, making funding more accessible.
- **Customized financial solutions** – Tailored financing options cater to various sectors, ensuring businesses receive the support they need for growth and sustainability.

This initiative has played a crucial role in empowering businesses that face challenges in obtaining credit, helping them secure funding on more favorable terms.





Women Entrepreneurship

SEDF strongly advocates for women-led businesses by providing financial support and mentorship to ensure their sustainability in the business world. This initiative aims to:

- **Break financial barriers** – By offering specialized loan programs and advisory support, SEDF ensures that women entrepreneurs receive the financial backing they need to establish and scale their businesses.
- **Encourage training and mentorship** – Through collaborations with industry experts, SEDF provides capacity-building programs that help women entrepreneurs develop key business skills.
- **Promote gender inclusivity** – The initiative seeks to create a more inclusive entrepreneurial ecosystem where women-owned businesses can thrive in competitive markets.

With these efforts, SEDF continues to foster a supportive environment where women-led enterprises can grow with greater access to finance, resources, and networking opportunities.



Gender Desk

In collaboration with the International Trade Centre (ITC), SEDF has introduced a Gender Desk—a dedicated initiative focused on addressing gender disparities in the business sector and providing tailored support to women entrepreneurs.

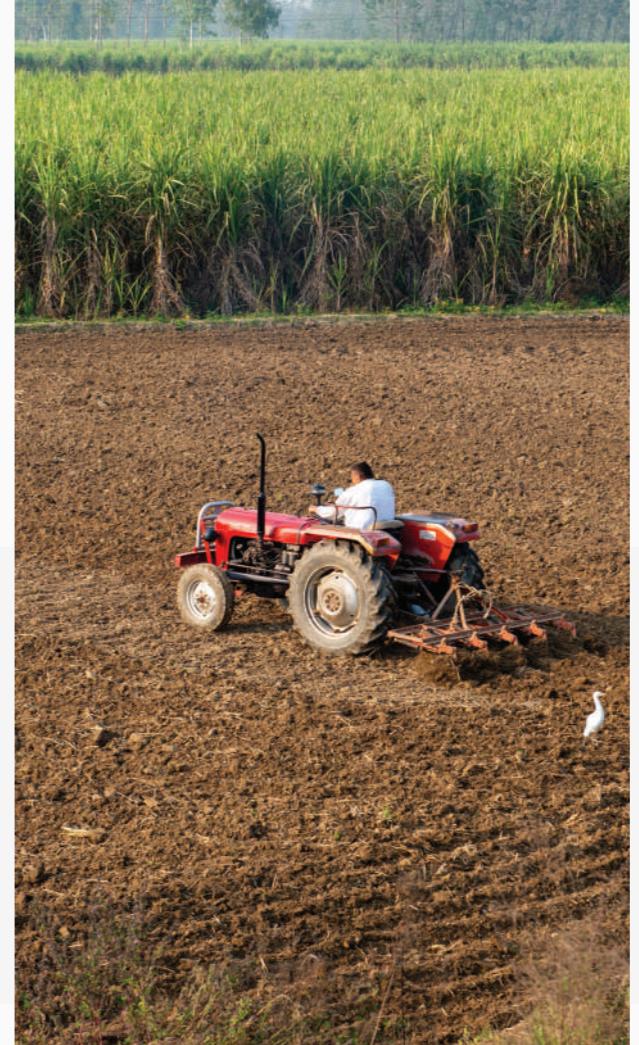
- **A one-stop support hub** – The Gender Desk offers a structured platform where women business owners can access financial resources, market linkages, and professional guidance.
- **Access to networks and trade opportunities** – It connects female entrepreneurs with relevant stakeholders, ensuring they benefit from mentorship programs, business development services, and industry insights.
- **Strengthening inclusivity in Sindh's business landscape** – By creating an enabling environment, the Gender Desk helps promote women's economic participation, ensuring their businesses receive the recognition and support they deserve.



This initiative reinforces SEDF's commitment to gender equity, ensuring women entrepreneurs have equal opportunities to succeed in Sindh's growing economy.



13 YEARS OF EMPOWERING ENTREPRENEURS





POTENTIAL INVESTMENT OPPORTUNITIES IN SINDH

Sindh offers diverse investment opportunities across multiple sectors, fostering economic growth and innovation. Key areas for investment include:

01



RICE INDUSTRY

- Establishment of rice husking mills for processing raw rice.
- Silica extraction from rice husk ash, adding value to byproducts.
- Development of rice processing and silky polishing units to enhance grain quality.

02



LIVESTOCK SECTOR

- Investment in modern dairy farming for high-quality milk production.
- Establishment of animal fattening farms to support meat production.
- Development of automated slaughter houses and offal processing units for hygienic and efficient meat processing.
- Setting up animal feed mills to improve livestock nutrition.

03



POULTRY INDUSTRY

- Establishment of poultry breeder farms to enhance poultry genetics.
- Development of environmentally controlled poultry sheds to ensure efficient production.
- Investment in feed mills to support poultry growth.
- Setting up egg pasteurization units for safer and longer-lasting eggs.
- Development of poultry hatcheries to meet growing market demand.

04



WOMEN ENTREPRENEURSHIP & BUSINESS SUPPORT

- Dedicated programs to support women entrepreneurs, offering financial assistance, training, and business incubation opportunities.

05



AGRICULTURE VALUE CHAIN

- Tissue culture laboratories to improve crop varieties.
- Dates processing plants to add value to Sindh's date production.
- Electronic beam irradiation for enhanced food safety and shelf life.
- Cold storage and grain silos to reduce post-harvest losses.
- Investment in horticulture and floriculture for sustainable agri business.
- Oleo resin and essential oil extraction units to develop high-value natural products.
- Fruit pulping units for processed fruit-based products.
- Flour mills to enhance wheat processing capacity.

06



FISHERIES INDUSTRY

- Investment in bio floc fish farming to improve productivity.
- Fiberglass boat manufacturing units to support sustainable fishing.
- Expansion of inland fish farming to boost fish supply.
- Development of trout reefer vans for efficient fish transportation.
- Shrimp farming as a high-potential export-oriented sector.

07



INNOVATION & TECHNOLOGY

- Establishment of start-ups and incubators to nurture new business ideas.
- Digital skills training programs to equip the workforce with modern skills.
- Support for fintech, Agri-tech, and Ed-tech startups to drive technological advancements in key sectors.



Empowering Entrepreneurs

OUR PARTNERS

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