



CORPORATE PROFILE SUSTAINABLE SOLUTIONS

Consulting for Sustainable Solutions is a specialist economics-based consultancy which offers strategy, advisory and research services for the financial sector. We aim to **unlock capital for sustainable urban infrastructure to create cities of the future.**

Ban-Ki Moon, former UN Secretary General, notes:

“Our struggle for global sustainability will be won or lost in cities.”

OUR VISION

Megan Sager, director of CSS, founded it in 2014 to develop innovative financial solutions to urban development challenges.

Thriving cities are socially inclusive, environmentally sustainable and financially prosperous. To promote these outcomes, we have developed expertise in three key areas:

- **Affordable and social housing** provides emerging households with access to economic hubs, offering social mobility, secure and comfortable lifestyles, and access to a range of desirable amenities.
- **Green building** delivers efficient spaces for businesses and residents, optimising returns for investors and assisting governments in mitigating climate change and reducing peak power supply;
- **Decentralised energy and water solutions** provide cost-competitive, continuous, localised utility supply options which reduce strain on public infrastructure.

OUR WORK

New social, economic and environmental infrastructure brings new business models and customer value propositions. Traditional finance products often do not cater for these investments, resulting in shortages in capital supply for business unusual. Without deliberate action, perceptions of increased risk combine with unproven profitability to undermine the potential to transform the landscape of urban infrastructure.

To support the flow of capital, **we pool multi-disciplinary skill sets** to design innovative financial solutions in the spheres of **climate and property finance**:

- **Blended finance** catalyses new markets and business models through mechanisms supported by partnerships between governments, DFIs and the private sector;
- **Green bonds** raise debt capital for earmarked assets, projects and activities based on positive environmental and/or climate impact;
- **Financial products for energy and water efficiency** match credit structures to the cash flow profiles of these investments, bridging the capital requirement through capitalising operational savings and/or revenue streams (examples are green mortgages and credit facilities for rooftop solar and building retrofit investments);
- **Social and affordable housing property finance** expands access to quality housing for emerging households, including through public-private partnerships and the application of subsidies.

Working together, we provide decision makers with a **comprehensive menu of services**:

Equity investors and developers	Banks and other lenders	NGOs and Public Sector
<ul style="list-style-type: none"> Support for instruments or facilities enabling the flow of capital Capital raising and deal making Financial feasibilities Performance benchmarking Building utility optimisation EDGE certification support 	<ul style="list-style-type: none"> Strategy development Market segmentation and mapping Feasibility studies Credit facility structuring and advisory Co-design of financial products Design of green bond frameworks Implementation and reporting 	<ul style="list-style-type: none"> Policy research Financial modelling Decision support tool

OUR SOLUTIONS

- Supporting the design and implementation of a R120m debt facility promoting efficient, EDGE-rated affordable housing in South Africa (Nedbank & DBSA/DEA Green Fund);
- Design of two funds mobilising private capital to expand access to housing for the housing gap market;
- Assisting with structuring (lender approved) loans worth more than R500m in respect of 5 000 units of affordable and social housing in cities and towns in SA;
- Developing innovative green property finance product concepts to support lean, green inner-city rental housing in South Africa;
- Developing a pioneering green bond framework for the South African listed bond market;
- Designing a performance benchmarking tool for the SA social housing industry, enabling each social housing company – no matter size or maturity – to measure against peers.