

# Supporting Our Businesses

Overcoming Challenges, Capturing Opportunities



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## Foreword

The earlier version of this booklet provided an overview of the support measures announced in the Unity, Resilience and Solidarity Budgets. On 26 May 2020, Deputy Prime Minister and Minister for Finance Heng Swee Keat presented the Fortitude Budget in Parliament - the fourth Budget for this financial year.

The pandemic has caused severe economic disruptions, and much uncertainty lies ahead. As we reopen our economy safely and progressively, businesses and workers must be prepared to transition to a new normal. Life will not return to what it was before COVID-19, but we will journey together. In total, the Government is dedicating close to \$100 billion to support our people in this battle, amounting to about 20% of our GDP. This landmark package is a necessary response to an unprecedented crisis.

For businesses, immediate help is given on credit, cashflow and costs. This includes support for wage payments for your workers. As we tackle the immediate challenges, we must also build resilience in our economy and develop capabilities for when the eventual recovery comes. We will support businesses to use this downtime to digitalise, strengthen your workforce and transform for the long term. Businesses can find details of these support measures in this booklet as well.

The battle against COVID-19 will be a long and uncertain one. It is a test of our unity, and we must face this battle with a spirit of resilience. The Government will continue to work closely with our businesses, workers and industry partners to bolster our economic resilience and seek new opportunities amid the adversity. As we move forward with fortitude, we will overcome and emerge stronger together as Singapore United, Singapore Together.



## Additional Support

The Government has introduced additional measures to support businesses and to preserve jobs and livelihoods.



## Credit

### Enterprise Financing Scheme – SME Working Capital Loan (EFS-WCL)

Enhanced

- The EFS-WCL has been further enhanced from 1 April 2020 to 31 March 2021.
- The maximum loan quantum has been increased to \$1 million, up from \$600,000 previously.
- The Government's risk share of loans have been increased to 90% for loans initiated from 8 April 2020 till 31 March 2021.
- Businesses may request for deferment of principal repayment for one year, subject to assessment by Participating Financial Institutions (PFIs).

### Enterprise Financing Scheme – Trade Loan (EFS-TL)

Enhanced

- The EFS-TL (formerly known as Loan Insurance Scheme Plus) supports Singapore-based enterprises' trade financing needs.
- The EFS-TL will be enhanced for one year, from 1 April 2020 to 31 March 2021.
- The maximum loan quantum will be increased to \$10 million, up from \$5 million previously.
- The Government's risk share of loans have been increased to 90% for loans initiated from 8 April 2020 till 31 March 2021.

### Financing Support for Promising Startups

New

- To sustain startup innovation and entrepreneurship activities, \$285 million will be set aside to catalyse and crowd in matching private investments.

## Loan Insurance Scheme (LIS)

Enhanced

- The Loan Insurance Scheme helps SMEs secure short-term trade loans by having commercial insurers co-share loan default with PFIs.
- Subsidies for loan insurance premiums have been increased from 50% to 80%, for one year from 1 April 2020 to 31 March 2021.

## Temporary Bridging Loan Programme (TBLP)

New

- The TBLP, which was introduced at Budget 2020 to provide additional cash flow support for enterprises in the tourism sector, has been enhanced from 1 April 2020 to 31 March 2021.
- The programme will be expanded to eligible enterprises across all sectors from 1 April 2020.
- The maximum loan quantum has also been raised from \$1 million to \$5 million.
- The Government's risk share of loans have been increased to 90% for loans initiated from 8 April 2020 till 31 March 2021.

## Cashflow

### Corporate Income Tax (CIT)

Rebate New

- A CIT Rebate of 25% of tax payable, capped at \$15,000 per company, will be granted for Year of Assessment 2020.

### Deferment of Income Tax

Payments New

- Automatic deferment of income tax payments for companies and self-employed persons.
- For companies, income tax payments due in April, May, and June 2020 will instead be payable in July, August, and September 2020 respectively.

### Enhanced Jobs Support Scheme

Extended

The Government will provide support for the first \$4,600 of monthly wages for every local worker, for 10 months till end-2020.

- Wage support levels will be differentiated by sector. The list of sectors has been updated at the Fortitude Budget. Businesses can check their eligibility on IRAS' website.
- For firms that cannot resume operations immediately after the circuit breaker, the Government will continue providing wage support at 75% until August 2020 or when allowed to reopen, whichever is earlier.
- Firms have received the first JSS payout in April and a special payout for May wages. Subsequent payouts will be in July and October 2020 (includes August wages).

### Enhanced Wage Credit Scheme

Enhanced

- The Government will co-fund 20% and 15% of qualifying wage increases in 2019 and 2020 respectively for Singaporean employees earning a gross monthly wage of up to \$5,000.
- Additional payout to be disbursed in June 2020.

## Costs

### Cash Grant for SME Tenants in Private Non-Residential Properties

New

- The Government will provide a cash grant to offset the rental costs of eligible SME tenants, of approximately 0.8 months of rent for qualifying commercial properties, and approximately 0.64 months of rent for industrial/office properties. The cash grant will be disbursed through property owners.
- Taken together with the Property Tax Rebate 2020 for non-residential properties, the Government will provide approximately 2 months of rent for qualifying commercial properties, and approximately 1 month of rent for industrial/office properties.
- To ensure that these measures benefit the intended beneficiaries, eligible SME tenants in qualifying commercial properties will receive 2 months' waiver of their base rental, and eligible SME tenants in industrial/office properties will receive 1 month's waiver of their base rental.

### Rental Waivers for Tenants in Government Properties

New

- Stallholders in hawker centres and markets will get five months' rental waiver in total.
- Qualifying commercial tenants will get four months' rental waiver in total.
- Other tenants of non-residential properties will get two months' rental waiver in total.

### Deferment of Higher CPF Contribution Rates

New

- The planned increase in CPF contribution rates for senior workers will be deferred for one year, from 1 January 2021 to 1 January 2022.

### Ensure Pass-on of Property Tax Rebate

New

- Property owners are required to pass on the full amount of property tax rebate attributable to a rented property to his tenant, in a timely manner, and without conditions.

### Property Tax Rebate for 2020

New

- 100% Property Tax Rebate for qualifying commercial properties such as hotels, serviced apartments, tourist attractions, shops and restaurants.
- 30% Property Tax Rebate for other non-residential properties such as offices and industrial properties.

### Foreign Worker Levy

Extended

- For businesses that are unable to resume operations yet, the Foreign Worker Levy (FWL) waiver and rebate will be extended for up to 2 months.
- For each work permit or S Pass holder: FWL rebate of \$750 (April to June 2020) and \$375 in July 2020; FWL waiver of 100% (April to June 2020) and 50% in July 2020.

### No Increase in Government Fees & Charges

New

- There will be no increases in Government Fees & Charges from 1 April 2020 to 31 March 2021.



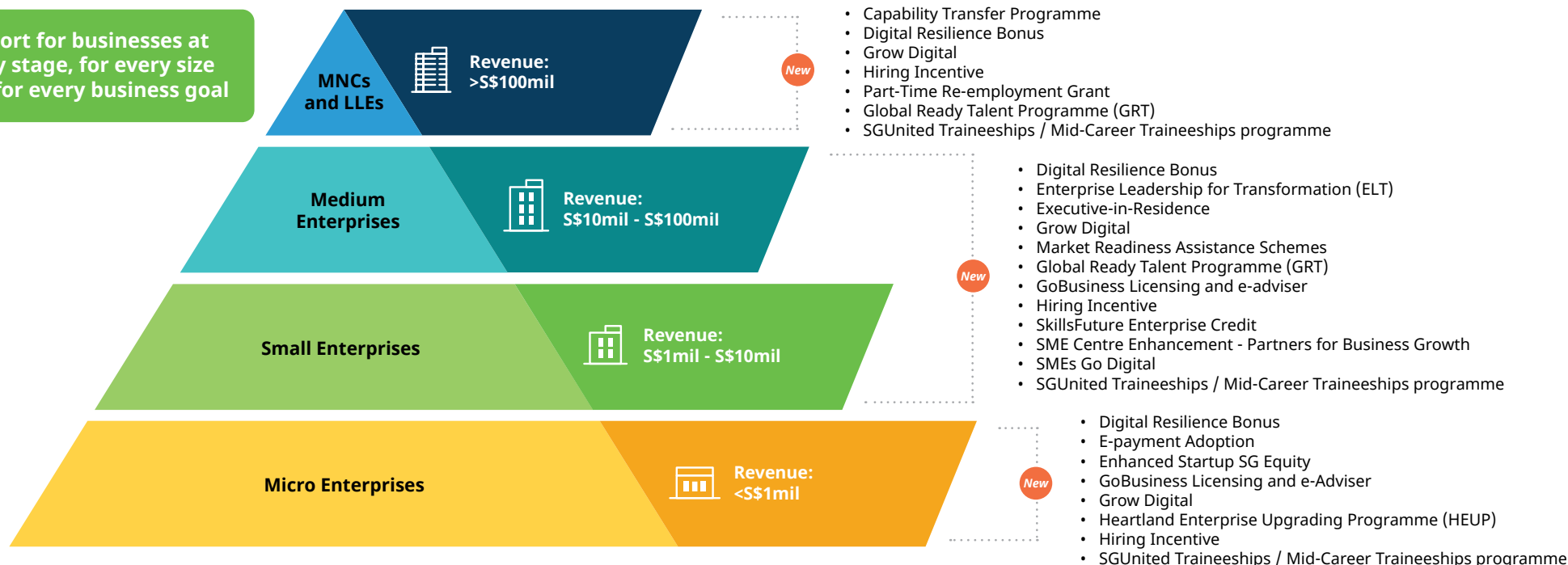
For more information, log on to:  
[https://www.singaporebudget.gov.sg/budget\\_2020/fortitude-budget](https://www.singaporebudget.gov.sg/budget_2020/fortitude-budget)

# Deepening Capabilities to Capture Opportunities and Build Resilience

The Government is committed to supporting our businesses through the short-term challenges while working with them to build up longer-term capabilities to be better prepared for the eventual recovery.

The Government will continue to provide support for businesses to build capabilities at every stage, for every size of company and every business goal. Businesses can do their part by thinking through their business plans and goals.

Support for businesses at every stage, for every size and for every business goal



*\*Programmes are designed to address businesses' needs. The mapping above is based on the enterprise segment(s) that the programmes are expected to target, and does not represent eligibility criteria.*

# Business Development and Leadership

Build and enhance management and enterprise capabilities to grow the business.



## Enterprise Development Grant (EDG) Enterprise Transform Package

- Supports projects in three key categories - core capabilities, innovation and productivity, and internationalisation.
- From 1 April 2020 to 31 December 2020, the support level will be raised from up to 70% to up to 80%.
- In the same period, for enterprises that are most severely impacted by COVID-19, the maximum support level can be further raised to 90% on a case-by-case basis.
- Unionised enterprises and Employment and Employability Institute (e2i) partners under the Labour Movement can qualify for an additional 10% funding, subject to endorsement from e2i under NTUC.
- The maximum support under EDG is capped at 90%, excluding additional out-of-pocket support from the SkillsFuture Enterprise Credit.

## Enterprise Financing Scheme (EFS)

- Financing support to meet business needs at various stages of growth.
- EFS covers six different areas - working capital, fixed assets, venture debt, trade, projects, and mergers & acquisitions.
- Stronger support for young businesses.

For enhancements to the SME Working Capital Loan, please see pg 3.

## Enterprise Leadership for Transformation (ELT) New

Enterprise Transform Package

- Supports business leaders of promising SMEs in achieving the next bound of growth, through structured modular training in business growth capabilities and business coaching in developing a business growth plan.

- Offers access to an alumni network for peer learning and collaboration.
- The ELT will be delivered by a network of partners including Institutes of Higher Learning (IHLs), financial institutions, and industry experts.

## Executive-in-Residence New

Support for trade associations and business chambers to engage experienced professionals with relevant expertise, and to match them to businesses to assist in transformation, capability building, and internationalisation efforts.

## GoBusiness e-Adviser for Government Assistance

New Enterprise Grow Package

Businesses can get customised guidance on government assistance. The e-adviser will recommend the most relevant government assistance to businesses via a guided set of questions on business needs.

The e-adviser will be launched later in 2020.

## GoBusiness Licensing

Enhanced Enterprise Grow Package

Businesses can look forward to simpler, faster and better processes when transacting with the Government through the GoBusiness Licensing portal. The portal currently provides new businesses in the food services sector with a guided, streamlined journey for licensing applications. The portal will be expanded later in 2020 to cover other key transactions by businesses with the Government.

## Heartland Enterprise Upgrading Programme (HEUP) New

An integrated support package for selected Merchants' Associations to implement holistic precinct rejuvenation plans, through infrastructural improvements, place-making activities, capability upgrading projects, and training for businesses and workers.

## SkillsFuture Enterprise Credit

New Next Bound of SkillsFuture

Please refer to full description on pg 14.

## SkillsFuture Leadership Development Initiative (SkillsFuture LDI)

Businesses can leverage on SkillsFuture LDI to develop and/or enhance their in-house leadership development programmes (for example overseas assignments and cross-functional rotations) to expand their pipeline of Singaporean talent.

## SME Centre Enhancement - Partners for Business Growth

Enhanced Enterprise Grow Package

- Pilot initiative for businesses that demonstrate ability to accelerate growth and are keen to transform their business in areas such as digitalisation, talent development and internationalisation.
- SME Centres will partner these businesses to jointly develop business plans and support implementation efforts.

## Support for Job Redesign under Productivity Solutions Grant (PSG)

Enhanced Next Bound of SkillsFuture

Please refer to full description on pg 18.

## PACT Programme

Please refer to full description on pg 16.

**Legend** ● MNCs and LLEs ● Small and Medium Enterprises ● Micro Enterprises

\*Key initiatives are designed to address businesses' needs and businesses of any size can tap on any initiative where eligible.

# Internationalisation

Venture overseas and seize opportunities from regional and global markets.



## Double Tax Deduction for Internationalisation (DTD<sub>i</sub>)

Enhanced

Businesses can apply for tax deductions on eligible expenses incurred to support businesses' overseas expansion activities. The DTD<sub>i</sub> will be extended to 31 December 2025. Beginning 1 April 2020, the scope of the scheme will also be expanded to include:

- Support for third-party consultancy costs relating to new overseas business development to identify suitable talent and build up business networks.
- New categories of fees incurred on overseas business missions.

## Enterprise Development Grant (EDG)

Enterprise Transform Package

Please refer to full description on pg 8.

## Enterprise Singapore Overseas Centres

Businesses can tap on the support of Enterprise Singapore's in-market presence at over 35 international locations to generate new business leads, find business partners and acquire new technologies and capabilities.

## Global Innovation Alliance (GIA)

Businesses can gain access to overseas partners for co-innovation and market expansion.

## GlobalConnect@SBF

New

Provides market advisory services and in-market business connections to Singapore businesses looking to expand or deepen their presence in key Southeast Asian and emerging markets.

## Global Ready Talent Programme (GRT)

Enhanced

Supports Singapore businesses to train and deepen in-market knowledge of their Singaporean employees, and supports students of local IHLs to go on internships.

GRT Programme has been enhanced to encourage more students to go abroad for overseas internships and attachments, deepening the talent pool for businesses.

## Grow Digital

New

Enterprise Grow Package

Businesses can get a headstart in going global. Get support to leverage digital platforms and channels for access to a larger pool of consumers overseas, and to test new markets. Businesses will also receive training and support to enhance their e-commerce capabilities.

## Market Readiness Assistance (MRA)

Enhanced

Enterprise Grow Package

Businesses can look forward to in-depth FTA consultancy and support for overseas business development. To support more local businesses to go overseas, the grant will be enhanced:

- Grant cap will be increased from \$20,000 per year to \$100,000 per new market over three years.
- 70% support level will be extended by three years to 31 March 2023.

## PACT Programme

Please refer to full description on pg 16.

## SkillsFuture Enterprise Credit

New

Next Bound of SkillsFuture

Please refer to full description on pg 14.



### Legend

● MNCs and LLEs

● Small and Medium Enterprises

● Micro Enterprises

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## Jobs and Skills

Support workers in their skills training so that they remain relevant with the changing needs of the industry.

The Fortitude Budget introduced an SGUnited Jobs and Skills Package – a \$2b package to create close to 100,000 opportunities in jobs, traineeships and skills training.



### Capability Transfer Programme

Provides funding support for businesses to bring in foreign specialists to transfer new capabilities to local workers, or to send local workers for training overseas to acquire new capabilities.

### Career Support Programme

Salary support programme to encourage employers to hire Singaporean PMETs who are unemployed and actively looking for jobs for 6 months or more, or workers aged 40 and above who have been made redundant.

### Career Trial

Allows employers to assess jobseekers' job fit through a short-term trial before offering employment.

### Enhancements to Course Fee Subsidy and Absentee Payroll (AP)

SGUnited Jobs and Skills Package

In Budget 2020, SkillsFuture Singapore enhanced course fee subsidies and absentee payroll (AP) rates for employers in sectors directly affected by the COVID-19 outbreak, when they sponsor their workers for eligible courses.

- From 1 April 2020, the enhanced course fee subsidies and absentee payroll rates has been extended to the Land Transport and Arts and Culture sectors.
- From 1 May 2020, the enhanced absentee payroll rates have been further extended to cover all sectors.
- The duration of the enhanced training support is also extended, to cover eligible courses that start before 1 January 2021.

### Enterprise Portal for Jobs & Skills

Businesses can explore information and resources on relevant jobs and skills initiatives under SkillsFuture Singapore and Workforce Singapore via this one-stop portal to support their training and human capital development needs.

### Hiring Incentive

Enhanced SkillsFuture Mid-Career Support Package  
SGUnited Jobs and Skills Package

Expanded support for employers which hire local workers who have completed eligible reskilling or training programmes\*.

*\*Reskilling or training programmes eligible for the hiring incentive are the PCPs, PnT programmes for rank-and-file workers, career transition programmes by CET centres, SGUnited Traineeships, SGUnited Mid-Career Traineeships and SGUnited Skills.*

### Lean Enterprise Development Scheme

Provides grants and transitional foreign manpower support to businesses undertaking transformation projects to become more manpower-lean.

### National Centre of Excellence for Workplace Learning (NACE)

Enhanced Next Bound of SkillsFuture

Businesses can tap on this to build their in-house training system and workplace learning capabilities, as well as certify workplace trainers using best-in-class training practices through customised solutions.

### Open Door Programme

Supports employers to hire and retain persons with disabilities through job redesign, training and placement services.

### P-Max

Helps SMEs to better recruit, manage and retain newly-hired PMETs through funding support and workshops on progressive human resource practices.

### Part-Time Re-employment Grant

New Senior Worker Support Package

Support for businesses that voluntarily commit to providing part time re-employment to all eligible senior workers who request for it.

### Professional Conversion Programmes, Place-and-Train Programmes for Rank-and-File Workers, Career Transition Programmes by Continuing Education and Training (CET) Centres

Enhanced SkillsFuture Mid-Career Support Package  
SGUnited Jobs and Skills Package

Receive course fee funding and/or salary support for employers to hire and reskill local jobseekers.

Enhanced wage support levels for mature jobseekers at up to 90% under Place-and-Train programmes.

### Senior Worker Early Adopter Grant

New Senior Worker Support Package

Supports businesses in raising their company-level retirement and re-employment age above the minimum statutory requirements.

### SGUnited Traineeships / Mid-Career Traineeships programme

New SGUnited Jobs and Skills Package

Supports businesses in raising their company-level retirement and re-employment age above the minimum statutory requirements.

**Legend** ● MNCs and LLEs ● Small and Medium Enterprises ● Micro Enterprises

\*Key initiatives are designed to address businesses' needs and businesses of any size can tap on any initiative where eligible.



## Skills Framework

Businesses can use the Skills Framework to design their human resource strategy and talent development plans. Each framework provides key information on the sector, career pathways, job roles, existing and emerging skills required, and suggested training programmes.

## SkillsFuture Enterprise Credit

**New** **Next Bound of SkillsFuture**

Additional support for employers investing in workforce and enterprise transformation.

Up to \$10,000 credit per firm to cover up to 90% out-of-pocket expenses for workforce and/or enterprise transformation.

## SkillsFuture JumpStart! Workshop

Businesses can learn about the available jobs and skills resources and grants through this specially curated workshop.

## SkillsFuture Series

Businesses can use these short, industry-relevant programmes to train employees in emerging and priority areas, namely data analytics, finance, tech-enabled services, digital media, cybersecurity, entrepreneurship, advanced manufacturing and urban solutions.

## SkillsFuture Work-Study Programmes

**Enhanced** **Next Bound of SkillsFuture**

Businesses can groom and hire fresh talent through Work-Study Programmes from the Certificate to Post-Graduate levels. Businesses will jointly design and deliver with Institutes of Higher Learning (IHLs) and appointed private providers.

## Support for Job Redesign under Productivity Solutions Grant (PSG)

**Enhanced** **Next Bound of SkillsFuture**

Please refer to full description on pg 18.

## TechSkills Accelerator (TeSA)

**SGUnited Jobs and Skills Package**

Supports both current information and communications technology (ICT) professionals and non-ICT professionals to upgrade and acquire new skills and domain knowledge that are in demand, and to stay competitive and meet the challenges of a fast-moving digital landscape.

TeSA's Company-Led Training Programme has been enhanced to provide more support for businesses looking to hire and train mature PMETs aged 40 and above.



## Innovation

Create new products and services or enhance work processes through technology and collaboration.



## A\*STAR Collaborative Commerce Marketplace (ACCM)

An online platform that enables businesses to network, form relationships, and foster collaborations among local companies and large multinational companies.

## Centres of Innovation (COIs)

Support businesses in the development and testing of new technology products, through provision of facilities, consultancy, training, and technical services in specific sectors.

## Digital Services Lab

Businesses partner with IMDA, tech providers and research institutions to co-develop digital solutions to address sector-wide challenges.

## Enterprise Development Grant (EDG)

**Enterprise Transform Package**

Please refer to full description on pg 8.

## Headstart Programme

Improves SMEs' access to intellectual property (IP) by providing royalty-free and exclusive licences for up to 36 months, for IP co-developed with A\*STAR.

**Legend** ● MNCs and LLEs ● Small and Medium Enterprises ● Micro Enterprises

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## Innovation Advisors Programme

Businesses can be guided by innovation mentors who will advise them in the development of innovation strategies, new products and solutions to address market needs, and connect businesses to technology and business partners.

*\*Formerly known as Innovation Agents Programme*

## Intellectual Property (IP) Schemes

Businesses can access subsidised programmes including IP audit, IP strategy advisory, IP analytics and business/ legal clinics to accelerate translation of technologies, brands and IP to the market.

## Intellectual Property Intermediary (IPI)

Online marketplace and consultancy for businesses to connect with providers of suitable technology IP for business needs.

## Open Innovation Platform (OIP)

Businesses can get matched to problem-owners or solution providers to collaborate and address business needs through digital solutions.

## Operation and Technology Roadmap (OTR)

Development of technology roadmaps to map out priorities that are aligned to businesses' strategies and developmental plans. Consortium OTR (COTR) is also available to cater to the needs of a group of companies.

## PACT Programme

Collaborate with other businesses to build capabilities, innovate and pursue new business opportunities in local and overseas markets. Funds up to 70% of qualifying activities.

## Singapore Institute of Food and Biotechnology Innovation (SIFBI)

The new institute will strengthen Singapore's R&D capabilities and support our food and biotechnology innovation ecosystem.

*The institute will officially open in April 2020.*

## Startup SG

Access a wide range of support for startups and entrepreneurs, including:

### Startup SG Founder

Provides mentorship and startup capital grant to first-time entrepreneurs with innovative business ideas.

### Startup SG Tech

Provides funding for startups to carry out Proof-of-Concept and Proof-of-Value trials for innovative technologies.

### Startup SG Equity Enhanced

To catalyse private sector investments into local-based deep-tech startups with strong IP and global potential.

### Startup SG Infrastructure

Provides physical spaces (e.g. LaunchPad @one-north) for startups to grow, experiment and flourish.

### Startup SG Talent

Supports startups' talent needs.

## Tech Access

Businesses can access a comprehensive suite of A\*STAR's advanced manufacturing equipment and biotech/ biomedical scientific services, under the guidance of technical experts.

## Technology for Enterprise Capability Upgrading (T-Up) Programme

Businesses can get access to talent from A\*STAR's Research Institutes and build in-house R&D capabilities.



**Legend** ● MNCs and LLEs ● Small and Medium Enterprises ● Micro Enterprises

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# Digitalisation

Build stronger digital capabilities to seize growth opportunities in the digital economy.

## Automation Support Package (ASP)

Until 31 March 2021, businesses can tap on grant, tax and loan support to defray the cost of deployment of large-scale automation solutions.

## E-invoicing Registration Grant

New

- Businesses registered on the nationwide e-invoicing network on or before 31 December 2020 will receive a one-time grant of \$200. Businesses can register through more than 50 Peppol-ready accounting and ERP solutions.
- Businesses incorporated on or before 25 March 2020 and registered on the network on or before 31 December 2020 will automatically receive their grant via PayNow Corporate. There is no need to apply for the grant.

## E-payment Adoption

New

- To encourage adoption of e-payments by F&B stallholders in hawker centres, coffees shops and industrial canteens to adopt e-payment solution, a bonus of \$300 will be given per month, over a period of five months.

## Digital Resilience Bonus

New

The Digital Resilience Bonus provides additional support to enterprises seeking to uplift their digital capabilities to adapt to safe management practices while deepening transformation.

- A payout of up to \$5,000 will be given to help F&B and retail enterprises digitalise with PayNow Corporate and e-invoicing, as well as business process or e-commerce solutions.
- Enterprises that adopt advanced digital solutions will receive an additional \$5,000.

## Productivity Solutions Grant (PSG)

Enhanced

Enterprise Grow Package

From 1 April 2020 to 31 December 2020, the maximum support level will be raised from 70% to 80%.

From 1 April 2020 to 31 December 2020, the scope of pre-approved digital solutions under PSG will be expanded to help SMEs implement safe distancing and business continuity measures. These include tools for online workplace collaboration, virtual meetings, queue management and temperature screening.

Businesses can also access a wider range of pre-scoped solutions, including IT solutions and equipment, as well as consultancy services. Within consultancy, job redesign will be supported for a start. Businesses will be able to achieve productivity gains, and offer more enriching jobs with better wages for workers.

## SkillsFuture for Digital Workplace

Helps businesses build digital confidence in staff and equip them with the basic digital skills required for the workplace over a two-day course.

As part of the call for businesses to “Stay Healthy, Go Digital”, IMDA has curated a set of **resources** for businesses to Go Digital so that business can continue despite challenges brought about by COVID-19.



**Legend** ● MNCs and LLEs ● Small and Medium Enterprises ● Micro Enterprises

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## SMEs Go Digital Programme

Businesses can tap on support available under SMEs Go Digital, a whole-of-government programme that helps businesses develop digital capabilities.

### Advanced Digital Solutions New

Businesses can access up to 80% funding support to adopt advanced digital solutions from 1 May 2020 to 31 December 2020. These solutions will help businesses deepen their digital capabilities to strengthen business continuity measures and build resilience.

### Start Digital Enterprise Grow Package

Businesses can take up a Start Digital Pack that provides simple Accounting, HR Management System & Payroll, Digital Marketing, Digital Transactions and Cybersecurity solutions. Businesses can get a waiver of six months subscription fee for any two solutions with a minimum 18-months contract agreement.

### SMEs Go Digital expands to more sectors Enterprise Grow Package

Businesses can use [Industry Digital Plans \(IDPs\)](#) as a step-by-step guide on sector-specific digital solutions to adopt at each stage of business growth. IDPs for more sectors are progressively being developed.

Businesses can adopt a wide range of pre-approved SME-friendly generic or sector-specific digital solutions, which include AI, cybersecurity and cloud solutions, with funding support from the Productivity Solutions Grant (PSG).

### Grow Digital New

Businesses can get a headstart in going global. Get support to leverage digital platforms and channels for access to a larger pool of consumers overseas, and to test new markets. Businesses will also receive training and support to enhance their e-commerce capabilities.



## SME Centres

Businesses that wish to enhance their capabilities or embark on transformation plans may approach the SME Centres below for assistance.

### SME Centre@SCCCI

Trade Association Hub  
9, Jurong Town Hall Road  
#03-18, Singapore 609431  
Tel: +65 6337 8381  
Email: enquiry@smecentre-sccci.sg

### SME Centre@SMCCI

15, Jalan Pinang  
Singapore 199147  
Tel: +65 6293 3822  
Fax: +65 6293 3905  
Email: gadvisory@smecentre-smcci.sg

### SME Centre@SICCI

SICCI Building  
31, Stanley Street  
Singapore 068740  
Tel: +65 6508 0147  
Fax: +65 6223 1707  
Email: sme@smecentre-sicci.sg

### SME Centre@ASME

167, Jalan Bukit Merah  
#03-13, Tower 4, Singapore 150167  
Tel: +65 6513 0388  
Fax: +65 6513 0399  
Email: enquiries@smecentre-asme.sg

### SME Centre@SMF

SMF House  
2985, Jalan Bukit Merah  
Singapore 159457  
Tel: +65 6826 3020  
Fax: +65 6826 3021  
Email: query@smecentre-smf.sg

### SME Centre@Central

HDB Hub BizThree  
490, Lorong 6 Toa Payoh  
#07-11, Singapore 310490  
Tel: +65 6715 7580  
Email: central@smecentre-sccci.sg

### SME Centre@Little India

Little India Arcade  
48 Serangoon Road  
#01-22, Singapore 217959  
Tel: +65 6508 0149  
Email: littleindia@smecentre-sicci.sg

### SME Centre@NorthEast

Our Tampines Hub  
51 Tampines Ave 4  
#04-31, Singapore 529684  
Tel: +65 6513 0388  
Fax: +65 6513 0399  
Email: enquiries@smecentre-asme.sg

### SME Centre@NorthWest

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900, South Woodlands Drive  
#06-01, Singapore 730900  
Tel: +65 6826 3020  
Fax: +65 6826 3021  
Email: northwest@smecentre-smf.sg

### SME Centre@SouthEast

1, Engku Aman Turn  
#03-02, Wisma Geylang Serai  
Singapore 408528  
Tel: +65 6513 0388  
Fax: +65 6513 0399  
Email: enquiries@smecentre-asme.sg

### SME Centre@SouthWest

The JTC Summit  
8, Jurong Town Hall Road  
#26-06, Singapore 609434  
Tel: +65 6316 1616  
Fax: +65 6316 7250  
Email: southwest@smecentre-smf.sg

**Legend** ● MNCs and LLEs ● Small and Medium Enterprises ● Micro Enterprises

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## Notes

Centres of Innovation (COIs) were set up in Institutes of Higher Learning (IHLs) and public research institutes (RIs) to enhance SMEs' technology innovation. They provide facilities, consultancy, training, and technical services for SMEs to develop and test technology projects in specific sectors.

**Aquaculture Innovation Centre**

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## Notes





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