

**Key Budget 2022 Measures for Individuals and Households**  
(Updated as of 18 February 2022)

Key Schemes	Brief Description	Who can apply?	How can I apply?	How can I enquire or appeal?	Where can I find more info?
<b>Temporary Assistance</b>					
<ul style="list-style-type: none"> <li>COVID-19 Recovery Grant</li> </ul>	Provides temporary financial support to lower- and middle-income workers (both employees and Self-Employed Persons) with less means and family support, who have been affected by the economic impact of COVID-19	<ul style="list-style-type: none"> <li>Employees who lost their jobs</li> <li>Employees who are placed on involuntary No-Pay Leave (NPL) for at least three consecutive months</li> <li>Employees and Self-Employed Persons who sustained at least 50% income loss on average for at least three consecutive months</li> </ul> <p>* Full-time National Servicemen and interns are not eligible</p>	Apply online at <a href="http://www.go.gov.sg/crg">www.go.gov.sg/crg</a> (open 24/7) till 31 Dec 2022	Those who need help with the online application can call the ComCare hotline (1800-2222-0000) or email <a href="mailto:Ask_SSO@msf.gov.sg">Ask_SSO@msf.gov.sg</a> . Alternatively, they can approach their nearest Social Service Office ( <a href="http://www.go.gov.sg/ssolocator">www.go.gov.sg/ssolocator</a> ) for assistance.	<a href="https://www.msf.gov.sg/assistance/Pages/covid-recovery-grant.aspx">https://www.msf.gov.sg/assistance/Pages/covid-recovery-grant.aspx</a>
<b>Support for Households</b>					
<ul style="list-style-type: none"> <li>[Permanent GST Voucher Scheme] GSTV – U-Save</li> </ul>	<ul style="list-style-type: none"> <li>\$220 to \$380 in GSTV – U-Save (regular) for eligible HDB households</li> <li>To be credited quarterly in April, July, October, and January each year.</li> </ul>	<p>No application required. GSTV – U-Save will be credited to the HDB flat's utilities account.</p> <p>Existing GSTV – U-Save eligibility criteria:</p> <ul style="list-style-type: none"> <li>If own and live in a HDB flat, there must be at least one Singapore Citizen owner or occupier in the flat; or</li> <li>If partially rent out the HDB flat that one owns and lives in, there must be at least one Singapore Citizen owner or occupier in the flat; or</li> <li>If whole HDB flat is rented out, there must be at least one Singapore Citizen tenant.</li> </ul> <p><b>and</b></p> <ul style="list-style-type: none"> <li>Immediate family members living in the same flat must not own or have any interest in more than one property.</li> </ul>	N/A	Call Singapore Power at 6671 7117 or email <a href="mailto:customersupport@spgroup.com.sg">customersupport@spgroup.com.sg</a>	<a href="https://www.gstvoucher.gov.sg/Pages/U-Save.aspx">https://www.gstvoucher.gov.sg/Pages/U-Save.aspx</a>
<ul style="list-style-type: none"> <li>[Permanent GST Voucher Scheme] Service and Conservancy Charges (S&amp;CC) Rebate</li> </ul>	1.5 to 3.5 months of Service and Conservancy Charges (S&CC) Rebate for Singaporean households living in HDB flats	No application required.	N/A	<p>Visit <a href="http://www.hdb.gov.sg">www.hdb.gov.sg</a> [<i>Under My HDBPage &gt; My Flat &gt; Purchased Flat/Rental Flat &gt; S&amp;CC Rebate</i>]</p> <p>For specific queries regarding S&amp;CC, please contact your respective Town Councils. Contact information can be found at: <a href="http://www.hdb.gov.sg/cs/infoweb/contact-us">www.hdb.gov.sg/cs/infoweb/contact-us</a> &gt; Living in HDB flats &gt; Maintenance-related requests for common areas</p>	N/A (under respective town councils' websites)

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<ul style="list-style-type: none"> <li>[Assurance Package for GST] Additional GSTV – U-Save</li> </ul>	Eligible HDB household will receive additional U-Save rebates totalling \$330 to \$570 depending on flat type, from 2023 to 2026.	<p>No application required. GSTV – U-Save will be credited to the HDB flat's utilities account.</p> <p>Existing GSTV – U-Save eligibility criteria:</p> <ul style="list-style-type: none"> <li>If own and live in a HDB flat, there must be at least one Singapore Citizen owner or occupier in the flat; or</li> <li>If partially rent out the HDB flat that one owns and lives in, there must be at least one Singapore Citizen owner or occupier in the flat; or</li> <li>If whole HDB flat is rented out, there must be at least one Singapore Citizen tenant.</li> </ul> <p><b>and</b></p> <ul style="list-style-type: none"> <li>Immediate family members living in the same flat must not own or have any interest in more than one property.</li> </ul>	N/A	Call Singapore Power at 6671 7117 or email customersupport@spgroup.com.sg	<a href="https://www.gstvoucher.gov.sg/Pages/U-Save.aspx">https://www.gstvoucher.gov.sg/Pages/U-Save.aspx</a>
<ul style="list-style-type: none"> <li>[Household Support Package 2022] Additional GSTV – U-Save</li> </ul>	Double the regular GSTV – U-Save in April 2022, July 2022, and October 2022	<p>No application required. GSTV – U-Save will be credited to the HDB flat's utilities account.</p> <p>Existing GSTV – U-Save eligibility criteria:</p> <ul style="list-style-type: none"> <li>If own and live in a HDB flat, there must be at least one Singapore Citizen owner or occupier in the flat; or</li> <li>If partially rent out the HDB flat that one owns and lives in, there must be at least one Singapore Citizen owner or occupier in the flat; or</li> <li>If whole HDB flat is rented out, there must be at least one Singapore Citizen tenant.</li> </ul> <p><b>and</b></p> <ul style="list-style-type: none"> <li>Immediate family members living in the same flat must not own or have any interest in more than one property.</li> </ul>	N/A	Call Singapore Power at 6671 7117 or email customersupport@spgroup.com.sg	<a href="https://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a>
<b>Support for Individuals</b>					
<ul style="list-style-type: none"> <li>[Permanent GST Voucher Scheme] GSTV – Cash</li> </ul>	Enhanced cash payout of \$250 to \$500 when fully enhanced in 2023 to help lower-income Singaporeans with their daily living expenses.	No application required for majority of recipients. Only eligible citizens who newly turn 21 years old in 2022 or have never signed up for past Government payouts need to apply. Payment will be made via PayNow-NRIC, as the default payment mode for eligible citizens who have linked their NRIC to PayNow. Those who do not have a PayNow-NRIC-linked bank account but have provided their bank account number to the Government previously, will receive their GSTV – Cash payout via bank transfer to the bank account registered with the Government.	If you have never signed up for past Government payouts, you can apply at <a href="http://www.gstvoucher.gov.sg">www.gstvoucher.gov.sg</a>	Call 1800 222 2888 or email <a href="mailto:contactus@gstvoucher.gov.sg">contactus@gstvoucher.gov.sg</a>	<a href="http://www.gstvoucher.gov.sg/Pages/Cash.aspx">www.gstvoucher.gov.sg/Pages/Cash.aspx</a>

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		<p>Enhanced GSTV – Cash eligibility criteria:</p> <ul style="list-style-type: none"> <li>• Must be a Singapore Citizen residing in Singapore;</li> <li>• Aged 21 or above in 2022;</li> <li>• Income earned in 2020 as assessed by IRAS (Assessable Income) for the Year of Assessment (YA) 2021 must not exceed \$34,000;</li> <li>• Annual Value (AV) of home (as indicated on NRIC) must not exceed \$21,000; and</li> <li>• Does not own more than one property.</li> </ul>			
<ul style="list-style-type: none"> <li>• [Permanent GST Voucher Scheme] GSTV – MediSave</li> </ul>	<p>Top-up to CPF MediSave accounts of Singapore Citizens aged 65 and above, whose Annual Value of home (as reflected on NRIC) is not more than \$21,000 and who do not own more than one property.</p>	<p>No application required for majority of recipients. Only eligible citizens who newly turn 65 years old in 2022 or have never signed up for past government payouts need to apply.</p> <p>Existing GSTV – MediSave criteria:</p> <ul style="list-style-type: none"> <li>• Must be a Singapore Citizen residing in Singapore</li> <li>• Aged 65 and above in 2022;</li> <li>• The Annual Value (AV) of home (as indicated on NRIC) must not exceed \$21,000; and</li> <li>• Must not own more than one property.</li> </ul>	<p>If you have never signed up for past government payouts, you can apply at <a href="http://www.gstvoucher.gov.sg">www.gstvoucher.gov.sg</a></p>	<p>Call 1800 222 2888 or email <a href="mailto:contactus@gstvoucher.gov.sg">contactus@gstvoucher.gov.sg</a></p>	<p><a href="http://www.gstvoucher.gov.sg/Pages/MediSave.aspx">www.gstvoucher.gov.sg/Pages/MediSave.aspx</a></p>
<ul style="list-style-type: none"> <li>• [Assurance Package for GST] Cash Payout</li> </ul>	<p>Cash payout to all adult Singaporeans aged 21 and above, amounting to between \$700 and \$1,600, depending on Assessable Income (AI) and number of properties owned. Payouts will be disbursed over five years from 2022 to 2026.</p>	<p>More details will be released at a later date.</p>	<p>More details will be released at a later date.</p>	<p><a href="http://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a></p>	<p><a href="http://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a></p>
<ul style="list-style-type: none"> <li>• [Assurance Package for GST] GSTV – Cash (Seniors' Bonus)</li> </ul>	<p>Cash payout of \$600 to \$900 to eligible Singaporeans aged 55 and above in 2023, whose Assessable Income (AI) is not more than \$34,000, whose Annual Value (AV) of home (as reflected on NRIC) is not more than \$21,000, and who does not own more than one property. Payout will be disbursed over three years, from 2023 to 2025.</p>	<p>More details will be released at a later date.</p>	<p>More details will be released at a later date.</p>	<p><a href="http://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a></p>	<p><a href="http://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a></p>
<ul style="list-style-type: none"> <li>• [Assurance Package for GST] MediSave Top-ups</li> </ul>	<p>\$150 MediSave top-up each year from 2023 to 2025 for Singaporeans aged 20 years and below, or 55 years old and above.</p>	<p>More details will be released at a later date.</p>	<p>More details will be released at a later date.</p>	<p><a href="http://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a></p>	<p><a href="http://go.gov.sg/b2022householdsupport">go.gov.sg/b2022householdsupport</a></p>
<b>Support for Vulnerable Workers / Lower-Wage Workers</b>					
<ul style="list-style-type: none"> <li>• Enhancements to Workfare Income Supplement (WIS)</li> </ul>	<p>Enhancements to the Workfare Income Supplement scheme to supplement the incomes and CPF savings of lower-wage Singaporean workers and encourage them to work regularly.</p>	<p>No application is required for employees. Eligibility will be automatically assessed based on the CPF contributions made by employers. The qualifying income cap is \$2,500 (raised from \$2,300), with a minimum qualifying monthly income criterion of \$500.</p>	<p>SEPs would be required to:</p> <ul style="list-style-type: none"> <li>• Declare your incomes; and</li> <li>• Make the required MediSave contributions.</li> </ul>	<p><a href="https://www.cpf.gov.sg/member/contact-us">https://www.cpf.gov.sg/member/contact-us</a></p>	<p><a href="http://www.workfare.gov.sg">www.workfare.gov.sg</a></p>

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		Self-Employed Persons (SEPs) are required to declare their Net Trade Income (NTI) and contribute to their MediSave Accounts to be considered for WIS.			
<b>Support for Children and Students</b>					
<ul style="list-style-type: none"> <li>[Household Support Package 2022] Top-up to Child Development Account</li> </ul>	One-off \$200 top-up to Child Development Account (CDA) for Singapore Citizens aged 0 to 6 in 2022.	<ul style="list-style-type: none"> <li>Singaporean child born between 1 January 2016 and 31 December 2022 (both dates inclusive).</li> <li>Children born on 1 January 2016 who have started primary school in 2022 will receive the Edusave top-up instead.</li> </ul>	Eligible child must open a CDA by 30 June 2023.	Call Baby Bonus Hotline at 1800-111-2222 (local) or +65-6253-7707 (overseas) or submit a query through Virtual Assistant "Ask Jamie" at <a href="https://www.babybonus.msf.gov.sg">https://www.babybonus.msf.gov.sg</a>	<a href="http://www.babybonus.msf.gov.sg">www.babybonus.msf.gov.sg</a>
<ul style="list-style-type: none"> <li>[Household Support Package 2022] Top-up to Edusave account</li> </ul>	One-off \$200 top-up to Edusave account for Singapore Citizens who are studying in a National school (except Junior Colleges/Millennia Institute), or aged 7 to 16 (if they are not studying in a National school) in 2022.	<ul style="list-style-type: none"> <li>No application required.</li> <li>Eligible Singapore Citizens born between 1 January 2006 and 31 December 2015 (both dates inclusive) will automatically receive the top-up.</li> <li>Singapore Citizens born on 1 January 2016 and studying in Primary 1 will receive the Edusave top-up.</li> <li>Singapore Citizens who are aged 16 and above in 2022 and studying in Junior Colleges/Millennia Institute will receive PSEA top-up instead.</li> <li>Students studying in MOE-funded special education (SPED) schools will receive top-ups in their Edusave accounts regardless of age.</li> <li>Other children with special needs will receive the top-up in the relevant accounts based on age.</li> </ul>	N/A	<ul style="list-style-type: none"> <li>To check Edusave Account and PSEA balances, you may call 6260 0777.</li> <li>For other general enquiries, find the answers you need with our Virtual Assistant "Ask MOE" or from our Frequently Asked Questions (FAQs) at <a href="https://www.moe.gov.sg">https://www.moe.gov.sg</a></li> </ul>	<a href="http://www.moe.gov.sg/financial-matters/edusave-account">www.moe.gov.sg/financial-matters/edusave-account</a>
<ul style="list-style-type: none"> <li>[Household Support Package 2022] Top-up to Post-Secondary Education Account (PSEA)</li> </ul>	One-off \$200 top-up to Post-Secondary Education Account (PSEA) for Singapore Citizens aged 17 to 20 in 2022	<ul style="list-style-type: none"> <li>No application required. Singapore Citizens born between 1 January 2002 and 31 December 2005 (both dates inclusive)</li> <li>Singapore Citizens who are aged 17 to 20 in 2022 and studying in secondary schools will receive Edusave top-up instead.</li> </ul>	N/A	<ul style="list-style-type: none"> <li>To check Edusave Account and PSEA balances, you may call 6260 0777.</li> <li>For other general enquiries, find the answers you need with our Virtual Assistant "Ask MOE" or from our Frequently Asked Questions (FAQs) at <a href="https://www.moe.gov.sg">https://www.moe.gov.sg</a></li> </ul>	<a href="http://www.moe.gov.sg/financial-matters/psea">www.moe.gov.sg/financial-matters/psea</a>
<b>Employment Support</b>					
<ul style="list-style-type: none"> <li>SkillsFuture Career Transition Programme (SCTP)</li> </ul>	Train-and-place scheme to support mid-career individuals in gaining new, in-demand skills to enhance employability and take on new career opportunities.	Mid-career Singapore Citizens and Permanent Residents.	The list of courses offered and their respective training providers will be progressively published on the MySkillsFuture portal ( <a href="http://myskillsfuture.gov.sg">myskillsfuture.gov.sg</a> ).	Contact SkillsFuture Singapore at 6785 5785 or at <a href="https://portal.ssg-wsg.gov.sg">https://portal.ssg-wsg.gov.sg</a>	<a href="https://www.skillsfuture.gov.sg">https://www.skillsfuture.gov.sg</a>

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			<p>Interested participants can view the courses by browsing the course directory via <a href="https://www.myskillsfuture.gov.sg/content/portal/en/training-exchange/course-landing.html">https://www.myskillsfuture.gov.sg/content/portal/en/training-exchange/course-landing.html</a></p> <p>Interested participants can apply directly to the training providers. They can also make an appointment with our Skills and Training Advisors (<a href="https://go.gov.sg/registration-sta">https://go.gov.sg/registration-sta</a>) for more detailed advice.</p>		
<ul style="list-style-type: none"> <li>SGUnited Mid-Career Pathways Programme – Company Attachment (SGUP-CA)</li> </ul>	Offers full-time attachment opportunities of four to six months to support mature mid-career jobseekers in widening their professional networks and gaining meaningful industry-relevant skills and experience	All Singaporeans and Permanent Residents aged 40 and above.	For attachment opportunities, apply for SGUP-Company Attachments through <a href="http://www.mycareersfuture.gov.sg">www.mycareersfuture.gov.sg</a>	For attachment opportunities, call 6883 5885 or contact Workforce Singapore at <a href="http://www.ssg-wsg.gov.sg/about/contact-us.html">www.ssg-wsg.gov.sg/about/contact-us.html</a>	N/A
<ul style="list-style-type: none"> <li>TechSkills Accelerator (TeSA)</li> </ul>	To build and develop a skilled ICT workforce for the Singapore economy and enhance employability outcomes for individuals.	Individuals looking to improve ICT skills and seeking employment within the ICT sector. Eligibility criteria is different for the various schemes under TeSA. More information can be found on <a href="http://www.go.gov.sg/tesa">www.go.gov.sg/tesa</a> .	Application process for different schemes under TeSA can be found at <a href="http://www.go.gov.sg/tesa">www.go.gov.sg/tesa</a> .	For queries, please write to <a href="mailto:info@imda.gov.sg">info@imda.gov.sg</a>	<a href="http://www.go.gov.sg/tesa">www.go.gov.sg/tesa</a>
<b>Public Transport Support</b>					
<ul style="list-style-type: none"> <li>2021 Public Transport Voucher (PTV) Exercise</li> </ul>	Provides commuters with support to cope with the fare adjustment	Resident households with monthly household income per person of not more than \$1,600.	<p><b>Stage 1:</b> Households who received the voucher during the 2019 PTV Exercise need not apply, as notification letters have already been delivered in December 2021.</p> <p><b>Stage 2:</b> Households who meet the criteria but did not receive a voucher in Stage 1 can apply online from 10 January 2022 to 31 October 2022 at <a href="https://www.go.gov.sg/ptv">https://www.go.gov.sg/ptv</a></p> <p><b>Stage 3:</b> Households who meet the criteria but prefer to apply in person, or those who require additional assistance, can apply at their local Community Centres/Clubs (CCs) from 14 February 2022 to 31 October 2022.</p>	Residents may approach their local CCs if they have any queries. The nearest CC can be found at: <a href="https://www.pa.gov.sg/our-network/community-clubs/locate-cc">https://www.pa.gov.sg/our-network/community-clubs/locate-cc</a>	<a href="https://www.go.gov.sg/ptv">https://www.go.gov.sg/ptv</a>
<b>Support for Motorists</b>					
<ul style="list-style-type: none"> <li>Road tax rebates to ease transition towards higher petrol duties</li> </ul>	One-year road tax rebates for all petrol/petrol-hybrid vehicles	No application required. The road tax rebates will be provided to petrol/petrol-hybrid vehicle owners from 1 August 2021.	N/A	Queries can be directed to <a href="mailto:feedback@lta.gov.sg">feedback@lta.gov.sg</a>	<a href="https://www.lta.gov.sg/content/ltagov/en/newsroom/2021/2/news-releases/road-tax-rebates-for-petrol-and-petrol-hybrid-vehicles.html">https://www.lta.gov.sg/content/ltagov/en/newsroom/2021/2/news-releases/road-tax-rebates-for-petrol-and-petrol-hybrid-vehicles.html</a>



**Key Budget 2022 Measures for Businesses**  
(Updated as of 18 February 2022)

Key Schemes	Brief Description	Who can apply?	How can I apply?	How can I enquire or appeal?	Where can I find more info?
<b>Jobs and Business Support Package</b>					
<ul style="list-style-type: none"> <li>Small Business Recovery Grant</li> </ul>	<p>One-off cash support to small businesses in sectors that were most affected by COVID-19 Safe Management Measures.</p> <p>Each eligible firm will receive \$1,000 for each local employee receiving mandatory CPF contributions in the period of 1 November 2021 to 31 December 2021, subject to a cap of \$10,000 per firm. For sole proprietorships and partnerships that are run by at least one local business owner but do not hire any local employees, the firm will receive a flat payout of \$1,000.</p>	No application required. Eligible firms will be automatically notified.	N/A	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="http://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://go.gov.sg/sbrg">https://go.gov.sg/sbrg</a>
<ul style="list-style-type: none"> <li>Jobs Growth Incentive (JGI)</li> </ul>	Provides wage support to firms that meet the JGI qualifying criteria	No application required. Eligible firms will be automatically notified.	N/A	Queries can be directed to: <a href="http://www.go.gov.sg/jgiask">www.go.gov.sg/jgiask</a>	<a href="https://go.gov.sg/jgi">https://go.gov.sg/jgi</a>
<b>Other Immediate Support Measures</b>					
<ul style="list-style-type: none"> <li>Temporary Bridging Loan Programme</li> </ul>	Extension of enhanced support for working capital needs from 1 April 2022 to 30 September 2022, to ease enterprises' access to credit to mitigate short-term cashflow pressures	<ul style="list-style-type: none"> <li>Business entity* that is registered and physically present in Singapore; and</li> <li>At least 30% local equity held directly or indirectly by Singaporean(s) and/or Singapore PR(s), determined by the ultimate individual ownership.</li> </ul> <p>*ACRA-registered Sole Proprietorship, Partnership, Limited Liability Partnerships and Companies are eligible to apply for the scheme. Approval of the loan is subject to the Participating Financial Institutions' assessment.</p>	Apply via any of the participating financial institutions listed in the link below: <a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/apply">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/apply</a>	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="http://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/overview">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/temporary-bridging-loan-programme/overview</a>
<ul style="list-style-type: none"> <li>Enhanced Enterprise Financing Scheme – Trade Loan</li> </ul>	<p>Extension of enhanced support for trade financing needs from 1 April 2022 to 30 September 2022, to ease enterprises' access to credit to mitigate short-term cashflow pressures</p> <p>Enhanced support for enterprises trading in challenged markets to encourage internationalisation</p>	<ul style="list-style-type: none"> <li>Business entity* that is registered and physically present in Singapore; and</li> <li>At least 30% local equity held directly or indirectly by Singaporean(s) and/or Singapore PR(s), determined by the ultimate individual ownership; and</li> <li>Have Group Annual Sales Turnover of not more than \$500 million.</li> </ul> <p>*ACRA-registered Sole Proprietorship, Partnership, Limited Liability Partnerships and Companies are eligible to apply for the scheme. Approval of the loan is subject to the Participating Financial Institution's assessment</p>	Apply via any of the participating financial institutions listed in the link below: <a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/apply">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/apply</a>	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="http://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/overview">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/trade-loan/overview</a>
<ul style="list-style-type: none"> <li>Enhanced Enterprise Financing Scheme – Project Loan</li> </ul>	Extension of support for domestic projects for construction sector from 1 April 2022 to 31 March 2023	<ul style="list-style-type: none"> <li>Business entity* that is registered and physically present in Singapore; and</li> </ul>	Apply via any of the participating financial institutions listed in the link below:	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="http://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/project-loan/overview">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/project-loan/overview</a>

Key Schemes	Brief Description	Who can apply?	How can I apply?	How can I enquire or appeal?	Where can I find more info?
		<ul style="list-style-type: none"> <li>At least 30% local equity held directly or indirectly by Singaporean(s) and/or Singapore PR(s), determined by the ultimate individual ownership; and</li> <li>Have Group Annual Sales Turnover of not more than \$500 million; and</li> <li>Enterprises registered with SSIC codes beginning with 41, 42, or 43.</li> </ul> <p>*ACRA-registered Sole Proprietorship, Partnership, Limited Liability Partnerships and Companies are eligible to apply for the scheme. Approval of the loan is subject to the Participating Financial Institution's assessment</p>	<a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/project-loan/apply">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/project-loan/apply</a>		<a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/project-loan/overview">insurance/enterprise-financing-scheme/project-loan/overview</a>
<b>Employment Support</b>					
<ul style="list-style-type: none"> <li>Progressive Wage Credit Scheme (PWCS)</li> </ul>	Provides transitional support to employers for Progressive Wages moves, by co-funding wage increases of lower-wage workers between 2022 and 2026	<ul style="list-style-type: none"> <li>Targeted at employers hiring resident lower-wage workers with gross monthly wages of up to \$2,500, with an additional tier of support for workers with gross monthly wages of above \$2,500 and up to \$3,000</li> <li>Average gross monthly wage increase must be at least \$100 in each qualifying year.</li> </ul>	No applications needed. Employers can expect to receive the PWCS payout from the Inland Revenue Authority of Singapore (IRAS) by the first quarter of the following year.	<a href="https://go.gov.sg/askpwcs">go.gov.sg/askpwcs</a> Contact 6351 3390	<a href="https://go.gov.sg/askpwcs">go.gov.sg/askpwcs</a>
<b>Enterprise Development Support</b>					
<ul style="list-style-type: none"> <li>Enterprise Financing Scheme – Merger &amp; Acquisition (M&amp;A)</li> </ul>	Supports enterprises' M&A financing needs, including for domestic M&A deals from 1 April 2022 to 31 March 2026, to encourage restructuring and consolidation post-COVID.	<ul style="list-style-type: none"> <li>Business entity* that is registered and physically present in Singapore; and</li> <li>At least 30% local equity held directly or indirectly by Singaporean(s) and/or Singapore PR(s), determined by the ultimate individual ownership; and</li> <li>Have Group Annual Sales Turnover of not more than \$500 million.</li> </ul> <p>*ACRA-registered Sole Proprietorship, Partnership, Limited Liability Partnerships, and Companies are eligible to apply for the scheme. Approval of the loan is subject to the Participating Financial Institutions' assessment.</p>	Apply via any of the participating financial institutions listed in the link below: <a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/merger-and-acquisitions/apply">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/merger-and-acquisitions/apply</a>	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="https://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/merger-and-acquisitions/overview">https://www.enterprisesg.gov.sg/financial-assistance/loans-and-insurance/loans-and-insurance/enterprise-financing-scheme/merger-and-acquisitions/overview</a>
<ul style="list-style-type: none"> <li>Productivity Solutions Grant (PSG)</li> </ul>	Supports companies' adoption of pre-scoped IT solutions or equipment	<ul style="list-style-type: none"> <li>Business entity that is registered and operating in Singapore; and</li> <li>Purchase/lease/subscription of the IT solutions or equipment must be used in Singapore; and</li> <li>Have at least 30% local shareholding, with Company's Group annual sales turnover not more than \$100 million, or not more than 200 employees (for selected solutions only).</li> </ul>	Through Business Grant Portal: <a href="https://www.businessgrants.gov.sg">www.businessgrants.gov.sg</a>	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="https://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a> or visit SME Centres	<a href="https://www.enterprisesg.gov.sg/financial-assistance/grants-for-local-companies/productivity-solutions-grant">https://www.enterprisesg.gov.sg/financial-assistance/grants-for-local-companies/productivity-solutions-grant</a>

Key Schemes	Brief Description	Who can apply?	How can I apply?	How can I enquire or appeal?	Where can I find more info?
<ul style="list-style-type: none"> <li>SkillsFuture Enterprise Credit (SFEC)</li> </ul>	Encourages employers to undertake enterprise and workforce transformation initiatives in tandem by providing a one-off credit of up to \$10,000, to cover up to 90% of out-of-pocket expenses for supportable enterprise transformation programmes and workforce transformation programmes.	<ul style="list-style-type: none"> <li>No application required. Eligible firms will be automatically notified via their registered CorpPass Administrators in April 2022.</li> </ul>	N/A	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="http://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://www.enterprisesg.gov.sg/financial-assistance/grants-for-local-companies/skillsfuture-enterprise-credit">https://www.enterprisesg.gov.sg/financial-assistance/grants-for-local-companies/skillsfuture-enterprise-credit</a>
<b>Businesses Innovation Support</b>					
<ul style="list-style-type: none"> <li>Projects with Technology, Innovation and Enterprise (TIE) centres in Polytechnics &amp; ITEs</li> </ul>	Partners SMEs to undertake innovation projects, providing a suite of services including R&D, business consultancy services, training courses, and product and process development.	<ul style="list-style-type: none"> <li>All local SMEs</li> </ul>	Enterprise Singapore will be sharing the curated list of centres on their website. Interested applicants may contact any of the TIE centres directly through the respective centre Directors.	Contact Enterprise Singapore at 6898-1800 or submit an enquiry through <a href="http://www.go.gov.sg/helloesg">www.go.gov.sg/helloesg</a>	<a href="https://www.enterprisesg.gov.sg/non-financial-assistance/for-singapore-companies">https://www.enterprisesg.gov.sg/non-financial-assistance/for-singapore-companies</a>
<b>Digital Transformation Support</b>					
<ul style="list-style-type: none"> <li>Advanced Digital Solutions</li> </ul>	Supports adoption of advanced technologies (e.g. artificial intelligence, robotics, Internet of Things) and integrated digital solutions that address common sector-wide challenges.	Enterprises that meet the following criteria may receive funding support to adopt pre-approved Advanced Digital Solutions (ADS): <ul style="list-style-type: none"> <li>Be registered and operating in Singapore; and</li> <li>Have a minimum of 30% local shareholding; and</li> <li>Be in a financially viable position to start and complete the project.</li> </ul>	SMEs can visit <a href="https://www.imda.gov.sg/programme-listing/smes-go-digital/Advanced-Digital-Solutions">https://www.imda.gov.sg/programme-listing/smes-go-digital/Advanced-Digital-Solutions</a> and contact the project leads of the ADS projects that they are interested in.	For more information, please contact <a href="mailto:info@imda.gov.sg">info@imda.gov.sg</a>	<a href="https://www.imda.gov.sg/programme-listing/smes-go-digital/Advanced-Digital-Solutions">https://www.imda.gov.sg/programme-listing/smes-go-digital/Advanced-Digital-Solutions</a>
<ul style="list-style-type: none"> <li>Grow Digital</li> </ul>	Provides targeted support to help SMEs internationalise via cross-border digital platforms, without the need for physical in-market presence	SMEs who meet the following criteria and want to seize business opportunities in overseas markets can tap on Grow Digital to get a head start in going global: <ul style="list-style-type: none"> <li>Be registered and operating in Singapore;</li> <li>Have a minimum of 30% local shareholding; and</li> <li>Group annual turnover not exceeding \$100 million per annum or group employment not exceeding 200 employees.</li> </ul>	SME can visit <a href="https://www.imda.gov.sg/programme-listing/smes-go-digital/Grow-Digital">https://www.imda.gov.sg/programme-listing/smes-go-digital/Grow-Digital</a> and contact any of the partners for more information.	For more information, please contact <a href="mailto:info@imda.gov.sg">info@imda.gov.sg</a>	<a href="https://www.imda.gov.sg/programme-listing/smes-go-digital/Grow-Digital">https://www.imda.gov.sg/programme-listing/smes-go-digital/Grow-Digital</a>
<ul style="list-style-type: none"> <li>TechSkills Accelerator</li> </ul>	TeSA is a tripartite initiative between the Government, industry, and the National Trades Union Congress (NTUC), to build and develop a skilled Information and Communications Technology (ICT) workforce for the Singapore economy, and to enhance employability outcomes for individuals. The key programmes for companies and individuals are supported by IMDA, SSG, and WSG.	Companies looking to hire and train ICT talent.	More information can be found on <a href="http://www.go.gov.sg/tesa">www.go.gov.sg/tesa</a>	For more information, please contact <a href="mailto:info@imda.gov.sg">info@imda.gov.sg</a>	<a href="http://www.go.gov.sg/tesa">www.go.gov.sg/tesa</a>
<b>Any other query on Singapore's Budget 2022</b>	Please email <a href="mailto:SGBudget@mof.gov.sg">SGBudget@mof.gov.sg</a>				