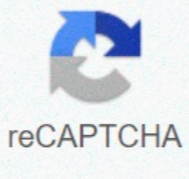




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## Government support for sme

The Singapore government has always been supportive of SMEs by providing numerous avenues for financial support from tax incentives to grants. As such, this is one of the many reasons why the Lion City has become such a popular spot for global businesses to site. That's why it's key to know what types of grants and schemes are available out there that businesses can leverage on. To get you started, we've compiled a list of the top 4 SME grants in Singapore geared towards small businesses and entrepreneurs based on their different needs.Top 4 Grants for SMEs in Singapore:1. Enterprise Development Grant (EDG)Link to EDG official websiteThe Enterprise Development Grant (EDG) is a relatively new grant launched by Enterprise Singapore (ESG) on 25th October 2018. Essentially, this SME grant is a combination of the former Capability Development Grant (CDG) and Global Company Partnership (GCP) Grant.The EDG aims to help SMEs in Singapore by building internal capabilities within 3 main areas: Core Capabilities, Innovation and Productivity, and Market Access.This grant is suitable for local companies who are looking to upgrade the business, innovate or expand overseas. It funds up to 80% of qualified project costs including consultancy fees, purchase of software and equipment and internal labour costs. For enterprises that have been severely impacted by COVID-19, the maximum support level may even be raised to 90% on a case-by-case basis.Application of the EDG grant will be assessed based on the project scope, project outcomes and competency of the service provider.To be deemed eligible for Enterprise Development Grant (EDG) grant, applicants need to:Be a registered business and operating in SingaporeHave a minimum of 30% local shareholdingsBe in a feasible financial situation to start and complete the projectAdditionally, you will need your company's CorpPass and the following requirements to apply: 2. Market Readiness Assistance (MRA)Link to MRA official websiteThe focus of the Market Readiness Assistance (MRA) grant is to help Singapore SMEs to expand and gain access to overseas opportunities; from market set-up, identification of overseas partners to promotions.This grant funds up to 70% of eligible costs capped at \$100,000 per company per new market\* from 1 April 2020 to 31 March 2023 and covers: Overseas market promotion (capped at \$20,000)Overseas business development (capped at \$50,000)Overseas market set-up (capped at \$30,000)SMEs must submit applications no earlier than 6 months before the project start date. Applications filed after 10 March will be treated as an application for the new fiscal year.Here's the eligibility criteria to be deemed qualified for the MRA grant: The business entity is registered or incorporated in SingaporeThe business has at least 30% local shareholdingGroup annual turnover not exceeding \$100 million per annum based on the most recent audited report or group employment not exceeding 200 employees\*A new market refers to a target overseas country where the applicant company has yet to exceed \$8100,000 in overseas sales in each of the last three preceding years. 3. StartupSG FounderLink to Startup SG Founder official websiteThe StartupSG Founder scheme provides first-time entrepreneurs with mentorship, funding support and comprehensive access to business networks. This scheme is relatively unique as it matches mentors to start-ups by co-matching \$5 to every \$81 raised by the entrepreneur, which can go up to \$850,000 in funding capital. To be eligible for this StartupSG Founder grant, the main applicant(s) must:Be a first-time entrepreneur & Singaporean Citizen or Permanent ResidentHold more than 30% equityCommit full-time and be the key decision-maker of the company upon acceptance of the grantAdditionally, the startup company must also: Be operating within 6 months of incorporation at the point of applicationHave a minimum of 51% Singaporean Citizen/ PR shareholdingHave business activities conducted mainly/wholly in SingaporeHave not received funding for the proposed business idea from another government organisationNot be in areas such as cafes, nightclubs, lounges, bars, foot reflexology, massage parlours, beauty salons, gambling, prostitution, social escort, etc.Since the grant is only available for first-time entrepreneurs, there must not be more than one business entity registered under the applicant's name. The business should also not have been registered or incorporated for more than 6 months at the point of application for the grant. 4. Productivity-Max (P-Max)Link to P-Max official websiteThe main purpose of the P-Max program is to support SMEs in recruiting, training, managing and retaining newly-hired PMETs (Professionals, Managers, Executives, and Technicians). This scheme is best suited for local SMEs looking to hire PMETs and/or looking to improve their HR practices within the company.Participating SMEs can also reimburse up to 90% course fee subsidy for PMET, SME training workshops and Age Management workshop (applicable for P-Max for Older Worker only). On top of that, eligible SMEs will receive a one-time \$5,000 Assistance Grant or \$10,000 Assistance Grant (P-Max for Older Workers only) upon completion of the Programme and six-month retention of the newly hired PMETs.P-Max SME grant scheme eligibility requirements:Companies must be registered or incorporated in SingaporeGroup annual turnover not exceeding \$8100 million per annum based on the most recent audited report or group employment not exceeding 200 employeesAt least 30% of local shareholding being held by Singapore Citizen or PRHired a PMET within the last three months (90 days) prior to enrolment into the program, offering a gross monthly salary of at least \$2,500Which grant is most suitable for my business? Before deciding which SME grant schemes to apply for, it is best to understand the needs of your business to maximize the use of the facilities and supports. Below are the key takeaways from each scheme: Tips: Apart from government grants, corporate credit lines can give business owners access to flexible cash flow while building business credit at the same time. Learn more about Aspire Credit Line.Aspire is officially an accepted account by Enterprise Singapore. On top of these 4 grants, the Aspire Business Account has recently been deemed eligible to accept grants by Enterprise Singapore. Since most of the eligible firms only come from prominent traditional banks, this is a massive step for a non-bank like us. With this, businesses will be able to accept grant payments and receive them directly into their Aspire Business Account. Easier access to grants, more funds to grow your business. If you are a small business owner and could use the additional funds to take your business to greater heights, there are plenty of grants, subsidies, and financial assistance schemes available for you to take advantage of. With a plethora of options to choose from, don't miss the chance to benefit from the resources that are right in front of you. Are you looking to find a COVID Recovery Grant instead? We have compiled them for you here. The Single Market Programme aims to improve SMEs' access to finance and markets. The programme is managed by the European Innovation Council and SMEs Executive Agency (EISMEA). SMEs supporting the EU's energy, transport and digital networks SMEs are also eligible for funding under the Connecting Europe Facility (CEF) programme, which finances projects related to energy, transport and ICT. The CEF strands are managed by the European Climate, Infrastructure and Environment Executive Agency (CINEA) and the European Health and Digital Executive Agency (HaDEA). SMEs in the field of research and innovation The EU's principal funding programme for research is Horizon Europe, the successor of Horizon 2020. It supports research projects in numerous fields, carried out by organisations or individuals. SMEs in the European regions EU Cohesion policy aims to reduce disparities in wealth between Europe's regions. It focuses on investing in regions, cities and the real economy to stimulate growth and jobs. It addresses climate change and dependence on energy imports, and reduces poverty and social exclusion. Supporting SMEs is a key priority of cohesion policy. Each EU country is responsible for managing cohesion funding on its own territory. Supporting SMEs in the agriculture sector The Common Agricultural Policy (CAP) makes funding available to small companies through selected through calls for tender. Support for entrepreneurs and businesses is available through a wide range of EU programmes, via local financial institutions. The "Access to finance" portal helps find EU financing for projects such as loans, guarantees, equity funding and many others. The Microfinance Facility of the Programme for Employment and Social Innovation (EaSI) helps the SME sector by providing loans of up to €25,000 to individuals for setting up or developing a small business. The European Social Fund Plus (ESF+) provides support to SMEs to help them improve their competitiveness, for example through training. The European Maritime, Fisheries and Aquaculture Fund (EMFAF) enables SMEs to benefit from higher levels of support as the vast majority of firms in fisheries and aquaculture are SMEs. the LIFE programme for climate action, managed by CINEA, helps companies bring their green products, technologies, services and processes to the market by financing the so-called close-to-market projects Funding opportunities in the field of development Your springboard towards global growth Many small and medium-sized companies have global aspirations but need a helping hand to expand overseas. That's where we come in. Explore our tailored services, programmes and resources for startups and SMEs. Capturing business opportunities abroad requires careful planning and local market knowledge. That's why we offer small and medium-sized companies from Sweden tailored services and programmes that are either subsidised or completely free of charge. Are you contemplating which market you should target? Want to know which rules and regulations apply or how to choose the best sales channels? Our business developers can provide all the support and strategic advice you need. Together we can lay the groundwork for your success overseas. Our tailored services for SMEs Choose one of our five services to maximise your international potential: Export coaching: Market analysis, strategic advice and assistance in developing your export plan. Free of charge Export validation: Basic assessment of export opportunities in specific markets. Free of charge Export project: Tailored project based on your company's needs. 50% subsidised Export promotion activities: Participation in trade exhibitions, delegations and group activities with local stakeholders. 50% subsidised Export rules and regulations: Guidance on export- and free trade rules, delivery terms and payments. Free of charge We can help you expand overseas. Our business developers offer strategic advice and hands-on support in more than 40 markets worldwide. Leap Accelerator provides tech startups with a shortcut to new markets, investors and customers. The programme is free of charge for qualifying companies. After two months you will be ready to go with a tailored export plan. Apply here Catalyst is a subsidised three-month programme for Sweden's most promising tech scaleups. Following a one-time fee of 30,000 SEK, you will receive qualified advice and support from our experts overseas. Apply here With our digital tool GoGlobal you can plan your international journey in your own time, wherever you are. The tool consists of eight free-standing modules giving insights into export rules, how to make cost calculations and develop a tailored export plan for new markets. After three years, startups och SMEs that have used Business Sweden's services and completed our programmes have increased their turnover by 26 per cent on average, compared with a corresponding group of companies who have not received support. \* Impact of business support after three years, DAMVAD Analytics 2021 32% Increase in export development (previous exporters) +7% Increase in number of employees +26% Probability that non-exporters begin to export +8% Increase in survival rate Impressive sales results and a number of business awards - Abigo Medical proves that sustainability can be financially profitable. ReVibe has been a global company from the start. The question was never if they should invest their sustainable energy abroad, but rather where they should invest it. Business Sweden supports Swedish export activities in the food and beverage industry through the Try Swedish Export programme. Find out how we can help to raise awareness and generate international interest for your company. It is essential for Sweden that small and medium-sized companies enter the global market. In this episode, we speak to Helen Rönholm about how they support Swedish companies in taking their first steps to global expansion. Only available in Swedish. Our business developers provide startups and SMEs with strategic advice and hands-on support in more than 40 markets worldwide. Contact our local offices if you have a specific question regarding your next export destination. Black Business Supplier Development ProgrammeThis programme offers grants in a cost-sharing scheme to black-owned business for the purpose of business skills training. It offers support to black-owned enterprises by helping to improve their core competencies and management abilities, and enabling them to become more competitive. The scheme helps people with promotional marketing materials, software development and other activities such as quality improvement, processes and product improvement.Companies that are majority black-owned (15% or more) and which have a significant representation of black managers on their management team qualify for the grant. Companies should not earn more than R12 million per annum and must have been trading for at least a year. They need to be registered with CIPRO and with SARS. The maximum grant for which a single company can qualify is R100 000.Application procedure: Obtain application guidelines and an application form. Complete the application form. Obtain and attach a tax clearance certificate, and submit the application.Contact the Department of Trade and Industry Customer Care Centre: 0861 843 384Website: www.thedti.gov.zaFinance for Small BusinessesKhula Enterprise Finance LTDKhula helps SMMEs to get loans from banks. It does not lend money itself. Khula also provides mentorship to entrepreneurs, helping them to manage their businesses successfully. The mentorship programme includes the transfer of skills on a face-to-face basis, the development of viable business plans, and pre- and post-loan services.Contact Khula: 012 394-5560/5900 or 0800 11 88 15Website: www.khula.org.zaSouth Africa Micro Finance Apex Fund (Samaf)Samaf gives financial services to small-scale entrepreneurs living in rural and outer urban areas. Samaf does not lend money directly to the public. It uses existing institutions within communities to handle the funds and lend to qualifying entrepreneurs. Samaf has three products: the Micro-Credit Fund (gives loans to entrepreneurs), the Capacity Building Fund (gives funds to be used for equipping the institutions with skills, system and equipment) and the Savings Mobilisation Fund (encourages savings).Contact Samaf: 012 394-1805Websites: www.samaf.org.za; www.thedti.gov.zaTechnology for Sustainable LivelihoodsThis is a programme of the Department of Science and Technology (DST). It aims to create jobs for communities by helping to establish SMMEs. In particular, it makes use of technologies which can add value to SMMEs and makes them accessible to communities. At the same time, the programme helps to make these SMMEs successful by offering skills development and training.The DST offers technological assistance in the following areas:Aquaculture: Communities are trained to farm indigenous fish as a business. They receive technology in terms of infrastructure (production cages) and training to manage a fish farm, including diseases and harvesting.Essential oils: These are valuable oils that are extracted from the leaves and flowers of plants. Communities benefit from skills development and training, and their businesses are linked to the local essential oils market.Indigenous medicinal plants: Communities are taught to grow indigenous herbs commercially. These plants have special medicinal properties which have been scientifically proven. Communities receive training in farming methods and in how to start a commercial enterprise and their businesses are linked to local markets.The DST does not support individuals, only communities and community groups. These communities are then helped to form a viable community business, in the form of a Section 21 Company or cooperative. In order to use these technologies and produce valuable crops in essential oils and indigenous medicinal plants, communities need to have access to suitable agricultural land. Similarly, communities that want to benefit from fish farming must have access to irrigation dams.Contact the DST Technology for Sustainable Livelihoods: 012 843-6421/18Registering your businessWhen you start a business, it needs to be registered. To do so, fill in the relevant forms and submit them to the Companies and Intellectual Property Registration Office (CIPRO).Contact CIPRO: 0861 843 384Support For YouthUmsobomvuThe Umsobomvu Youth Fund helps youth set up, expand and develop their businesses by teaching them essential business skills. Umsobomvu has the following programmes:The Franchise Fund helps youth to start and maintain their businesses. Through loans and a voucher system, it helps young people to access business support.Entrepreneurship Education Training: This training is aimed at helping young people understand the concepts and principles of entrepreneurship and business.Cooperative Training: This is basic training for young people on setting up and running a youth cooperative business.Graduate Development Training: This is a training programme for unemployed graduates to enhance their life and professional skills.Business Consulting Services Voucher: These are services designed to help youth set up, expand or develop their businesses.Umsobomvu youth Advisory Centres (YACs) are walk-in centres around the country where youth can receive information, training and referrals services – in fact, everything they need to find employment or start their own businesses. YACs provide outreach services to communities that are unable to get to the centres, by taking career information, skills development and entrepreneurial advice to local schools in Mobile YACs.Contact Umsobomvu: 08600 YOUTH (968884)Contact Umsobomvu Business Partnership: 011 470-3111Websites: www.youthportal.org.zaNational Youth Service (NYS)The National Youth Services is about involving young people in the development of our country. It is an opportunity for young people to actively serve their communities. The National Youth Service Programme aims to create a culture of service. It develops the skills, knowledge and abilities of young people. It also improves youth employability by giving opportunities for work experience and skills development, and by providing further learning opportunities.For more information on the NYS, turn to the Expanded Public Works Programme.Support For WomenSouth African Women in Construction (Sawic)Sawic is a national association of women enterprises or professionals and technical staff in all areas of construction, from the skilled trades to business ownership, with international affiliation to the National association of Women in Construction (Nawic). Sawic administers, facilitates, advocates and lobbies all the Departments of Public Works for the empowerment of its members.Contact Sawic: 012 337-2400/2174Technology for Women in Business (TWIB)This programme aims to make science and technology more accessible to women in business, especially those in SMMEs.Contact TWIB: 012 394-1644Website: www.twib.co.zaGender and Women Empowerment UnitThe Gender and Women Empowerment Unit of the Department of Trade and Industry (the dti) manages the South African Women Entrepreneurs Network (SAWEN). SAWEN helps women overcome the obstacles that they still experience in business.It compiles a database of women-owned enterprises, in order to help women help one another. It organises networking forums, facilitates capacity-building programmes, and lobbies and advocates for policies that support women entrepreneurs.Contact the Department of Trade and Industry: 012 394-1606

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