

CATERING TO SMES

Financial Institutions	Notable Schemes	What It Does
DBS	Bizshield Plus	<ul style="list-style-type: none"> • First in the market to encompass BizShield, together with Management Shield which protects both the business and its key decision makers/directors against public liability, loss of money and mismanagement
Funding Societies	Invoice Financing	<ul style="list-style-type: none"> • Introduced in Aug 2016, enables SMEs to sell their invoices for immediate funds. • SMEs will repay after their customers make the repayment to the SMEs 30-90 days later • Up to 80 % of invoice value, no collateral required, quantum up to S\$500,000
Hong Leong Finance	SME Capability Ready Programme (SME CARE Programme)	<ul style="list-style-type: none"> • Supports companies looking to apply for government grants for capability development • SMEs enjoy bridging loans while waiting for the grant reimbursement period.
Maybank	BizMortgage Plus	<ul style="list-style-type: none"> • Offers financing of up to 120% of the value of SMEs' completed, owner-occupied commercial and industrial property
OCBC Bank	OCBC Business Banking Mobile App	<ul style="list-style-type: none"> • The first bank to launch biometric authentication for a business banking mobile app, the OCBC Business Mobile Banking App • Enables business owners to perform the following at the touch of a finger: <ol style="list-style-type: none"> 1. View balances for business accounts, including current accounts and time deposits 2. Check the status of incoming and outgoing funds

		3. View business debit card transactions
Standard Chartered Bank	Business Working Capital	<ul style="list-style-type: none"> • This employs either property if unavailable, the Spring/IE Loan Insurance Scheme as security • Grants clients the use of trade facilities as well as loans for the facilities secured by property
UOB	B2B Virtual Marketplace	<ul style="list-style-type: none"> • Provides the bank's SME customers with a one-stop shop to view and purchase online a wide range of business essentials • SMEs will enjoy cost savings through bulk-purchase deals negotiated by the bank with suppliers.

TECHNOLOGY AND TELECOMMUNICATIONS		
Service Providers	Notable Schemes	What It Does
Cisco	Cisco START	<ul style="list-style-type: none"> • Provides SMEs with access to a suite of simple and secure enterprise-class technologies • Full portfolio comprises the 'Connect', 'Collaborate' and 'Compute' ranges to improved customer experience, boost workforce productivity and reduce overheads.
Deskera	Enterprise Resource Planning	<ul style="list-style-type: none"> • Streamlined purchase management function to create, manage and maintain all purchase related information • Easy product management across multiple warehouses, stores and manufacturing units.
Fuji Xerox	Smart Work Gateway	<ul style="list-style-type: none"> • Based on individual customers' preferred cloud and collaborative work environments • Extends compatibility to providers such as Google Drive, Dropbox and Sharepoint to its range of multi-function devices
M1	M1 Cyber Security Solutions Suite	<ul style="list-style-type: none"> • Partnered with security vendors to offer customers a managed, pay-as-you-use subscription model

		<ul style="list-style-type: none"> • Able to scale up their requirements if needed.
Oracle	Oracle Human Resource Cloud	<ul style="list-style-type: none"> • Gives SMEs a platform to gain HR operational efficiency with streamlined HR processes • Hosts mobile and social tools to promote and improve manager-employee collaboration.
Salesforce	Sales Cloud	<ul style="list-style-type: none"> • Allows customers to manage contacts and track opportunities from any desktop or device.
SAP	SAP Business Objects Cloud	<ul style="list-style-type: none"> • Analytics solution that allows enterprises to track, plan, predict and collaborate using simple cloud tools that deliver a complete look at what's happening across the business as well as the insight needed to take immediate action for the future
Starhub	Hubbing Services	<ul style="list-style-type: none"> • Smart Office Suite is a one-stop shop with SME-friendly multi service package that offers fibre broadband, mobile connectivity and phone service at a monthly fee.

EDUCATION AND SKILLS

Education Institutes	Notable Schemes	What It Does
INSEAD	Insead Family Enterprise Challenge	<ul style="list-style-type: none"> • Programme to help business owners to develop concrete action for career planning, talent development, family meetings and governance • 4 ½ day duration
Nanyang Business School, NTU	SME High Potential Leadership Programme	<ul style="list-style-type: none"> • Designed for high potential SME managers • Covers topics such as strategy, finance, technology-driven marketing, entrepreneurial thinking and innovation • Programme divided into three modules each of two to three days, conducted three to four weeks apart

NUS Executive Programme	Advanced Management Programme-Asia in focus	<ul style="list-style-type: none"> • Aims to help attendees understand the importance of a management framework comprising functional expertise, shared values, teamwork and ethical leadership in an Asian context • Learn to manage change, global teams and cross-cultural diversity
SIM University	UniSIM-USME Executive Development Programme	<ul style="list-style-type: none"> • Offers a 12-part, one year executive education course conducted in Mandarin • Targets directors, MDs and CEOs of local SMEs • Cover topics such as labour relations, fair employment, digital marketing, e-commerce, FinTech and crowdfunding • Participants receive a supplementary allowance of S\$1890 (to reduce the course fee of S\$6500)
Singapore Management University	NextGen Leadership Series	<ul style="list-style-type: none"> • Designed for the next generation owners or senior level executives from SMEs • Modular programme of three modules over six days.