

ANNEX B-1: ENHANCED JOBS SUPPORT SCHEME

The Jobs Support Scheme (JSS) was launched in Budget 2020 to help enterprises retain their local employees (Singapore Citizens and Permanent Residents) during this period of economic uncertainty. All active employers, with the exception of Government organisations (local and foreign) and representative offices, are eligible for the JSS.

Details of the enhancements to the JSS are as follows:

Higher support levels: Employers will now receive a 25% cash grant (up from 8%) on the gross monthly wages¹ of each local employee on their Central Provident Fund (CPF) payroll². The monthly wage cap will also be raised to \$4,600 (up from \$3,600) per employee to provide greater support for middle-income employees. This is to help employers retain their local employees.

Longer support duration: The JSS will be extended to cover nine months of wages (up from three months). This will be paid in two additional tranches (see [Table 1](#)). This is to help employers retain their local employees.

Table 1: JSS Tranches

	JSS will cover wages paid in:	CPF contributions for the relevant months must be made by:	JSS will provide support of:	JSS will be paid out by:
Tranche 1 (Enhanced)	October - December 2019	14 February 2020	25% of the first \$4,600 of gross monthly wages per local employee	End-May 2020
Tranche 2 (New)	February - April 2020	14 May 2020		End-July 2020
Tranche 3 (New)	May - July 2020	14 August 2020		End-October 2020

Additional tiers of support for severely-affected sectors: The JSS will also provide two additional tiers of support for businesses in severely-affected sectors (see [Table 2](#)).

¹ Gross monthly wages include employee CPF contributions, but exclude employer CPF contributions.

² Wages paid to business owners will not be eligible for the grant.

Table 2: Additional Tiers of Support

	Businesses supported	JSS will provide support of:
Tier 1 – Aviation and Tourism	<ul style="list-style-type: none"> • Airlines • Airport ground handlers • Airport operators • Qualifying licensed hotels³ • Qualifying licensed travel agents⁴ • Qualifying gated tourist attractions⁵ • Cruise lines and cruise terminal operators • Purpose-built Meetings, Incentives, Conferences and Exhibitions venue operators 	75% of the first \$4,600 of gross monthly wages per local employee (includes 25% base support)
Tier 2 – Food Services	<ul style="list-style-type: none"> • Licensed food shops and food stalls (including hawker stalls)⁶ 	50% of the first \$4,600 of gross monthly wages per local employee (includes 25% base support)

Employers do not need to apply for the JSS. The grant will be computed based on CPF contribution data. Employers eligible for the additional tiers of support will be informed closer to the date of the first payout.

MORE INFORMATION

For more information, please visit the [IRAS website](#). For further assistance, please fill in the [form](#) or call the hotline [1800-352-4728](#) (8 a.m. - 5 p.m. from Mon to Fri).

³ The licensed hotel must be classified under SSIC 551: Short-term accommodation activities.

⁴ More than two-thirds of the licensed travel agent's revenue must be drawn from their travel agency business, based on the Annual Business Profile Returns submitted to the Singapore Tourism Board (STB) in 2018.

⁵ The gated attraction must have more than 30% visitorship from tourists, and be classified under one of the following SSIC codes:

- SSIC 91021: Museums;
- SSIC 91022: Art galleries (excluding retail);
- SSIC 91029: Preservation of historical sites, buildings, artefacts and paintings, cultural villages and other related activities n.e.c.;
- SSIC 91030: Botanical and zoological gardens and nature reserve activities;
- SSIC 93201: Amusement theme parks;
- SSIC 93209: Other amusement and recreation activities n.e.c. (including recreation parks/beaches and recreational fishing).

⁶ The food shops and food stalls must be classified under one of the following SSIC codes:

- SSIC 56: Food and Beverage Service Activities;
- SSIC 68104: Letting and operating of self-owned or leased food courts, coffee shops and eating houses (with mainly rental income).

Licensees registered as individuals will also be included if they make mandatory CPF contributions for their employees.

ANNEX B-2: COVID-19 SUPPORT GRANT

The Government will introduce a new COVID-19 Support Grant to support individuals who have lost their jobs as a result of the COVID-19 outbreak. The grant provides financial assistance while these individuals find a new job or attend training.

Successful applicants will receive a monthly cash grant of \$800, for three months.

ELIGIBILITY CRITERIA

The scheme eligibility criteria are as follows:

- Singapore Citizens or Permanent Residents, aged 16 years and above, who are presently unemployed due to retrenchment or contract termination as a result of the economic impact of the COVID-19 situation, and meet all of the following:
 - Had a monthly household income of not more than \$10,000, or per capita household income not more than \$3,100 per month prior to unemployment;
 - Lives in a property with an annual value of not more than \$21,000; and
 - Not currently receiving ComCare Short-to-Medium Term Assistance (SMTA) or ComCare Interim Assistance.
- The applicant must have been employed as a full-time, or part-time permanent, or contract staff prior to unemployment.¹
- Recipients of the support grant must agree and undertake to actively participate in job search, or attend a training programme under Workforce Singapore or the Employment and Employability Institute (e2i).

MORE INFORMATION

The scheme will be open for application from May 2020 to September 2020. Individuals who are eligible may submit their application at their nearest SSO, or as otherwise advised based on the latest MOH advisories. You may locate your nearest SSO at www.msf.gov.sg/dfcs/sso/default.aspx.

For the month of April 2020, those who require more immediate financial assistance may approach a Social Service Office (SSO) or Community Centre (CC), or as otherwise advised based on the latest MOH advisories, to apply for assistance from the Temporary Relief Fund.

¹ Internships and self-employment are not considered.

ANNEX B-3: ENHANCED CARE AND SUPPORT PACKAGE

(I) DETAILS OF ENHANCEMENTS

The Government will further enhance the Care and Support Package that was announced during Budget 2020. This will provide further assurance and support to Singaporeans who are concerned about coping with their household expenses during this period of exceptional economic uncertainty. All adult Singaporeans will benefit, with more help given to the less well-off.

The enhancements are estimated to cost about **\$3 billion** more. Together with the Care and Support measures announced during Budget 2020, the enhanced Care and Support Package will now cost a total of about **\$4.6 billion**.

I-1. Enhanced Care and Support – Cash and Changes to PAssion Card Top-up

The one-off Care and Support – Cash payout that was announced at Budget 2020 will be tripled for all Singaporeans aged 21 and above in 2020. Each eligible citizen will receive \$900, \$600, or \$300, depending on their income (see Table 1). Those who own more than one property will receive \$300, regardless of their income. Parents, with at least one Singaporean child aged 20 and below in 2020, will each receive an additional \$300 in cash.

As part of Budget 2020, Singaporeans aged 50 years and above in 2020 are to receive a \$100 PAssion Card top-up. In view of COVID-19 and the need for safe distancing in this period, the \$100 PAssion Card top-up will be given in cash instead. This will eliminate the need for physical redemption in person, and eligible Singaporeans will receive the \$100 directly in their designated bank account, together with their Care and Support – Cash payout.

Table 1: Enhanced Care and Support – Cash and PAssion Card Top-up

Assessable Income for Year of Assessment 2019		\$0 to \$28,000	\$28,001 to \$100,000	More than \$100,000, or owns more than one property
For all Singaporeans aged 21 and above in 2020	Original quantum	\$300	\$200	\$100
	Enhanced quantum	\$900	\$600	\$300
For parents*	Original quantum	+\$100		
	Enhanced quantum	+\$300		
For all Singaporeans aged 50 and above in 2020	PAssion Card Top-up to be provided in cash [^]	+\$100		

* Refers to Singaporean parents with at least one Singaporean child aged 20 and below in 2020. Each eligible parent will receive the additional \$300.

[^] The \$100 PAssion Card Top-up that was announced at Budget 2020 will be provided in cash instead.

I-2. Enhanced Workfare Special Payment

As announced at Budget 2020, all Singaporean employees and self-employed persons who received Workfare Income Supplement (WIS) payments in Work Year 2019 will receive a Workfare Special Payment (WSP) in 2020. The WSP will be enhanced to provide a cash payout of \$3,000 for all eligible Singaporeans, up from the quantum announced previously¹. Eligible employees and Self-Employed Persons will receive the same amount of \$3,000, which will be paid over two equal payments of \$1,500 each in 2020. The enhanced WSP will provide additional support for low-wage workers aged 35 and above in 2019².

I-3. Enhanced Grocery Vouchers

All Singaporeans aged 21 and above, who live in 1-room and 2-room HDB flats and do not own more than one property, will now receive an additional \$200 of Grocery Vouchers in 2020. In total, they will receive \$300 in Grocery Vouchers this year, and \$100 in 2021. Grocery Vouchers can be used at participating supermarkets. To date, NTUC FairPrice, Giant and Sheng Siong have agreed to accept these vouchers.

¹ The WSP announced at Budget 2020 was an additional 20% of total annual WIS payments received for work done in 2019, with a minimum payment of \$100. The highest WSP payout would have been \$720.

² Persons with disabilities aged below 35 years in 2019, who meet the WIS eligibility criteria, will also receive the WSP if they had received WIS payments for work done in 2019.

I-4. Additional Grants to Self-Help Groups and Community Development Councils

The Government will provide an additional grant of \$10 million over two years to Self-Help Groups (SHGs), and an additional grant of \$55 million to Community Development Councils (CDCs) in FY2020. This will provide further help to scale up local assistance schemes to support vulnerable households. Together with the support announced at Budget 2020, the total grant to SHGs is \$20 million over FY2020 and FY2021, and the total grant to CDCs is \$75 million in FY2020.

(II) OVERALL CARE AND SUPPORT PACKAGE

Table 2 provides an overview of components in the enhanced Care and Support Package, and the disbursement timeline for the benefits.

Table 2: Enhanced Care and Support Package

S/N	Component	Description	Disbursement Timeline
1.	<i>(Enhanced)</i> Care and Support – Cash	<ul style="list-style-type: none"> Cash payout of \$900, \$600 or \$300 for all Singaporeans aged 21 and above in 2020. Parents, with at least one Singaporean child aged 20 and below in 2020, will each get an additional \$300. 	August to September 2020
2.	<i>(Changes)</i> PAssion Card Top-up <i>(now paid out in cash)</i>	<ul style="list-style-type: none"> \$100 PAssion Card Top-up, paid in cash, for all Singaporeans aged 50 and above in 2020. No need for physical redemptions. This will now be paid together with the Care and Support – Cash payout in consideration of the need for physical distancing during COVID-19. 	
3.	<i>(Enhanced)</i> Workfare Special Payment	<ul style="list-style-type: none"> Flat payout of \$3,000 for all employees and self-employed persons aged 35 and above in 2019, who received Workfare Income Supplement payments in Work Year 2019. The Workfare Special Payment will be given in cash over two equal payments of \$1,500 each, in 2020. 	July 2020 and October 2020
4.	<i>(Enhanced)</i> Grocery Vouchers	<ul style="list-style-type: none"> Grocery Vouchers of \$300 in 2020 and \$100 in 2021, for Singaporeans aged 21 and above, who live in 1-room and 2-room HDB flats and do not own more than one property. 	4Q2020
5.	GST Voucher (GSTV) – U-Save	<ul style="list-style-type: none"> All eligible HDB households will receive double their regular GSTV – U-Save in FY2020 (April 2020 to March 2021) through a one-off GSTV – U-Save Special Payment. Eligible households with five or more members will receive an additional GSTV – U-Save rebate in FY2020, and will thus receive a total of 2.5 	April 2020, July 2020, October 2020, and January 2021

S/N	Component	Description	Disbursement Timeline
		times their regular GSTV – U-Save in FY2020.	
6.	Service and Conservancy Charges (S&CC) Rebate	<ul style="list-style-type: none"> Eligible Singaporean households living in HDB flats will receive rebates to offset between 1.5 and 3.5 months of S&CC over FY2020. 	April 2020, July 2020, October 2020, and January 2021
7.	<i>(Enhanced)</i> Grants to SHGs and CDCs	<ul style="list-style-type: none"> \$20 million grant to SHGs over FY2020 and FY2021. \$75 million grant to CDCs in FY2020. These grants will help to scale up local assistance schemes to support vulnerable households. 	Discretionary

(III) ILLUSTRATIONS OF SUPPORT

III-1. Young Family in a 3-Room HDB Flat

A couple in their early thirties with a young child aged 3 years old, living in a 3-room HDB flat with a combined monthly income of \$4,500, can now expect to receive **\$2,880** of additional support for their household expenses from the enhanced Care and Support Package (see [Table 3](#)).

These benefits are on top of what they would receive from structural schemes such as childcare subsidies, Baby Bonus, MediShield Life subsidies, and other regular benefits under the GST Voucher scheme.

Table 3: Support for Young Family in a 3-Room HDB Flat

Household Members	Father: 34 years old, earning \$2,200 per month Mother: 32 years old, earning \$2,300 per month Son: 3 years old
Dwelling Type	3-room HDB flat
Additional support from the enhanced Care and Support Package	
Enhanced Care and Support – Cash	\$2,400 Father and Mother will <u>each</u> receive \$1,200. This includes the additional \$300 cash for each parent as they have a young child.
GST Voucher – U-Save Special Payment	\$360
S&CC Rebate	~\$120
Total	\$2,880

III-2. 3-Generation Family in a 5-Room HDB Flat

A 3-Generation family living in a 5-room HDB flat with a combined monthly income of \$6,500 can expect to receive **\$6,680** of additional support for their household expenses from the enhanced Care and Support Package (see [Table 4](#)).

These benefits are on top of what they would receive from structural schemes such as education subsidies, annual Edusave contributions, MediShield Life subsidies, Pioneer Generation Package (for the grandmother), and other regular benefits under the GST Voucher scheme.

Table 4: Support for 3-Generation Family in a 5-Room HDB Flat

Household Members	Grandmother: 71 years old, retired Father: 45 years old, earning \$4,500 per month Mother: 42 years old, earning \$2,000 per month Daughter: 13 years old, studying in secondary school Son: 10 years old, studying in primary school
Dwelling Type	5-room HDB flat
Additional support from the enhanced Care and Support Package	
Enhanced Care and Support – Cash	\$3,000 Grandmother will receive \$900. Father and Mother will receive \$900 and \$1,200 respectively. These include the additional \$300 cash for each parent as they have two young children.
PAssion Card Top-up (now paid in cash)	\$100
Enhanced Workfare Special Payment	\$3,000
GST Voucher – U-Save Special Payment	\$280
Additional GST Voucher – U-Save rebate for larger households	\$140
S&CC Rebate	~\$160
Total	\$6,680

MORE INFORMATION

More information on the enhanced Care and Support Package can be found at the Singapore Budget 2020 website (www.singaporebudget.gov.sg). For further enquiries on specific schemes, please see contact details below.

Scheme	More Information / Contact Details
Care and Support – Cash	Visit www.singaporebudget.gov.sg/budget_2020/budget-measures/care-and-support-package for Frequently Asked Questions (FAQs).
Workfare Special Payment	www.cpf.gov.sg/writetous 1800-227-1188
PAssion Card Top-up	Visit: www.passioncard.sg 6225 5322
Grocery Vouchers	Visit www.singaporebudget.gov.sg/budget_2020/budget-measures/care-and-support-package for FAQs.
GST Voucher – U-Save	Visit: www.gstvoucher.gov.sg/pages/u-save.aspx customersupport@spgroup.com.sg 6671 7117
GST Voucher (general enquiries)	Visit: www.gstvoucher.gov.sg contactus@gstvoucher.gov.sg 1800-2222-888
S&CC Rebate	sccrebates@mailbox.hdb.gov.sg 1800-866-3078

ANNEX B-4: DEFERMENT OF INCOME TAX PAYMENTS FOR COMPANIES AND SELF-EMPLOYED PERSONS

To ease cash flow of companies and self-employed persons, the Government will grant an automatic three-month deferment of their income tax payments. No application is required.

This interim cash flow support complements the other measures announced in the Unity Budget on 18 February 2020, and the Resilience Budget on 26 March 2020, which will be implemented progressively throughout the year.

(I) Deferment of Corporate Income Tax (CIT) Payments

All companies with CIT payments due in the months of April, May, and June 2020 will be granted an automatic three-month deferment of these payments. The CIT payments deferred from April, May, and June 2020 will instead be collected in July, August, and September 2020 respectively.

Example¹

Company A's financial year-end is in December. It e-Filed its Estimated Chargeable Income (ECI) for Year of Assessment (YA) 2020 on 15 January 2020. The tax payable, based on the ECI filed, is \$12,000. Company A has a GIRO instalment arrangement with IRAS for the payment of CIT.

Currently, given that Company A filed its ECI within one month from the end date of its financial year-end², it will enjoy 10 months of instalments, i.e. it will pay \$1,200 of CIT per month over the period February 2020 to November 2020.

For this year, Company A will also enjoy the following benefits as announced in the Unity Budget on 18 February 2020:

- a) Companies that are on GIRO and filed their ECI on time will automatically qualify for an additional two months of interest-free instalment. In this case, as Company A had filed its ECI within one month from its financial year-end, it will enjoy 12 (10 + 2) months of instalments, i.e. it may pay its CIT over the period from February 2020 to January 2021.
- b) In addition, for YA2020, companies are granted a CIT rebate of 25% of the CIT payable, subject to a cap of \$15,000. This CIT rebate reduces Company A's tax payable for YA2020 to \$9,000. As Company A is paying its CIT by instalment, IRAS will adjust the remaining instalment amounts for Company A from April 2020 onwards.

¹ Calculations in examples are simplified for easy reference.

² Companies have to e-File their ECI by 26th of the first three months after their financial year-end in order to enjoy the maximum number of instalments allowable for each of these months.

With these two measures announced on 18 February 2020, the instalment plan for Company A is as follows:

	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021
Prior to Unity Budget announcement	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200		
With changes announced in Unity Budget	\$1,200	\$1,200	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660

As announced in the Resilience Budget on 26 March 2020, companies with CIT payments due in the months of April, May, and June 2020 will be granted an automatic three-month deferment of these payments. In this case, IRAS will not make GIRO deductions for Company A in the months of April, May, and June 2020. The deferred CIT payments will instead be collected in July, August, and September 2020 respectively.

Company A's revised instalment plan for YA2020 is as follows:

	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021
Prior to Unity Budget announcement	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200					
With changes announced in Unity Budget	\$1,200	\$1,200	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660			
With changes announced in Resilience Budget	\$1,200	\$1,200				\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660

The 3-month deferment eases Company A's cash flow needs for April, May, and June 2020.

(II) Deferment of Personal Income Tax (PIT) Payments for Self-Employed Persons (SEPs)

All SEPs are to file their personal income tax (PIT) returns for YA2020 by 18 April 2020. SEPs will be granted an automatic three-month deferment of their PIT payments due in the months of May, June, and July 2020. The PIT payments deferred from May, June, and July 2020 will instead be collected in August, September, and October 2020 respectively.

Example

Self-employed Person B files his PIT return for YA2020, by 18 April 2020. Assume that Person B's PIT payable for YA2020 based on his tax return is \$1,200, and that Person B has an existing GIRO instalment arrangement with IRAS. His PIT is currently payable in 12 months of equal instalments i.e. \$100 per instalment, from May 2020 to April 2021.

As announced in the Resilience Budget on 26 March 2020, SEPs with PIT payments due in the months of May, June, and July 2020 will be granted an automatic three-month deferment of these payments. In this case, IRAS will not make GIRO deductions for Person B in the months of May, June, and July 2020.

Person B's instalment plan for YA 2020, with the deferment, is as follows:

	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021	Jul 2021
Prior to Resilience Budget announcement	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100			
With changes announced in Resilience Budget				\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100

The deferment eases Person B's cash flow needs for May, June and July 2020.

MORE INFORMATION

Employees who need help with their income tax payments may approach IRAS for deferment of their tax payment.

For more information, please visit the IRAS website at <http://www.iras.gov.sg>.

**ANNEX B-5: ENHANCED PROPERTY TAX REBATE FOR
NON-RESIDENTIAL PROPERTIES**

Non-residential properties will be granted an enhanced rebate for Property Tax (PT) payable for the period 1 January 2020 to 31 December 2020.

PT Payable for	PT Rebate as Announced at Budget 2020	Enhanced PT Rebate Rate
A) Hotel room or function room of a hotel registered under the Hotels Act	30%	100%
B) Serviced apartment or serviced apartment function room		
C) Premises of the following that are used or intended to be used for Meetings, Incentive Travel, Conventions and Exhibitions (MICE): <ul style="list-style-type: none"> • Suntec Singapore Convention and Exhibition Centre; • Singapore EXPO; and • Changi Exhibition Centre. 		
D) All the premises of the following: <ul style="list-style-type: none"> • Changi Airport; • Singapore Cruise Centre; • Marina Bay Cruise Centre Singapore; and • Tanah Merah Ferry Terminal. 	15%	
E) Premises that are used or intended to be used as: <ul style="list-style-type: none"> • Backpackers' hostel, boarding house, guest house or students' hostel that is not a hotel; • Hotel that is not a registered hotel; • Shop or warehouse retail building; • Restaurant; • Sports and recreation building; • Amusement centre; • Cinema or theatre; • Medical clinic, hospital, nursing home, hospice, place of rehabilitation or convalescent home; • Childcare centre or kindergarten; • School; • Driving school; • Purpose-built workers' dormitory; or • Tourist attraction. 		
F) All the premises of the following: <ul style="list-style-type: none"> • Marina Bay Sands; and 	10%	60%

<ul style="list-style-type: none"> Resorts World Sentosa. <p>The above rates in (A) – (E) do not apply to Marina Bay Sands and Resorts World Sentosa.</p>		
<p>G) Other non-residential properties. Some examples are:</p> <ul style="list-style-type: none"> Premises used for an industrial or agricultural purpose Offices Business or science park Petrol station Warehouse 	0%	30%
<p>The above PT Rebate does not apply to any other premises or part of any premises used or intended to be used for any residential purpose.</p> <p>IRAS will provide further details on its website.</p>		

MORE INFORMATION

For more information, please visit the IRAS website at <http://www.iras.gov.sg>.

ANNEX B-6: RENTAL WAIVERS FOR TENANTS IN GOVERNMENT-OWNED / MANAGED NON-RESIDENTIAL FACILITIES

To help alleviate costs for businesses located in Government-owned / managed non-residential facilities, the following tenants will qualify for rental waivers:

- a) Stallholders of Hawker Centres and Markets. Stallholders who qualified for the one month's worth of rental waiver announced in Budget 2020 will now get three months' worth of rental waiver (i.e. two months more), with a minimum waiver of \$200 per month.
- b) Commercial Tenants. Commercial tenants who qualified for the half a month's worth of rental waiver announced in Budget 2020 will now get two months' worth of rental waiver in total (i.e. one and a half months more). Eligible tenants/lessees may include those providing commercial accommodation, retail, F&B, recreation, entertainment, healthcare, and other services.
- c) Other Non-Residential Tenants. Government agencies such as JTC, SLA, HDB, URA, BCA, NParks, and PA will provide half a month's worth of rental waiver to eligible tenants of other non-residential premises who do not pay Property Tax. Eligible tenants/lessees may include those in premises used for industrial or agricultural purpose, or as an office, a business or science park, or a petrol station.

In total, these rental waivers will cost \$334 million. We strongly urge main tenants to pass on these rental waivers to their sub-tenants.

ANNEX B-7: ENHANCED FINANCING SUPPORT

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

The SME Working Capital Loan was introduced in 2016 to help Singapore-based small and medium enterprises (SMEs) access financing for their operational cash flow needs. Since October 2019, it has been subsumed under the Enterprise Financing Scheme administered by Enterprise Singapore.

The EFS-WCL, which is available to SMEs in all industries, was enhanced for one year from 2 March 2020.

To provide SMEs with stronger support for their working capital needs, EFS-WCL will be further enhanced from 1 April 2020 to 31 March 2021.

I-1. Scheme Enhancements

Details of the enhanced EFS-WCL are as follows:

Parameter	Details
Maximum loan quantum [Enhanced]	<ul style="list-style-type: none">• \$1,000,000 per borrower, from \$600,000 previously <i>At Budget 2020, the maximum loan quantum was increased from \$300,000 to \$600,000.</i>
Maximum repayment period	<ul style="list-style-type: none">• 5 years
Government's risk-share [Enhanced]	<ul style="list-style-type: none">• 80% <i>At Budget 2020, the maximum Government risk-share was increased from 70% to 80%.</i>
Interest rate	<ul style="list-style-type: none">• Subject to assessment by Participating Financial Institutions (PFIs)
Principal Payment Deferment [New]	<ul style="list-style-type: none">• SMEs may request for deferment of principal repayment for 1 year, subject to assessment by PFIs

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

Administered by Enterprise Singapore, the Enterprise Financing Scheme – Trade Loan (formerly known as Loan Insurance Scheme Plus) supports Singapore-based enterprises' trade financing needs, which include the financing of short-term import, export, and guarantee needs.

The EFS-TL, which is available to enterprises in all industries, will be enhanced for one year, from 1 April 2020 to 31 March 2021, to further help enterprises with their trade financing needs.

II-1. Scheme Enhancements

Details of the enhanced EFS-TL are as follows:

Parameter	Details
Maximum loan quantum [Enhanced]	<ul style="list-style-type: none">• \$10,000,000 per borrower group, from \$5,000,000 previously
Maximum repayment period	<ul style="list-style-type: none">• 1 year
Government's risk-share [Enhanced]	<ul style="list-style-type: none">• 80%, from up to 70% previously
Interest rate	<ul style="list-style-type: none">• Subject to assessment by Participating Financial Institutions

(III) Loan Insurance Scheme (LIS)

The Loan Insurance Scheme helps SMEs secure short-term trade loans by having commercial insurers co-share loan default with Participating Financial Institutions. A portion of the insurance premium paid by SMEs to insurers is supported by the Government.

III-1. Scheme Enhancements

The Government will increase support for the LIS insurance premium, from 50% to 80% for one year, from 1 April 2020 to 31 March 2021, to help SMEs across all industries manage their trade financing costs.

Parameter	Details
Maximum loan quantum insured	<ul style="list-style-type: none">• Subject to assessment by Commercial Insurers and Participating Financial Institutions
Maximum insured period	<ul style="list-style-type: none">• 1 year
Government's subsidy on insurance premium <i>[Enhanced]</i>	<ul style="list-style-type: none">• 80%, from 50% previously

(IV) Temporary Bridging Loan Programme (TBLP)

Administered by Enterprise-Singapore, the Temporary Bridging Loan Programme was launched in March 2020 to provide additional cash flow support for tourism sector enterprises for one year.

IV-1. Scheme Enhancements

The programme will be expanded to all sectors from 1 April 2020. The maximum loan quantum will also be increased to \$5 million.

Eligible enterprises may apply for the TBLP from 1 April 2020 to 31 March 2021.

Details of the enhanced TBLP are as follows:

Parameter	Details
Sector Coverage <i>[Enhanced]</i>	<ul style="list-style-type: none">• All sectors, from tourism enterprises previously
Maximum loan quantum <i>[Enhanced]</i>	<ul style="list-style-type: none">• \$5,000,000 per borrower group, from \$1,000,000 previously
Maximum repayment period	<ul style="list-style-type: none">• 5 years
Government's risk-share	<ul style="list-style-type: none">• 80%
Interest rate	<ul style="list-style-type: none">• Capped at 5% per annum
Principal Payment Deferment <i>[New]</i>	<ul style="list-style-type: none">• Enterprises may request for deferment of principal repayment for 1 year, subject to assessment by PFIs

MORE INFORMATION

For more information on the above enhanced financing schemes, please contact Enterprise Singapore at enquiry@enterprisesg.gov.sg.

ANNEX B-8: PROVIDING SECTOR-SPECIFIC SUPPORT

(I) Aviation Sector

The COVID-19 pandemic has led to a sharp decline in air travel globally since the Stabilisation and Support Package (SSP) was announced in February 2020. The Government will roll out the following support to the aviation sector:

- (1) Enhanced Jobs Support Scheme
- (2) Enhanced Aviation Support Package
- (3) Defer Payment of Fees

I-1. Enhanced Jobs Support Scheme

The Government will enhance the Jobs Support Scheme to help companies whose activities are based principally at Changi Airport to retain their local workers. Airlines, ground handling companies, and the airport operator will receive grants covering 75% of the gross monthly wages of each Singapore Citizen/Permanent Resident employee, subject to a monthly wage cap of \$4,600. Please see Annex B-1 on the Enhanced Jobs Support Scheme for more details.

I-2. Enhanced Aviation Support Package

The Government will provide a \$350 million Enhanced Aviation Support Package to (a) provide cost relief to affected businesses in the aviation sector; and (b) maintain a minimum level of air connectivity to allow overseas Singaporeans to return to Singapore and for the transportation of goods to keep our supply chains open.

(A) Cost Relief

For Airlines

- 10% landing charge rebate for all scheduled passenger flights landing in Singapore between 1 April 2020 and 31 October 2020¹ (both dates inclusive).
- 50% rebate on rental paid for airlines' lounges and offices within Changi Airport terminal buildings between 1 April 2020 and 31 October 2020 (both dates inclusive).
- 100% rebate on parking charges at Changi Airport between 1 August 2020 and 31 October 2020 (both dates inclusive). This is an extension of a similar rebate provided in the SSP up till 31 July 2020.
- Additional six-month waiver of the planned 1% annual increase in Landing, Parking, and Aerobridge (LPA) charges for all flights. This was scheduled to take effect on

¹ Flights from mainland China to Singapore will continue to get 100% rebate on landing charges up to 31 July 2020 as announced under the SSP, and receive 10% rebate from 1 August 2020 to 31 October 2020. Flights from Southeast Asian destinations will receive a 10% landing rebate as announced under the SSP, and will continue to receive a 10% rebate beyond 31 July 2020 to 31 October 2020.

1 April 2020 and a six-month waiver up till 30 September 2020 was provided under the SSP announced on 18 February 2020. In the current tranche of support, the waiver will be extended to 31 March 2021.

For Ground Handlers

- Rebates on rental paid for ground handling companies' lounges and offices within Changi Airport terminal buildings.

For Cargo Sector

- 10% landing charge rebate for all scheduled freighter flights between 1 August 2020 and 31 October 2020. This is an extension of a similar rebate provided in the SSP up till 31 July 2020.
- 20% rental rebates for cargo agents tenanted in Changi Airfreight Centre (CAC) between 1 April 2020 and 31 October 2020².
- Freight flights will also benefit from the additional six-month waiver of the planned 1% annual increase in LPA charges for all flights.

The Changi Airport Group and Civil Aviation Authority of Singapore (CAAS) will provide more details to the companies.

(B) Maintain Minimum Air Connectivity

The Government will provide funding support to Singapore carriers to maintain a minimum level of air connectivity. This will allow Singaporeans to return to Singapore and for the transportation of goods to keep our supply chains open during the COVID-19 pandemic. The level of connectivity will be adjusted based on needs.

I-3. Defer Payment of Fees

CAAS will allow Singapore carriers and the airport operator to partially or fully defer payment of certain fees due to CAAS between 1 April 2020 and 31 March 2021 by up to one year, to help ease their cash flow. The value of the deferred fees is about \$140 million. The list of applicable fees is below:

Fees paid by Singapore-based airlines operating scheduled flights:

- Fees for new and renewed Certificates of Airworthiness
- Fees for Category A and Category B licences to provide air services on scheduled journeys under an air services agreement

Fees paid by Airport Operator:

- Aerodrome Certification Fee

² Under the SSP, a 10% rebate on rental was announced for cargo agents at the CAC. This will be increased to a total of 20% for the period from 1 April 2020 to 31 October 2020.

- Air Navigation Charge (50% of fee due)
- Airport Licence Fee

(II) Tourism Sector

The impact of the COVID-19 outbreak on the tourism sector has worsened since the SSP was announced, with demand sharply declining due to the imposition of travel restrictions and safe distancing measures. For the tourism sector, the Government will:

- (1) Enhance Broad-Based Support for Tourism Sector
- (2) Enhance Training Industry Professionals in Tourism Grant
- (3) Enhance Other Tourism Grants

II-1. Enhance Broad-Based Support for Tourism Sector

Qualifying licensed hotels, qualifying licensed travel agents, qualifying gated tourist attractions, cruise lines and cruise terminal operators, and purpose-built MICE venue operators will receive enhanced support under the Jobs Support Scheme to cover 75% of gross monthly wages, per Singapore Citizen/Permanent Resident employee, up to a monthly wage cap of \$4,600. Please refer to Annex B-1 on the Enhanced Jobs Support Scheme for more details.

Qualifying commercial properties, including hotels, serviced apartments, tourist attractions, prescribed MICE venues, and international cruise and regional ferry terminals, will enjoy a Property Tax Rebate of 100%. Please refer to Annex B-5 on the Enhanced Property Tax Rebate for Non-Residential Properties for more details.

II-2. Enhance Training Industry Professionals in Tourism Grant

The Training Industry Professionals in Tourism (TIP-iT) grant supports tourism companies in employee upgrading and talent and leadership development.

In February 2020, STB enhanced support under TIP-iT for certified courses and course development for tourism-related skill sets by increasing the maximum support levels to 90% for course fees and trainer fees, for courses that commence between 1 March 2020 and 31 May 2020 (both dates inclusive). These enhancements will now be extended to also include courses that commence between 1 June 2020 and 31 December 2020 (both dates inclusive).

Certified Courses

The enhanced TIP-iT will cover up to 90% of course fees and 90% of basic hourly salary for absentee payroll, capped at \$10 per hour for qualifying applicants. To qualify, the business/company must be registered in Singapore.

Course Development

The enhanced TIP-iT will cover up to 90% of trainer fees for course development and customisation, and 90% of basic hourly salary for absentee payroll of participants in the course developed under TIP-iT, capped at \$10 per hour for qualifying applicants. To qualify, the business/company must be registered in Singapore.

MORE INFORMATION

For more information, please visit www.stb.gov.sg or contact STB at STB_Incentives@stb.gov.sg.

II-3. Enhance Other Tourism Grants

To help the tourism sector in building capabilities and ensuring a healthy pipeline of events, products and experiences at an appropriate time, other tourism grants have been enhanced, in addition to TIP-iT.

The maximum support level for qualifying costs will be increased by 10 percentage points for the following grants:

- Business Improvement Fund (BIF)
- Local Enterprise and Association Development Programme (LEAD)³
- Business Events in Singapore (BEiS)
- Leisure Events Fund (LEF)
- Kickstart Fund (KF)
- Experience Step-Up Fund (ESF)
- Cruise Development Fund (CDF)

MORE INFORMATION

For more information, please visit www.stb.gov.sg or contact STB at STB_Incentives@stb.gov.sg.

(III) Land Transport Sector

III-1. Enhance and Extend the Point-to-Point Support Package (PPSP)

The Government will set aside \$95 million to extend and enhance the Point-to-Point Support Package (PPSP).

1. **[Extension of Scheme]** \$78 million will go towards extending the Special Relief Fund (SRF) for taxi main hirers and eligible Private Hire Car (PHC) drivers from May to September 2020.

³ Only for eligible Trade Associations and Chambers in the tourism industry.

- a. Taxi main hirers and full-time PHC drivers will continue to receive relief of \$300 per vehicle per month from the Government.
 - b. More than 40,000 drivers will benefit from the extended SRF. Details on the eligibility criteria for the extended SRF will be released later.
 - c. Taxi and PHC operators have been encouraged to continue providing matching Special Relief to their drivers:
 - i. Taxi operators have already pledged matching rental rebates for taxi hirers, amounting to a total contribution of about \$25 million.
 - ii. PHC operators are being urged to consider similar measures.
 - iii. Taxi and PHC operators have their own eligibility criteria, which they will communicate to their drivers.
2. **[Extension of Scheme]** P2P operator licence fee waivers will be extended for another 6 months, totalling about \$3 million.
- a. P2P operators are strongly encouraged to pass on the savings to their drivers.
 - b. LTA will not be further delaying the implementation of the upcoming Street-hail Service Operator Licence (SSOL) and Ride-Hail Service Operator Licence (RSOL). The P2P new regulatory regime will take effect from September 2020, as mentioned in February 2020.
3. **[New Scheme]** \$12 million will be set aside to help taxi operators defray the costs of their growing unhired fleet.
- a. Average taxi unhired rates have increased from 9% in January 2020 to as much as 14% in mid-March 2020. This is expected to increase as the impact of COVID-19 lengthens and deepens.
 - b. We will work with taxi operators to pass on these savings to drivers (e.g. in the form of rental reductions and waiver of early return contract breakage costs).
4. **[New Scheme]** One-time waiver of \$100 PHC vehicle outward conversion fee from May to September 2020.
- a. Vehicle owners who convert their PHCs to private cars can enjoy lower insurance premiums (e.g. up to ~\$1,000 less per year).

- b. This can also help to ease drivers' transition to other work or to pursue government supported training opportunities.

MORE INFORMATION

For more information on PPSP, please contact LTA via www.lta.gov.sg/feedback.

III-2. Relief for Private Bus Owners

1. One-year road tax rebate for all private buses amounting to almost \$12 million.
 - a. Around 13,500 excursion buses, private buses, private hire buses, and school buses will benefit.
2. Nine-month waiver for Class 2 Bus Service Licence fees totalling about \$0.2 million.
 - a. The Class 2 Bus Service Licence fee is payable for bus services that charge fares and operate on a fixed and scheduled route.
 - b. As existing licensees have already paid their fees until 31 December 2020, LTA will be providing a refund of about \$750 per licence.
 - c. New Class 2 Bus Service Licences issued from 1 April to 31 December 2020 will have their licence fee waived until the end of the year.

MORE INFORMATION

For more information on road tax rebates and licence fee refund/waivers for private buses, please contact LTA via www.lta.gov.sg/feedback.

(IV) Maritime Sector

IV-1. Extend the 50% Port Dues Concession for Passenger Vessels

In February 2020, the Maritime and Port Authority of Singapore (MPA) announced 50% port dues concession for passenger vessels. MPA had granted this concession for the period from 1 March 2020 to 31 August 2020. MPA will now extend this concession till 31 December 2020. This will be on top of any existing concessions⁴.

⁴ Existing concessions include port dues concession for vessels under the Maritime Singapore Green Initiative, and 20% port dues concession given to qualifying passenger cruise ships.

IV-2. Provide Additional 35% Rebates on Counter Rental and Overnight Berthing for Regional Ferry Operators

MPA will work with Singapore Cruise Centre Pte. Ltd. (SCCPL) to provide support to regional ferry operators. SCCPL has given a 15% rebate to regional ferry operators to offset their rental fees for overnight berthing of vessels and counter rental at Tanah Merah Ferry Terminal for three months from March 2020. MPA will provide an additional 35% rebate to these operators.

IV-3. Grant 100% Waiver of Public Licence Fees for Passenger Terminal Operators

MPA will grant passenger terminal operators, namely SCCPL and SATS-Creuers Cruise Services Pte. Ltd., a 100% waiver of their public licence fees for one year.

MORE INFORMATION

For more information, please contact MPA at AR_MPA@mpa.gov.sg.

(V) Arts and Culture Sector

V-1. Provide New Job Support Funding

The National Arts Council (NAC) will provide funding for major companies and leading arts groups to retain jobs in the arts and culture sector. Collectively, these arts organisations are key to sustaining a vibrant and mature arts scene, creating opportunities for arts practitioners while engaging and growing audiences.

V-2. Enhance the Capability Development Scheme for the Arts (CDSA)

NAC will further enhance the CDSA to support the upskilling and professional development of arts organisations and practitioners. This will prepare the arts and culture sector for the post-COVID-19 recovery. The enhanced CDSA will support a wider group of arts and culture organisations and practitioners, including freelancers, up to end-2020.

V-3. Introduce New Fund for Digitalisation of Arts and Culture Content

The Ministry of Culture, Community and Youth (MCCY), NAC, and the National Heritage Board (NHB) will champion efforts to promote digitalisation of arts and culture content through a new fund. This will support arts and cultural institutions, organisations, and practitioners to present works digitally, offer new experiences for audiences, and create new economic opportunities.

More details on the above measures will be provided by MCCY, NAC, and NHB subsequently.

ANNEX B-9: BUILDING CAPABILITIES AND RESILIENCE

(I) Boosting Enterprise Transformation

I-1. Enhancements to Enterprise Development Grant (EDG)

The EDG, announced at Budget 2018, is a holistic scheme providing customised support to local enterprises for their growth and transformation. It supports enterprises in undertaking projects in three areas: Core Capabilities, Innovation and Productivity, and Market Access. At Budget 2019, the maximum support level of up to 70% was extended to 31 March 2023.

From 1 April 2020 to 31 December 2020, the support level will be raised from up to 70% to up to 80%. For enterprises that are most severely impacted by COVID-19, the maximum support level will be further raised to 90% on a case-by-case basis. Enhanced support will be granted to enterprises that plan to refresh their business models and find new opportunities.

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 (SFEC).

Enterprises can approach Enterprise Singapore to ask for flexibility in the grant disbursement schedule.

To qualify for the EDG, enterprises will need to fulfil the following criteria:

- a) Be registered and operating in Singapore;
- b) Have a minimum of 30% local shareholding; and
- c) Be in a financially viable position to start and complete the project.

In addition, to ensure that the benefits of enterprise transformation are passed on to our workers, enterprises will need to commit to improving workers' outcomes (such as wage increment, job creation, job re-design, or training for existing staff) in order to qualify for the EDG, with effect from 1 April 2020.

MORE INFORMATION

Enterprises can apply for the EDG through the Business Grants Portal. For more information on EDG, please contact Enterprise Singapore at enquiry@enterprisesg.gov.sg.

I-2. Enhancements to Productivity Solutions Grant (PSG)

The PSG, announced at Budget 2018, provides support to enterprises in their transformation journey through funding support for the adoption of off-the-shelf productivity solutions and equipment that have been pre-approved by the Government. Currently, the maximum support level is 70%, until 31 March 2023.

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

Enterprises can apply for the PSG through the Business Grants Portal.

MORE INFORMATION

For more information on PSG, please contact Enterprise Singapore at enquiry@enterprisesg.gov.sg.

I-3. Enhancements to SMEs Go Digital

SMEs Go Digital helps small and medium enterprises (SMEs) build digital capabilities.

Expansion of scope of pre-approved solutions under PSG

Under SMEs Go Digital, SMEs receive funding support for the adoption of pre-approved digital solutions through the PSG.

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.

PSG will cover:

- a) Online collaboration tools;
- b) Virtual meeting and telephony tools;
- c) Queue management systems; and
- d) Temperature screening solutions.

The list of digital solutions for PSG can be found on the Tech Depot (www.smeportal.sg/content/tech-depot/en/home.html).

SMEs that are looking for visitor registration and contact tracing tools can access free trials provided by the tech industry (<https://www.imda.gov.sg/bizgodigital>).

SMEs can apply for these digital solutions if they meet the following criteria:

- a) Registered and operating in Singapore;

- b) Purchase, lease or subscription of the IT solutions or equipment must be used in Singapore; and
- c) Minimum 30% local shareholding.

Advanced Digital Solutions

To help enterprises deepen their digital capabilities to strengthen business continuity measures and build resilience, IMDA and Enterprise Singapore will **provide up to 80% funding support for enterprises to adopt advanced digital solutions from 1 May 2020 to 31 December 2020**. This will be done in collaboration with partners that can scale reach and implement digital solutions, both within the enterprise and across the industry.

Examples include:

- a) Advanced security and facilities management systems for buildings – cluster guarding¹, digital concierges², sensors and analytics for energy management and predictive maintenance, smart toilet systems, and mobile robots for security and/or cleaning. These solutions will help enterprises balance the need to minimise physical contact among staff, with the increased demand for security, cleaning and maintenance. It will also help to integrate security, cleaning and maintenance for more seamless facilities management.
- b) Integrated Business-to-Business (B2B) systems to facilitate end-to-end transactions between buyers and sellers. These would help enterprises transit from manual/paper transactions to electronic transactions by covering inter-linked transactions such as e-procurement, e-invoicing, e-payments, and inventory management.

Funding support can cover costs for hardware and software, infrastructure, connectivity, cybersecurity, integration, development, enhancement, and project management. It can also cover costs of replacing or expanding legacy systems and existing infrastructures.

Industry partners with a good track record of helping SMEs digitalise will be invited to submit proposals. The proposals, when supported, will be published as projects on IMDA website. Any eligible enterprise may choose to approach the project lead to join the project.

To be eligible, enterprises will need to fulfil the following criteria:

- a) Be registered and operating in Singapore;
- b) Have a minimum of 30% local shareholding; and
- c) Be in a financially viable position to start and complete the project.

¹ Cluster guarding solutions enable the monitoring of a cluster of buildings using a single team, removing the need to deploy guards at each building.

² Digital concierges perform tasks that physical concierges do (i.e. take requests, make bookings, answer questions) through a technology platform such as a kiosk or mobile application.

MORE INFORMATION

For more information on SMEs Go Digital, please contact IMDA at info@imda.gov.sg.

I-4. E-invoicing Registration Grant

Singapore's nationwide e-invoicing network is based on the international open framework Peppol, which allows businesses to send e-invoices from their accounting and Enterprise Resource Planning (ERP) systems directly to their buyers. This helps businesses improve efficiency, reduce cost, enjoy faster payment cycles, and build a strong foundation for digitalisation.

The adoption of e-invoicing will also help businesses implement work-from-home plans by eliminating the need to handle paper invoices.

Businesses registered on the nationwide e-invoicing network on or before 31 December 2020 will receive a one-time grant of \$200³. Businesses can register through more than 50 Peppol-ready accounting and ERP solutions. Once registered on the nationwide e-invoicing network, businesses will be able to send and receive e-invoices through the network. 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. More details will be announced later.

MORE INFORMATION

For more information on the E-invoicing Registration Grant, please visit www.imda.gov.sg/einvoice or contact einvoice@imda.gov.sg.

³ Adopting e-invoicing may involve a small incremental cost which the grant can help offset.

(II) Training

II-1. Enhancements to Course Fee Subsidy and Absentee Payroll (AP)

SkillsFuture Singapore (SSG) provides course fee subsidies and absentee payroll⁴ for a wide range of approved courses to support employers in sending their employees for training.

Under the Stabilisation and Support Package (SSP), SSG is providing enhanced course fee subsidies (Table 1) and absentee payroll (AP) rates (Table 2) for employers in sectors directly affected by the COVID-19 outbreak (i.e. air transport, tourism, retail, and food services), when they sponsor their workers for eligible courses. These enhancements will last for three months and aim to encourage employers to make use of the downtime to send their workers for training, such that companies can be in a position of strength to capitalise on the upswing when the economy recovers.

In view of the worsening COVID-19 situation and the increasingly uncertain economic outlook, SSG will further enhance training support measures to provide greater help to companies.

Extension of Course Fee Subsidy to New Sectors

SSG will extend the enhanced course fee subsidy (Table 1) to the Land Transport⁵ and Arts and Culture sectors. These enhanced rates will apply for selected sector-specific training programmes offered by SSG-appointed training partners.

⁴ Absentee payroll is a grant to help employers defray the manpower costs incurred when they send their employees for certifiable skills during working hours.

⁵ This applies to point-to-point transport and private hire buses.

Table 1: Course fee subsidy rates

Type of Course	Current Baseline Course Fee Subsidy*	COVID-19 Course Fee Subsidy Support for selected courses
Courses by SSG Appointed CET Centres	70% (PMET-level courses); 90% (Non-PMET level courses)	90%
Certifiable Courses Approved by SSG	50% [#] (PMET-level courses); 80% [^] (Non-PMET-level courses)	

*Today, Singapore Citizens aged 40 and above are already eligible for up to 90% of course fee subsidy for SSG-approved courses through the SkillsFuture Mid-Career Enhanced Subsidy. Local SMEs sending their Singapore Citizen / Permanent Resident employees for SSG-approved courses are also eligible for up to 90% course fee subsidy under the Enhanced Training Support for SMEs. The rates in the table do not apply to employer-supported training under the Workfare Training Support (WTS) scheme, where Singapore Citizens aged 35 years and above, and with salary up to \$2,000, are already supported at more generous rates – course fee subsidy of 95%, capped at \$26.50/hr for non-PMET level courses and \$53/hr for PMET level courses.

[#] Course fee subsidy is subject to a cap at \$15/hr

[^] Course fee subsidy is subject to a cap at \$17/hr

Extension of Absentee Payroll

SSG will also progressively extend enhanced absentee payroll rates (Table 2) to all sectors, to provide support for more employers to upskill their workers.

Table 2: Absentee payroll (AP) rates

Firm Type	Current AP Rates*	Enhanced AP Rates
Non-SMEs	80% of hourly basic salary (capped at \$4.50 per trainee-hour)	90% of hourly basic salary (capped at \$10 per trainee-hour)
SMEs	80% of hourly basic salary (capped at \$7.50 per trainee-hour)	

* For both non-SMEs and SMEs, funding rate under the Workfare Training Support (WTS) scheme is 95% of hourly basic salary for Singapore Citizens aged 35 years & above, and with salary up to \$2,000

From 1 April 2020, the enhanced absentee payroll rates will be extended to the Land Transport and Arts and Culture sectors. Similar to the sectors supported under the SSP, these enhanced rates will apply for selected sector-specific training programmes offered by SSG-appointed training partners.

From 1 May 2020, the enhanced absentee payroll rates will be further extended to cover all sectors. This will apply to all courses that are eligible for absentee payroll funding today, e.g. selected courses by SSG-appointed CET Centres or certifiable courses by

other SSG-approved training providers. Employers are advised to check with training providers on the courses that are eligible for absentee payroll funding.

Duration of Training Support

The above training support measures will cover eligible courses that start before 1 January 2021. This will provide sustained support for employers to upskill their workers as they prepare for recovery.

MORE INFORMATION

For more information, please contact SkillsFuture Singapore at <https://www.ssg.gov.sg/feedback>.

(III) Building Resilience

III-1. SG Together Enhancing Enterprise Resilience (STEER)

The private sector, in partnership with the Government, has been supporting enterprises affected by COVID-19. To encourage more industry players to pool their resources to support the business community, the SG Together Enhancing Enterprise Resilience (STEER) programme was launched by Enterprise Singapore under the Stabilisation and Support Package.

STEER supports funds set up by the Trade Associations and Chambers (TACs) or industry groupings⁶, with the aim of helping businesses tide over the challenges arising from COVID-19, and to push on with transformation efforts in preparation for economic recovery. Under the programme, Enterprise Singapore matches \$1 for every \$4 raised by such industry-led funds, up to \$1 million per fund.

The Government will enhance STEER by increasing the matching ratio. From 1 April 2020, Enterprise Singapore will match \$1 for every \$2 raised by such industry-led funds, up to \$1 million per fund.

Areas that can be covered by STEER-supported funds include:

- a) Business Sustenance – Grants to cope with the current economic situation, such as working capital, rental support, wage support, and crisis management costs;
- b) Business Growth – Grants to position enterprises for continued growth through

⁶ An industry grouping is defined as a group of at least five companies collaborating to set up a fund, with an independent legal entity set up and an independent 3rd party secretariat supporting the management of the fund.

- and beyond the crisis, such as support for marketing costs, market diversification efforts, and branding & design costs; and
- c) Capability Upgrading – Grants for businesses to continue upgrading their capabilities, such as training support, reskilling of workers, purchase of productivity solutions, and business process improvements.

Interested TACs and business groups can submit their proposals to Enterprise Singapore from **now until 2 Mar 2021**. Proposals will be assessed on a case-by-case basis.

Upon qualifying for STEER, TACs and industry groupings will need to use the matching grant from Enterprise Singapore within 18 months.

MORE INFORMATION

For more information on STEER, please contact Enterprise Singapore at enquiry@enterprisesg.gov.sg.

ANNEX C-1: USE OF PAST RESERVES IN SUPPLEMENTARY BUDGET

Table 1: Measures that draw on Past Reserves in Supplementary Budget

Name of measure	Purpose	Size (\$m)*
Enhanced Jobs Support Scheme (JSS)	Enhance and extend JSS, including additional tiers of support for severely-affected sectors.	13,753
Self-Employed Person (SEP) Income Relief Scheme (SIRS)	Provide support for SEPs.	1,195
Aviation Support Package	Support the aviation sector during the COVID-19 pandemic.	350
Enhanced financing schemes	Enhance financing schemes for enterprises to ensure that firms continue to have access to credit.	1,701
Total		17,000

*Figures may not add up due to rounding.