



Is Your Enterprise Ready For The Digital Resilience Bonus?

Uplifting the digital capabilities of enterprises in the Food Services and Retail Sectors

WHAT IS THE DIGITAL RESILIENCE BONUS?



The Digital Resilience Bonus was announced as part of Singapore's Fortitude Budget by DPM on 26 May 2020

Aims to help enterprises emerge stronger from COVID-19 pandemic, help them adapt quickly and become more competitive in today's new normal

“ Those who are willing to transform will not be left behind... These shifts are already taking place, but COVID-19 has accelerated them. Our businesses must adapt, and we will support them. ”

-- Heng Swee Keat, DPM and Minister for Finance



Those in F&B, retail getting digital solutions subsidies have doubled to more than 3,500

Lester Wong

Local small and medium-sized enterprises (SMEs) are increasingly stepping up digitalisation efforts

"I think they have brunt of the impact but they are trying to move forward because they rely so much on moving in and out of the premises."
Mr Iswaran at White Restaurant let yesterday, the two of Singapore's cuit breaker perio beverage business to reopen for dinin
White Restaura white bee hoon di range of digital sol
These include a company and onli platform Odile to tegrated software die the taking of and marketing.
White Restaura ager Sam Lim said

Uplifting digital capabilities for a broad base of enterprises through the Digital Resilience Bonus

- ▶ As a pilot, the Bonus will be targeted at **Food Services and Retail sectors**.
- ▶ Greater urgency for these sectors as they are the most affected by safe distancing measures even as we gradually reopen the economy.
- ▶ The Bonus of **up to \$10,000** is an added incentive to help enterprises in these sectors adopt or deepen their use of digital solutions, improve their productivity and competitiveness.



Going digital as the new normal – Example



Foreword Coffee Roasters director Lim Wei Jie said sales increased tenfold after the company launched a new website in April by adopting an e-commerce development package. The local coffee chain will be receiving payouts from the Digital Resilience Bonus. PHOTO: FOREWORD COFFEE ROASTERS



- ▶ Sales increased 10-fold, a month after the local café chain with 3 outlets launched its e-Commerce website in April 2020 with support from SMEs Go Digital.
- ▶ Company had been planning for an e-payment and digital ordering system. Now with DRB payout to defray the costs, they are able to implement the system sooner than planned.

Going digital as the new normal – Example



WHITE
三巴旺白米粉

- ▶ Implemented an integrated e-platform for order-taking, online deliveries and digital marketing.
- ▶ Two-thirds of its business has been sustained through online orders during the circuit breaker period.
- ▶ Mr Victor Tay, MD commented that delivery sales literally helped them survive COVID-19. They felt very lucky and blessed that they decided to get started early.

Going digital as the new normal – Example



Seonggong (SEORAE Korean Charcoal BBQ, PATBINGSOO Korean Dining House, HONGDAE OPPA Korean Dining House and 9PM KKOCHI Korean Skewers)

- ▶ Due to Circuit Breaker restrictions, CEO Wilyawati Tjiu, owner of Korean food services specialist, had to find a way to overcome the lack of walk-in customers and minimize revenue loss.
- ▶ Since getting onboard food delivery platforms with funding support, business for takeout orders grew by over 20%.
- ▶ Moving on to use digital ordering system that provides insights on customers' habits and preferences, as well as transform its current Excel spreadsheets and labour-intensive processing of 300 to 600 paper invoices a month to HR/payroll and accounting solutions supported by the PSG grant.

DIGITAL RESILIENCE BONUS

Enterprises in Food Services and Retail are eligible to receive bonus payouts of up to **\$10,000** if they:

- Are incorporated on or before 26 May 2020;
- Have registered UEN with PayNow Corporate and Nationwide E-Invoicing Network; and
- Are using digital solutions that qualify for the respective Bonus categories by 30 June 2021.



The Bonus is on top of various enhanced support available for digital transformation

SG:D | SMEs GO DIGITAL

Start Digital

Start Your Business Right with basic and easy-to-deploy tools

- **Start Digital Packs** – Newly incorporated SMEs and those that have not digitalised can take up foundational solutions at no cost for at least 6 months with a minimum 18-month contract
- **Precinct-level Digitalisation** packages for heartland enterprises
- **Basic Advisory and Specialist Consultancy Services**

Go Digital

Enhance Your Business Competitive Advantage by becoming digital to the core

- **Productivity Solutions Grant (PSG)** - More than 200 pre-approved digital solutions with up to 80% funding support (till 31 Dec 2020)
- **Industry Digital Plans** - sector-specific roadmaps for digital transformation
- **Digital Project Management Services**
- **Food Delivery and E-Commerce Booster Packages** – helps F&B and Retail SMEs to kick-start their online presence

Grow Digital

Grow Your Business Overseas via digital platforms

- **B2B and B2C platforms** – connects SMEs to pre-approved e-commerce platforms that have regional or global reach
- **Multichannel E-Commerce Platform** – access to overseas e-marketplaces with digital marketing and training support

Overview of Digital Solutions that qualify for DRB

Qualified solutions under 3 categories:

1. Business Processes

Category 1
(\$2,500)

All 3 solutions:

- (i) Accounting,
- (ii) HR/Payroll and
- (iii) Digital Ordering (Dine in/Takeaway)

RETAIL

All 3 solutions:

- (i) Accounting,
- (ii) HR/Payroll and
- (iii) Inventory Management

2. Digital Presence

Category 2
(\$2,500)

Online food delivery (via food delivery platforms or own online shopfront) or e-procurement

e-Commerce



3. Data Mining and Analytics

Category 3
(\$5,000)

Data mining & analytics

How will my enterprise benefit from using the digital solutions?



e-Payment (PayNow Corporate) and e-invoicing (Peppol) enable your business to carry out cashless and paperless transactions, thus reducing the need for physical interactions between buyers and suppliers.

Accounting and HR/payroll solutions enable your staff to telecommute without compromising the day-to-day back office functions.

Digital Ordering for dining in and takeaways enable your patrons to place their own orders and make payments digitally, with the orders routed to the kitchen immediately for food preparation.

Inventory Management enable your inventory movements to be automatically synchronised with your orders, sales and deliveries, thus avoiding under or over-stocking and eradicating the need for manual stock-taking.

e-Commerce, e-Procurement and Food Delivery Platforms enable your business to have better engagement with your existing customers and allow you to expand your market reach far beyond your physical shopfronts.

Data Mining and Analytics enable you to optimise business outcomes (e.g. maximise conversion, optimise product mix, reduce wastage) through analysing consolidated data from multiple sources in an insightful way (e.g. time series, decision trees, customer segmentation).

What are the digital solutions that qualify for DRB?

Visit <http://www.imda.gov.sg/DRBonus> for the most current listings

What are the digital solutions that qualify for DRB?

Food Services Sector

Categories	Solution Types	Solution List
Category 1	1.1 Accounting 1.2 HR/Payroll and 1.3 Digital Ordering for Dine-in/Takeaway	Accounting (435.66KB) HR Payroll (415.73KB) Dine-in Takeaway (397.01KB)
Category 2	Online food delivery (via food delivery platforms or own online shopfront) or e-procurement	Online food delivery or e-Procurement (390.35KB)
Category 3	Data mining and analytics	To be added

If the digital solution you have used or plan to use is not in the above list, you may request your Solution Provider to seek qualification with IMDA, starting from August 2020. More information on this will be made available.

Retail Sector

Category	Solution Types	Solution List
Category 1	1.1 Accounting 1.2 HR/Payroll and 1.3 Inventory Management	Accounting (435.66KB) HR Payroll (415.73KB) Inventory Management (397.97KB)
Category 2	e-Commerce	e-Commerce (475.46KB)
Category 3	Data mining and analytics	To be added

IMD INFOCOMM MEDIA DEVELOPMENT AUTHORITY

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List of Accounting Solutions qualified for Digital Resilience Bonus (DRB)

SNO	Solution Provider	Solution Name	Contact Information
10	Advanced Micro Control Pte Ltd	Moneyworks GOLD / Moneyworks Datacentre / Moneyworks NOW	Web URL: http://www.amc.com.sg Contact Hotline: 6589 8818 Contact Email: sales@amc.com.sg
11	Andre Corporate Pte Ltd	ABSS Premier Version 23.0	Web URL: https://www.andrecorpl.com/psg-for-abss-premier-software/ Contact Hotline: 9225 8858 / 6396 0663 Contact Email: consultants@andre.com.sg
12	Apscom Solutions	ABSS Premier	Web URL: www.sqlaccounting.sg/psg-for-sql-account Contact Hotline: 9720 6813 Contact Email: carol.kok@apscomsolutions.com
13	Asian Business Software Solutions Pte Ltd	ABSS Premier Version 23	Web URL: www.abssasia.com Contact Hotline: 6505 6582 Contact Email: cs.sg@abssasia.com
14	Autocount (S) Pte Ltd	Autocount Accounting	Web URL: www.autocountsoft.com.sg Contact Hotline: 8321 9689 Contact Email: sales.sg@autocountsoft.com
15	Beaufort Tax Consultants Pte Ltd	Beaufort-Xero Solutions	Web URL: https://www.xero.beaufort.sg/ Contact Hotline: 6227 7269 Contact Email: contact@beaufort.sg
16	Cfo Accounts And Services Pte Ltd	Xero Cloud Accounting Software Version 10.5	Web URL: www.cfoacc.com.sg Contact Hotline: 6636 9366 Contact Email: marketing@cfoacc.com.sg
17	Cloud Accounting & Consultancy Pte Ltd	Xero Version 10.5	Web URL: http://CFOSG.SG Contact Hotline: 6721 9545 Contact Email: XERO@CFOSG.SG
18	Comptrac Systems Technology Pte Ltd	Sage 300 Advanced Edition Version 2019	Web URL: www.comptrac.com.sg Contact Hotline: 6848 1273 / 9823 1221 Contact Email: ITGRANTS@comptrac.com.sg

MANDATORY REQUIREMENTS



Checklist for Mandatory Requirements (1/3)

1. As at 26 May 2020, does your UEN falls under the Food Services or Retail sectors?

▶ What is the Singapore Standard Industrial Classification (SSIC) Code?

SSIC Code is the representative number used to define the **primary business activity** of a company when you register your company with ACRA.

▶ What are the businesses that qualify?

Food Services enterprises include restaurants, cafes, snack bars and food kiosks, bakeries, fast food outlets, food caterers, canteens, food courts, coffee shops and eating houses.

Retail enterprises include those in footwear, bags, clothing, furniture, jewellery, watches, cosmetics, hardware, pet supplies, toys, books, handphones and computer hardware.

To view all the eligible SSIC codes, visit: <http://www.imda.gov.sg/DRBonus#3>

List of Food Services SSICs qualified for Digital Resilience Bonus (DRB)

SSIC	Description
56111	Restaurants
56112	Cafes and coffee houses
56121	Fast food outlets
56122	Food courts, coffee shops, and eating houses (with mainly food and beverage income)
56123	Snack bars and food kiosks (mainly for takeaway)
56140	Stalls selling cooked food and prepared drinks (including stalls at food courts and mobile food hawkers)
56201	Food caterers
56202	Canteens
56130	Pubs
10712*	Manufacture of bread, cakes and confectionary

* Only applicable to companies with shopfronts

List of Retail SSICs qualified for Digital Resilience Bonus (1/4)

SSIC	Description
47111	Supermarkets
47112	Mini-marts, convenience stores and provision shops
47191	Department stores
47192	Department stores cum supermarkets (including hypermarkets)
47199	Retail sale in other non-specialised stores n.e.c.
47211	Retail sale of fruits and vegetables
47212	Retail sale of meat, poultry, eggs and seafood
47213	Retail sale of confectionery and bakery products (not manufactured on site)
47214	Retail sale of health supplements
47219	Retail sale of food n.e.c.
47220	Retail sale of beverages
47230	Retail sale of tobacco products
47311	Retail sale of motor vehicles except motorcycles and scooters
47312	Retail sale of motorcycles and scooters
47313	Retail sale of tyres and batteries
47314	Retail sale of spare parts and accessories for motor vehicles
47320	Retail sale of automotive fuel (e.g. petrol kiosks, CNG refilling stations)

List of Retail SSICs qualified for Digital Resilience Bonus (2/4)

SSIC	Description
47411	Retail sale of handphones
47412	Retail sale of computer hardware including handheld computers) and peripheral equipment, and computer software (except games and cybersecurity hardware and software)
47413	Retail sale of computer games (including electronic games and video game consoles)
47414	Retail sale of computer and office equipment consumables (eg printer cartridges)
47415	Retail sale of cyber security software, hardware and peripheral equipment
47420	Retail sale of audio and video equipment (eg radio and television sets, sound reproducing and recording equipment)
47510	Retail sale of textiles
47521	Retail sale of paints
47522	Retail sale of hardware (eg chains, changkols, axes)
47529	Retail sale of hardware, paint and glass n.e.c. (eg wood, glass, sanitary ware, Do-It- Yourself materials)
47531	Retail sale of furniture (including mattresses, cushions)
47532	Retail sale of furnishings (eg curtains, carpets, pillow cases)
47533	Retail sale of lighting and lighting accessories
47534	Retail sale of crockery, cutlery and kitchen utensils
47535	Retail sale of household electrical appliances and equipment (eg vacuum cleaners, washing machines, refrigerators)
47536	Retail sale of musical instruments and scores
47537	Retail sale of security and fire-fighting equipment

List of Retail SSICs qualified for Digital Resilience Bonus (3/4)

SSIC	Description
47539	Retail sale of electrical household appliances, furniture, lighting equipment and other household articles n.e.c
47610	Retail sale of books, newspapers and stationery (including news vendors)
47620	Retail sale of music and video recordings (e.g. DVDs, Blu-ray discs)
47630	Retail sale of sports apparel and equipment (including bicycles, boats and healthcare equipment)
47640	Retail sale of games and toys
47711	Retail sale of clothing for adults
47712	Retail sale of children and infants' clothing (including products and accessories for infants)
47713	Retail sale of footwear
47714	Retail sale of bags, luggage and travel accessories
47715	Retail sale of sewing and clothing accessories (eg button, thread, lace, zip, belt, tie)
47719	Retail sale of clothing, footwear and leather articles n.e.c.
47721	Retail sale of cosmetics and toiletries (including skin care products)
47722	Pharmacies and drug stores (Western) for vehicles except motorcycles and scooters
47723	Chinese medicine shops
47729	Retail sale of pharmaceutical and medical goods n.e.c.
47731	Retail sale of jewellery made from precious metals and stones
47732	Retail sale of costume jewellery
47733	Retail sale of watches and clocks

List of Retail SSICs qualified for Digital Resilience Bonus

(4/4)

SSIC	Description
47739	Retail sale of personal effects n.e.c.
47741	Retail sale of antiques and works of art
47742	Retail sale of handicrafts, collectibles and gifts
47743	Retail sale of cut flowers (including wreaths)
47744	Retail sale of artificial flowers and plants
47745	Retail sale of aquarium fishes (including food and accessories)
47746	Retail sale of pet birds and animals (including food and accessories)
47749	Retail sale of handicrafts and fancy goods, flowers, plants and pet animals n.e.c.
47751	Retail sale of spectacles and other optical goods
47752	Retail sale of cameras and other photographic goods
47759	Retail sale of optical and photographic goods n.e.c.
47761	Retail sale of joss paper and other ceremonial products
47762	Retail sale of liquefied petroleum gas (LPG) for vehicles except motorcycles and scooter
47769	Retail sale of specific commodities n.e.c.
47770	Retail sale of second-hand goods in stores
47801	Stalls (including pushcarts) selling uncooked food
47802	Retail sale via internet (with income mainly from online sales)
47910	Retail sale of watches and clocks
47991	Retail sale via vending machines (with income mainly from vending machine sales)
47992	Other retail sale not in stores, stalls or markets (eg sale via door-to-door canvassing, mail order houses, TV)

Checklist for Mandatory Requirements (2/3)

2. Was your company registered on or before 26 May 2020?

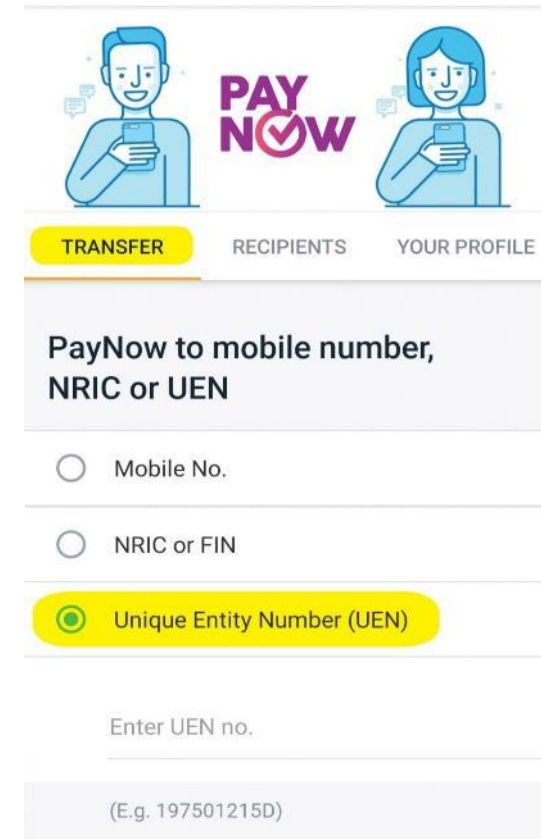
▶ What is Unique Entity Number (UEN)?

All legal enterprises in Singapore are issued an official identification number by the Government when they register with ACRA as a business entity. This permanent identifier is necessary for transactions with all Singapore government authorities.

3. Is your UEN registered with a PayNow Corporate account?

▶ Why do I need a PayNow Corporate account?

After verifying your eligibility, IMDA will issue the Bonus payout to your PayNow Corporate account, based on your UEN.



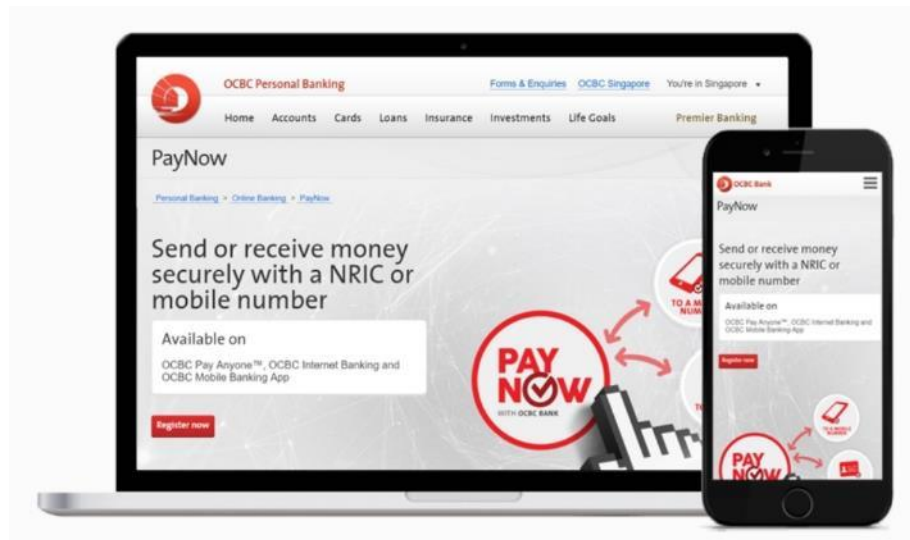
The screenshot shows the PayNow mobile app interface. At the top, there are two icons of people holding phones, one on the left and one on the right, with the text 'PAY NOW' in the center. Below the icons are three tabs: 'TRANSFER' (highlighted in yellow), 'RECIPIENTS', and 'YOUR PROFILE'. The main content area is titled 'PayNow to mobile number, NRIC or UEN'. There are three radio button options: 'Mobile No.', 'NRIC or FIN', and 'Unique Entity Number (UEN)'. The 'Unique Entity Number (UEN)' option is selected and highlighted in yellow. Below the options is a text input field labeled 'Enter UEN no.' with a placeholder example '(E.g. 197501215D)'.

Where can I get help for PayNow Corporate?



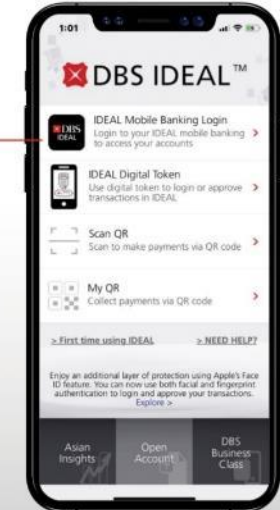
You can approach your preferred bank to set up or to confirm that your account is active.

Our banking partners DBS, OCBC and UOB will gladly offer you further assistance.



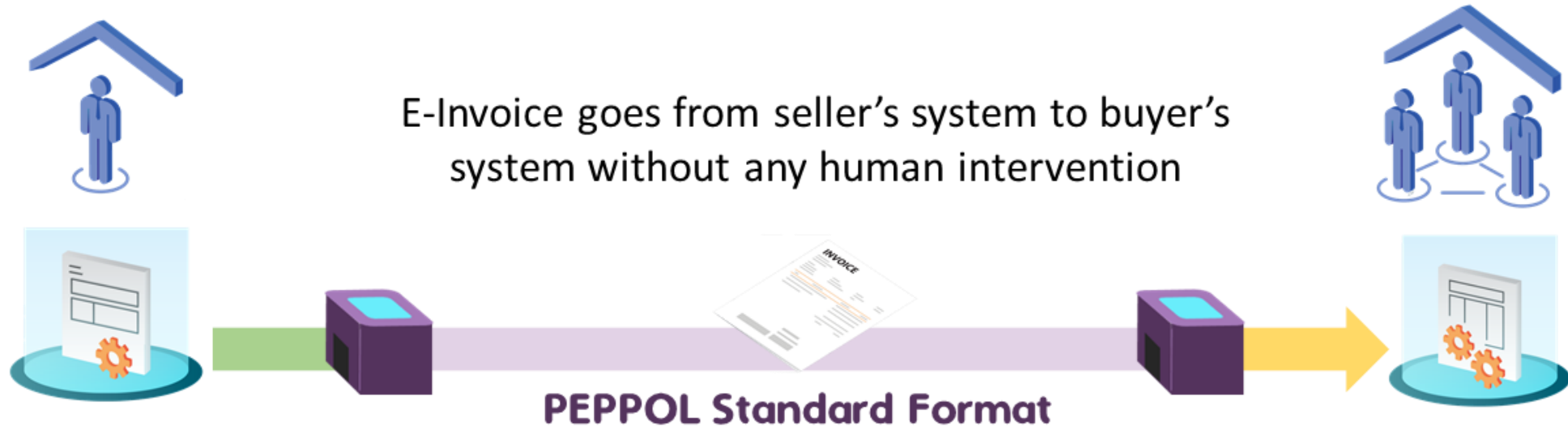
REGISTERING FOR PAYNOW CORPORATE (MOBILE)

Step 1:
Login to IDEAL.



What is E-Invoicing?

E-invoicing is the direct transmission of invoices in structured digital format from one finance system to another between suppliers and buyers.



Note: These are NOT e-Invoices



Emailing PDF



Optical Character Recognition



Extranet Online Portal

Why should I adopt E-Invoicing?

- **Improve supplier relationships through prompt payment**

E-invoicing allows for more efficient processing of supplier invoices and promotes on-time payments. This helps build credibility and trust with your suppliers ensuring uninterrupted supplies.

- **Reduce cost**

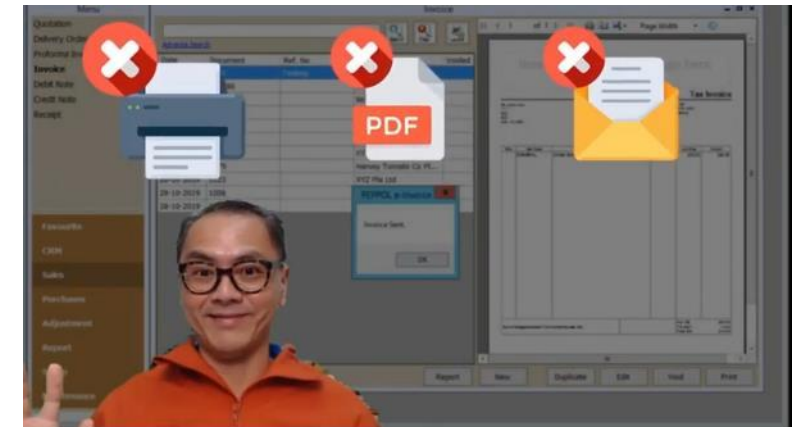
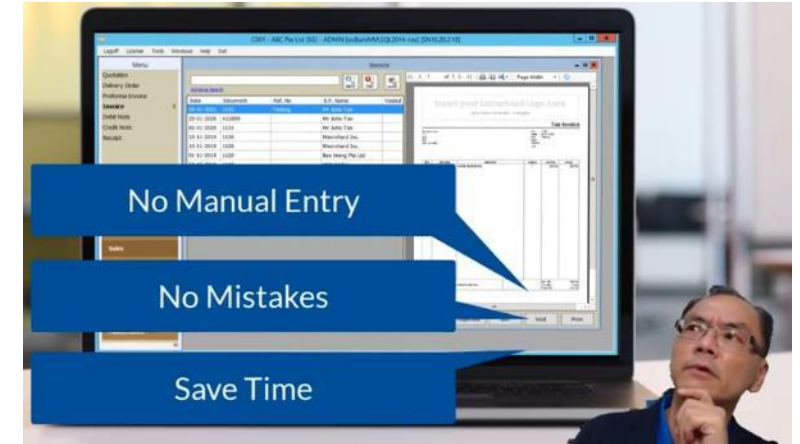
E-invoicing reduces business costs (eg. storage and retrieval of hardcopy invoices)

- **Green-friendly**

E-invoicing reduces the use of paper and plays a part in mitigating climate change

- **Improve cash flow management**

E-invoicing contributes to faster payment from business customers as the customers can process invoices more efficiently. Thus it helps to free up working capital and improves cash flow management.



Checklist for Mandatory Requirements (3/3)

4. Is your UEN registered on the Peppol Nationwide E-Invoicing Network?

- ▶ I'm already using a Peppol-ready Accounting/ERP solution. What's next?

Contact your solution provider to register your UEN on to the Global Directory and obtain your Peppol ID.

- ▶ I'm not sure if my Accounting/ERP solution is Peppol-ready. How do I check?

All Peppol-ready Service Providers & Access Point Providers are listed on www.imda.gov.sg/einvoice

Here's how to take your first step:

Scan the QR to sign up with your company's UEN and basic details through any of these IMDA pre-approved e-invoicing solution providers:



E-INVOICING REGISTRATION GRANT



REGISTER FOR
E-INVOICING
AND GET **\$200**



About The E-Invoicing Registration Grant

The E-Invoicing Registration Grant (ERG) is administered by IMDA in partnership with Enterprise Singapore to help businesses digitalise. This one-time grant of \$200 aims to encourage all organisations to join the Nationwide E-invoicing Network, which businesses can benefit from improved efficiency, reduced cost and be paid in a timely manner.



How to get your business on-board e-invoicing?

STEP 1 Connect to Network

Get on-board E-Invoicing with our Peppol-Ready service providers, catered for different business needs.

For SMEs

Businesses on Accounting/ERP solutions that are Peppol-Ready just need to activate the feature. Otherwise, consider subscribing to one of the Peppol-Ready solutions which best fit your business needs. Free solutions are also available for businesses looking for basic e-invoicing capabilities.



Accounting/ERP Solutions



Free E-Invoicing Solutions

For Large Enterprises

For enterprises with your own in-house accounting/ERP solution, get in touch with an Access Point provider and get connected to the Peppol network.



Access Point Providers

STEP 2 Get Your Peppol ID

A Peppol ID allows you to exchange e-invoices over the network. Register your business in the Global Directory with your UEN and obtain your Peppol ID

In-house Solution

Access Point provider will help your business to register

Service Provider Solution

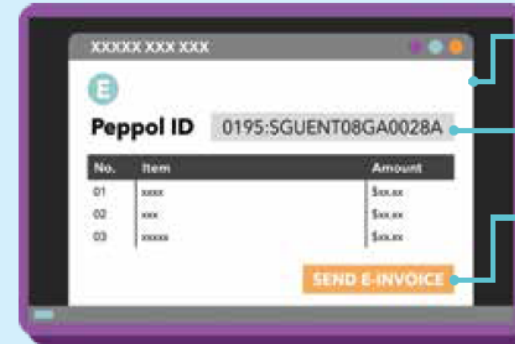
Look for the opt-in option to register your business

Peppol ID

0195:SGUENT08GA0028A



STEP 3 Send and Receive E-invoices



- 1 Create invoice
- 2 Enter your receiver's Peppol ID
- 3 Send e-invoice!

Receive e-invoices seamlessly into your finance solution

How much does it cost to use e-invoices?

The cost of e-invoicing varies from Free to \$0.30 per e-invoice depending on the platform and features you subscribe to.

Find out more at www.imda.gov.sg/einvoice

RECEIVING THE AUTO-PAYOUT



4 Steps To The Digital Resilience Bonus

STEP 1:

Take up digital solutions that qualify for the Bonus

STEP 2:

Sign up for PayNow Corporate and Nationwide e-Invoicing Network

STEP 3:

Solution provider will send UEN and usage info to IMDA

STEP 4:

Receive bonus via PayNow Corporate

- ▶ Payouts to the first batch of eligible enterprises took place in August 2020.
- ▶ IMDA has a monthly cycle of assessing enterprises' eligibility and making the payouts.
- ▶ Those that adopt later will receive their Bonus in later months.

When can I get the bonus payment?

- ▶ Assessment of eligibility is based on whether an enterprise fulfils the criteria with evidence of utilisation for the specified digital solutions.
- ▶ Processing time will take about 1 to 2 months, after the submission of UENs and usage information by the Qualified Solution Providers or Supporting Banks to IMDA.
- ▶ Bonus will be paid into your PayNow Corporate account. Check your account statement to see if you have received the one-time Bonus for the respective category you qualified for.

“Mock-up” For illustration

Restaurant Name	ABC Food Pte Ltd
SSIC Code	56111 Restaurant
Incorporated Date	10 th Dec 1998
Corporate PayNow	Yes, signed up recently
On E-Invoicing Network	Yes, signed up recently

Solutions that ABC Food Pte Ltd used on a monthly basis

Accounting Solution	✓ Listed on IMDA DRB website
HR/Payroll solution	○ Not listed on IMDA DRB website
Digital Ordering Solution	✓ Listed on IMDA DRB website
Online food delivery Solution	✓ Listed on IMDA DRB website
Data mining & analytics Solution	○ Not using any solutions

PAYOUTS	F&B
Category 1 (\$2,500)	All 3 solutions: (i) Accounting, (ii) HR/Payroll and (iii) Digital Ordering (Dine in/Takeaway)
Category 2 (\$2,500)	Online food delivery (via food delivery platforms or own online shopfront) or e-procurement
Category 3 (\$5,000)	Data mining & analytics

Am I eligible to Category 1 pay-out?

Answer = No as it did not fulfil all 3 solutions under Category 1

Am I eligible to Category 2 pay-out?

Answer = Yes

Am I eligible to Category 3 pay-out?

Answer = No

HOW DO I GET MY DIGITAL RESILIENCE BONUS?

Up to \$10,000 one-time cash payouts for Food Services and Retail enterprises



STEP 1

Approach one of our supporting banks
To register for a PayNow Corporate account



STEP 2

Register on the Nationwide E-invoicing Network with the help of your bank
To enjoy paperless billing and more efficient processing of supplier invoices



STEP 3

Take up digital solutions that qualify for the Digital Resilience Bonus
Or approach your bank for recommendations



STEP 4

Start using your digital solutions
And your bank or solution providers will submit usage information on your behalf to IMDA



STEP 5

Receive the auto-payout in your PayNow Corporate account
Submissions will be processed within 1 to 2 months

Don't Miss Out... Go Digital Now!



For more information on Digital Resilience Bonus
www.imda.gov.sg/DRBonus

DRB Training Recommendations



BUSINESS PROCESS

To enable enterprises to operate more efficiently and staff to work from home; reducing the need for physical contact

SkillsFuture for Digital Workplace
(Lhub, 2 days)



Digital Business: Technologies and Transformation
(SMU, 2 days)



DIGITAL PRESENCE

To enable enterprises to reach out to a wider network of customers in a scalable way

E-Commerce Order Fulfilment (The Lean Way)
(SMU, 2 days; e-learning available)



Growing Trade and Business in the Digital Marketplace
(NP, 1 day)



DATA ANALYTICS

To enable enterprises to have the right information to target customers, improve sales and optimise business models

Using Data Analytics to Increase ROI for Digital Marketing Campaigns
(SIRS, 1 day; e-learning available)



Data Driven Customer Experience
(NUS, 2 days)



Supported by:



In support of:



For general enquiries and assistance, please approach :



E: Startdigital@dbs.com



E: Startdigital@ocbc.com



E: DRBonus@uobgroup.com

For more details, visit www.imda.gov.sg/DRBonus



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THANK YOU

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Enterprise
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SG:D | SMEs GO DIGITAL