



新加坡全國商聯總會

THE FEDERATION OF MERCHANTS' ASSOCIATIONS, SINGAPORE

MCI (P) 086/08/2019 2020年6月·第13期

Blok 1 Joo Chiat Road #05-1019 Joo Chiat Complex Singapore 420001 Tel: 6741 4670 Fax: 6297 3945 Email: enquiry@fmas.org.sg

2019年新加坡邻里企业之星奖圆满举行 Singapore Heartland Enterprise Star Award 2019



酒店举行颁奖晚宴。筵开超过60席，成绩斐然。大会主宾贸工部兼教育部高级政务部长徐芳达亲临主持颁奖，以表扬得奖的邻里企业、商家和商联合会。

徐芳达在致词时，对总会子公司新加坡邻里企业中心私人有限公司的2020年工作成绩寄以厚望，并分享了“三个五”的伸展目标，即：服务的商联合会从三个增加五个到八个；协助转型的企业从40个增加五倍到200个；上课提升的雇主雇员人数从200个增加五倍到1000个。

本届新加坡邻里企业之星奖的主题为“企业重塑，活力再现”。共有32个邻里商家和五个商联合会凭着杰出表现抱回50个奖座。第五届新加坡邻里企业之星奖共设立了九个组别：

卓越企业奖：三个参赛商家，第一次参赛的Kenko 控股荣获最高荣耀之星奖。

优秀企业奖：24个商家竞逐五个组

别的最高荣耀之星奖，得奖者分别是第三次参赛的Damara Pte Ltd (最佳视觉营销)、第二次参赛的宝洲筒粿红龟粿 (最佳顾客服务)、第一次参赛的暹罗村泰国餐馆 (最佳营销)、Axe Factor Pte Ltd (最具特许经营潜力)、品食餐饮私人有限公司 (最佳创意)。

与时俱进小贩之星奖：五个参赛商家，第一次参赛的AJ Delights Pte Ltd 荣获最高荣耀之星奖。

杰出商联合会奖：五个参赛商联合会，忠邦城商贩联谊会荣获最高荣耀之星奖。

名人榜：五个得奖商家：第五次参赛的慧师傅国际专业风水、第四次参赛的Ultra Supplies、第三次参赛的Damara Pte Ltd、无名海南鸡饭、钊记油鸡面家。

(文转第2页)

新加坡全国商联总会与《联合晚报》联办的第五届新加坡邻里企业之星奖，在2019年12月5日于香格里拉大





(文接封面)

Singapore Heartland Enterprise Star Award (SHESA), jointly organised by FMAS and *Lianhe Wanbao*, held a prize-presentation dinner on 5 December 2019 at Shangri-La Hotel. Mr Chee Hong Tat, Senior Minister of State for Trade and Industry & Education, was invited as the Guest-of Honour to present the awards to commend the winning enterprises and merchants' associations.

During his speech, Mr Chee shared his "triple 5" stretch targets for Heartland Enterprise Centre Singapore (HECS) in 2020: 5 new partner precincts; 5 times the numbers of companies upgrading from 40 to 200; and 5 times the number of employers and workers trained, from 200 to 1000.

The theme of SHESA 2019 was Reshaping Enterprises, Injecting Vibrancy. A total of 32 heartland enterprises and five merchants' associations received 50 awards for their outstanding performances. SHESA 2019 has a total of 9 award categories:

Luminary Award:

Three participants in this category. Overall winner was received by the first-time participant Kenko Holdings Pte Ltd.

Promising Award:

24 participants contested for five award categories and the five overall winners were: third-time participant Damara Pte Ltd (Best Visual Merchandising), second-time participant Poh Cheu Kitchen Pte Ltd (Best Customer

Service) and first-time participants Kenn's Foodhouse Pte Ltd (Best Marketer), Axe Factor Pte Ltd (Most Franchisable) and Pin Si Kitchen Pte Ltd (Most Innovative).

Progressive Hawker Star Award: Five participants in this category. First-time participant AJ Delights Pte Ltd was the overall winner.

Outstanding Merchants' Association Award: Five merchants' associations contested in this category. Chong Pang City Merchant and Hawkers' Association was the overall winner.

Hall of Fame: Five recipients were: fifth-time participant Hui Master International Geomancy Pte Ltd, fourth-time participant Ultra Supplies and third-time participants Damara Pte Ltd, JJ Local Food Pte Ltd and Original Chiew Kee Noodle House.

(文转第4页)



Contents

目录

- 1 2019年新加坡邻里企业之星奖圆满举行
Singapore Heartland Enterprise Star Award 2019
- 4 总会联办电子商务助推器计划
E-commerce Booster Package by ESG, FMAS & HECS
- 5 2020年新加坡邻里企业座谈会线上举行
Online Singapore Heartland Enterprise Seminar
- 6 总会职员担任安全距离大使
FMAS Staff as Safe Distancing Ambassadors

星展银行为总会会员推出优惠贷款计划
DBS Loan Programmes for FMAS Members
- 7 总会召开关于阻断措施影响的线上记者会
FMAS Online Press Conference on Circuit Breaker Effects

总会召开关于预算案的记者会
FMAS Press Conference on Budget 2020
- 8 商店提升计划讲解会
Presentation on Revitalisation of Shops

新加坡保洁运动讲解会
Presentation on SG Clean Campaign
- 9 总会协助会员商联会恢复人潮
Recover Footfall for FMAS Members

总会协助会员采购口罩和搓手液
Bulk Purchase for FMAS Members
- 10 新加坡邻里企业中心三个试点
3 Pilot Sites Supported by HECS
- 11 新加坡邻里企业中心主办培训课程
Upgrading Courses Organised by HECS
- 12 总会与精深技能发展局联办企业课程
Leadership Course Organised by FMAS & SSG

总会与亚洲烹饪学院签署谅解备忘录
MOU Signing between FMAS and ACI

义安理工学院开设邻里中心研究课程
Pilot Module on Heartland Centre by Ngee Ann Polytechnic
- 13 总会集思营
FMAS Work Plan Workshop
- 14 总会发起捐款运动
FMAS Donation Drive
- 16 属会活动一览
Members' Activities
- 22 新加坡全国商联总会简介
About The Federation of Merchants' Associations, Singapore (FMAS)
- 23 我们的会员
FMAS Member Associations

编辑顾问团 Editorial Advisory Panel

杨向明 Mr Yeo Hiang Meng BBM

林海德 Mr Lim Hai Teck

谢赛英 Mdm Chia Sai Im

王雅凉 Ms Joyce Ong

许财源 Mr Steven Koh

蔡为明 Mr Chua Wui Meng

郭文发 Mr Kwek Boon Watt

编辑小组 Editorial Team

周慧芬 Ms Doris Chow Wai Fun

黄思琳 Ms Samanda Ng

欧阳燕玲 Ms Stella Aw Yong

张森林 Mr Teo Sum Lim

郑志鸣 Mr Anders Tay

陈安妮 Ms Tan Ann Nee

谢文强 Mr Henry Chia

黄佩意 Ms Mabel Wong

设计与印刷 Design & Print

先锋印刷装订私人有限公司 PCL Printers (Pte) Limited Tel: 6745 8733 Fax: 6745 8213

出版机构 Publisher

新加坡全国商联总会 The Federation of Merchants' Associations, Singapore (FMAS)



总会联办电子商务助推器计划

E-commerce Booster Package by ESG, FMAS & HECS

为了推动业务转型和收入来源多元化，企业发展局、新加坡全国商联总会与新加坡邻里企业中心在2020年4月推出一项电子商务助推器计划，以支持缺乏电子商务经验的邻里商家，协助他们开始线上业务转型之旅。

电子商务助推器计划的90%成本（9000元）由企业发展局承担，10%成本由参与计划的邻里商家支付。在此计划下，联办方与四个电子商务平台提供商：Amazon、Lazada Singapore, Qoo10和Shopee进行合作。平台提供商与邻里商家合作，策划和陈列商家产品长达六个月，参加促销活动，履行订单并执行基本的销售数据分析。每个邻里商家只能通过一个电子商务平台参加这项计划，他们之前也必须没有现有账户。

欲知详情，欢迎发邮件至enquiries@hecs.com.sg询问，或拨打电话9150 4239联系新加坡邻里企业中心副中心主管欧阳燕玲。未来几个月，总会和新加坡邻里企业中心将会联办与这项计划相关的网络座谈会。

with FMAS and HECS launched the E-commerce Booster Package in April 2020 to support heartland retailers who have little or no e-commerce experience, to start and transform their business online.

The package supports 90% (\$9000) of the cost by ESG and the remaining 10% by the participating heartland retailers. For this package, the organisers have collaborated with four e-commerce platforms providers, namely, Amazon, Lazada Singapore, Qoo10 and Shopee. The platform providers work with retailers to curate and list the products for up to six months, participate in promotion campaigns, fulfill orders and perform basic data analytics of sales. Each retailer can only apply for this booster package with one e-commerce platform and they must not have an existing account.

For more information, please send email to enquiries@hecs.com.sg or contact HECS Deputy Centre Director Ms Stella Aw Yong at HP: 9150 4239. FMAS and HECS will be organising training webinars related to this package in the next few months.

In order to drive business transformation and diversification of revenue streams, Enterprise Singapore (ESG) in collaboration

(文接第2页)

三篇致词要点 3 Encouraging Speeches



总会会长杨向明BBM认为，新加坡全国商联总会与新加坡精深技能发展局通力合作，表扬具有技能发展精神的邻里企业，也为他们提供技能发展训练和必要的支援。2019年度新加坡邻里企业之星奖的得奖者将获得训练上

的支持，以进一步优化领袖训练。

FMAS President Mr Yeo Hiang Meng BBM revealed in his speech that, FMAS has also partnered with SkillsFuture Singapore to recognise and support the skills development of heartland enterprise leaders. As part of SHESA 2019, award winners will receive support on a training programme to help them further develop their leadership skills.

《联合晚报》总编辑吴新迪建议，所有企业在面对转型的压力时一起抱团取暖，彼此互助协作，积聚力量。“我们做报纸的，也跟你们一样，也在面对转型的压力。我的切身经历是，拥抱科技固然是转型的重要条件，但我们也不能忘记，我们最终的服务对象是人。人是有温度的，不是冰冷的，因此需要的服务也是要有温度的。”

Editor of *Lianhe Wanbao* Mr Goh Sin Teck suggested in his speech that, when facing pressure of transformation,

SMEs need to brainstorm together and encourage each other. “Local media also facing the pressure of transformation. My personal experience is that, embracing technology is an important condition for transformation, but we cannot forget that our ultimate service target is people. Passion is needed in all kinds of enterprises.”



2019年新加坡邻里企业之星奖工委主席洪鼎良PBM表示，在新加坡的企业界，“企业转型”已经成了一个常用语，不只传统行业需要配合新时代顾客的步伐，结合科技进行转型，即使是大企业，也必须持续调整结构重塑企业，以保企业永续经营。

Chairman of Working Committee of SHESA 2019 Mr Hoon Thing Leong PBM noted that, in today's Singapore business sector, “enterprise transformation” has become a common phrase. Not only traditional industries need to adapt to the pace of customers in the new era and use technology to transform, large enterprises also need to continue to adjust their structures and reshape their companies to ensure sustainable development.

别错过! 首场线上座谈会



新加坡邻里企业座谈会
Singapore Heartland Enterprise
Seminar 2020 (首次线上版)

企业冠病新常态下 Enterprise 转型再战

Embracing a New Normal with Business Transformation

疫情打乱生活常规,也改变了经商环境。今年的新加坡邻里企业座谈会将首次以线上形式进行,主题环绕疫情催生的新常态,如何冲击中小型企业,商家又该如何转型应对,确保企业长存。

想知道新常态是不是也蕴藏某种商机,想借鉴其他商家应变的经验,想了解如何得益于政府的纾困措施,请即刻报名参加,让这场空中交流,成为你们迈向转型之道的第一步。

大会主宾



徐芳达
贸工部兼教育部
高级政务部长



黎君仪
威富渔具有限公司创办人
新加坡邻里企业之星
最佳顾客服务奖得主



戴士福
戴士福建筑公司创办人
戴士福商学院院长
新加坡邻里企业之星
卓越企业奖得主



吴新迪
《联合早报》
及《联合晚报》总编辑

会长的话



在此冠病疫情肆虐以及阻断措施实施期间,许多实体业务都被打乱了,但是我们同时也看到了往后业务朝向数码化领域发展的长远趋势。

——新加坡全国商联总会会长
杨向明BBM

立即扫描二维码 或
点击免费报名参加
Register

<https://tinyurl.com/y879vtjp>



费用:免费

日期: 5月27日 (星期三)

时间: 下午2时至3时

地点: 网上Zoom

主办单位: 新加坡全国
商联总会

协办单位: 联合晚报

主办单位: 新加坡全国商联总会
THE FEDERATION OF MERCHANTS' ASSOCIATIONS, SINGAPORE

赞助商: DBS SME BANKING

Singtel

NETS

协办单位: 联合晚报

支持单位: HOUSING & DEVELOPMENT BOARD

支持机构: Enterprise Singapore

支持机构: HECS

支持机构: 老版联商会
THE ENTREPRENEURS NETWORK

支持机构: 新加坡现代企业管理学会
THE SOCIETY OF MANAGEMENT EDUCATION

新加坡全国商联总会

Blk 1 Joo Chiat, #05-1019 Joo Chiat Complex, Singapore 420001

Tel: 6741 4670 Fax: 6297 3945 Email: enquiry@fmas.org.sg Website: www.fmas.org.sg Facebook: www.facebook.com/sgfmas

总会职员担任安全距离大使 FMAS Staff as Safe Distancing Ambassadors

鉴 于新型冠状病毒疫情居高不下，为了抑制其发展势头，新加坡官方机构推出“安全距离”措施，规定在商店内排队购买物品时，人与人之间必须保持至少一米的距离。顾客在小贩中心用餐时，同样必须保持至少一米距离。

为了贯彻执行这项官方指令，从2020年3月23日至26日，总会秘书处和新加坡邻里企业中心职员，连同建屋发展局和企业发展局官员，走访总会会员商联会属下的会员店，详细宣导“安全距离”措施，确保大家完全清楚官方指令并加以执行。

至于新加坡的114个小贩中心，则由市镇理事会和国家环境局的职员进行“安全距离”措施的宣导工作。

In light of the spread of Covid-19, Singapore Government introduced "Safe Distancing" measures to prevent further spread of Covid-19 in Singapore.

From 23 to 26 March 2020, staff from FMAS secretariat, Heartland Enterprise Centre Singapore Pte Ltd, Housing and Development Board and Enterprise Singapore, jointly visited heartland merchants of FMAS member associations to advocate the "Safe Distancing" measures and its execution details.

As for the 114 hawker centres in Singapore, advocacy visits were conducted by the staff of the respective town councils and National Environment Agency.

安全距离措施 Safe Distancing Measures

The image displays three infographics titled "保持安全距离" (Keep Safe Distance) and "MIND THE GAP".

- Retail Establishments (零售业):**
 - 排队管理 (Queue Management):** Advise on queueing in designated areas, use floor stickers for 1m spacing, and encourage cashless payments.
 - 明确沟通 (Clear Communication):** Train staff to explain measures and use simple signage.
- Food & Beverage Establishments (餐饮业):**
 - 排队管理 (Queue Management):** Advise on queueing in designated areas, use floor stickers for 1m spacing, and encourage cashless payments.
 - 餐桌及座位安排 (Table and Seating Arrangement):** Provide safe distance between diners and disinfect to protect.
 - 明确沟通 (Clear Communication):** Train staff to explain measures and use simple signage.

Each infographic includes illustrations of correct and incorrect practices, QR codes for more information, and the Enterprise Singapore logo.

星展银行为总会会员推出优惠贷款计划 DBS Loan Programmes for FMAS Members

在 疫情阻断措施实施期间，在新加坡全国商联总会和新加坡邻里企业中心的建议下，星展银行为总会会员推出两个优惠贷款配套。第一个配套是无忧融资：在2020年预算案援助配套的支持下，无需财务审计报告，贷款额可达20万元，2.25%低利率。第二个配套是政府援助过渡性贷款计划：无需抵押，3%低利率，集团层面的贷款额可达500万元，对所有行业开放。两个配套只需支付首12个月利息，还款期可延长至之后的48个月。

members, as initiated by FMAS and HECS. The first programme was hassle-free funding: DBS Digital Business Loan supported by the Resilience Budget 2020; no financials needed for funds up to \$200,000 with low interest rate 2.25%. The second programme was for higher loan amount: Government-assisted Temporary Bridging Loan; no collateral needed with low interest rate 3%, high loan amount of up to \$5,000,000 at group level and open to all industries. For both loan programmes, service interest for the first 12 months and able to stretch repayment period up to the remaining 48 months.

During the Circuit Breaker period fighting against Covid-19, DBS launched two special loan programmes for FMAS

总会召开关于阻断措施影响的线上记者会

FMAS Online Press Conference on Circuit Breaker Effects

鉴于许多邻里商家和小贩在新冠病毒阻断期间的收入损失，以及在阻断期之后的可预见收入损失，新加坡全国商联总会在2020年5月22日召开线上记者会，向政府和有关方面陈情和做出下列建议，希望能够协助商家们尽早从阻断期恢复过来，减少营业成本的亏损：

一、调整第二阶段解封期的时间表；二、发放消费券；三、加快银行贷款的审批和发放程序；四、豁免临时营业许可证（TOL）费用，以协助降低业务成本；五、延长对企业的各项支持的期限。

出席这个线上记者会的总会代表是：会长杨向明BBM、顾问郭庭水PBM、副会长洪鼎良PBM和小贩部组长刘福记。

Many of the heartland retailers and hawkers suffered huge losses during Circuit Breaker period. They are also anticipated to continue suffer losses after Circuit Breaker period. FMAS thus held an online press conference on 22 May 2020 to make recommendations to the Government and the relevant parties on the following aspects:



(1) Recalibrate the Phase 2 Circuit Breaker easing schedule; (2) Issuance of Consumption Vouchers; (3) Speeding up processing of bank loans; (4) Waiver of TOL fees to help cut down business cost; (5) Extension of various supports for businesses.

FMAS panelists for this online press conference were: President Mr Yeo Hiang Meng BBM, Advisor Mr Kwek Theng Swee PBM, Vice-President Mr Hoon Thing Leong PBM and Head of Hawker Division Mr Anthony Low Hock Kee.



总会召开关于预算案的记者会

FMAS Press Conference on Budget 2020

鉴于新型冠状病毒肺炎疫情在新加坡居高不下，新加坡全国商联总会在2020年2月6日致函王瑞杰副总理兼财政部长，并于2月15日召开记者会，展示在这个非常时期，总会向政府所作的一系列建议，以协助邻里企业和商贩渡过这个难关。这些建议包括：一、减少产业税；二、减少外国劳工税；三、实施一系列低息贷款；四、减少租金；五、员工薪金补贴计划；六、派发消费券给新加坡人，让国人可以在邻里商店和小贩中心使用，刺激消费。

出席这个记者会的总会代表是：会长杨向明BBM、顾问郭庭水PBM、副会长洪鼎良PBM和林咏福、总务林海德和小贩部组长刘福记。

Minister Heng Swee Keat on 6 February 2020 and held a press conference at the FMAS office on 15 February 2020. The topics covered a series of requests that FMAS would like the Government to consider, for those affected heartland shops and hawker stalls, inclusive of (1) Reduction of property tax; (2) Reduction of Foreign Worker Levy; (3) Implementation of a series of low-interest rate loan programmes; (4) Reduction of rental; (5) Wage credit scheme; (6) Issuance of vouchers to Singapore residents for consumption at the heartland shops and hawker stalls.

FMAS panelist for this press conference were: President Mr Yeo Hiang Meng BBM, Advisor Mr Kwek Theng Swee PBM, Vice-Presidents Mr Hoon Thing Leong PBM and Mr Lim Eng Hock, Honorary Secretary Mr Lim Hai Teck and Head of Hawker Division Mr Anthony Low Hock Kee.

In light of the current situation of Covid-19 spread, FMAS presented a recommendation letter to Deputy Prime Minister and Finance

商店提升计划讲解会

Presentation on Revitalisation of Shops



2020年3月3日，贸工部兼教育部高级政务部长徐芳达在国会拨款委员会辩论贸工部开支预算案时透露，政府考虑修改目前的“商店提升计划”条规，从原本是需要所有店主同意才能进行翻新的条规，降低到75%的店主同意即可。这个计划是经由建屋发展局推行的。

另外，在企业发展局与建屋发展局共同推行的“邻里商店翻新计划”下，店主只需承担10%的公共设施翻新费用，其余的费用由建屋发展局和市镇理事会支付。邻里活动的资助额也将从50%增加到70%。

2020年3月11日，总会主办一个讲解会，邀请企业发展局和建屋发展局官员在总会会所为总会会员代表们讲解关于上述邻里商店提升和激活邻里的最新方案。

On 3 March 2020, Mr Chee Hong Tat, Senior Minister of State for Trade and Industry & Education, revealed in

the parliament that the Government is studying easing the requirements for the current HDB's Revitalisation of Shops Scheme, from the support of all shop owners to 75% of shop owners, in order to get funding help for renovation and to carry out promotional events.

In addition, under the Heartland Enterprise Upgrading Programme to be jointly launched by HDB and Enterprise Singapore in June 2020, support for the upgrading of common areas will be increased from 80% to 90%, reducing costs for shop owners. The funding for place-making activities will also be increased from 50% to 70%.

In view of the above programmes, a presentation was held by FMAS on 11 March 2020. Officials from Enterprise Singapore and HDB were invited to present details on upgrading of heartland shophouses and heartland rejuvenation for FMAS members.

新加坡保洁运动讲解会

Presentation on SG Clean Campaign



2020年3月9日，总会主办一个讲解会，邀请国家环境局和新加坡食品局官员在总会会所为总会会员代表们举行关于新加坡保洁运动，以及取得SG Clean标签所应具备的条件。

Officials from National Environment Agency and Singapore Food Agency were invited to present details on SG Clean Campaign and the pre-requisites to obtain SG Clean label for FMAS members at FMAS office on 9 March 2020.



总会协助会员商联会恢复人潮 Recover Footfall for FMAS Members

大为备受新冠肺炎疫情影响导致人潮消失，为了刺激市场消费，总会小贩部与总会的两个会员商联会：牛车水大厦小贩商联会和珍珠百货商场联合会，先后在2020年3月7日至8日以及3月21日至22日，分别于牛车水大厦小贩中心和珍珠百货商场小贩中心举行促销活动。环境及水源部兼卫生部高级政务部长许连璜博士先后受邀出席在2020年3月7日和3月21日举行的促销宣传会，并且走访两个小贩中心的摊位。

Businesses at Chinatown Complex and People's Park Complex were badly affected by the Covid-19 spread

since late January 2020. To help recover footfall at these two places, FMAS Hawker Division jointly organised two 2-day promotions with Chinatown Complex Hawkers Association and People's Park Traders Association on 7 & 8 March 2020 and 21 & 22 March 2020 respectively. Launches of the promotions were held on 7 March 2020 and 21 March 2020 separately where Dr Amy Khor, Senior Minister of State for the Environment and Water Resources & Health, conducted walkabout to the hawker stalls of these two hawker centres immediately after the launches.

总会协助会员采购口罩和搓手液 Bulk Purchase for FMAS Members

2020年2月中旬，由于新冠肺炎疫情居高不下，总会秘书处协助一些有需要的会员商联会和小贩协会采购布口罩和搓手液。

3月间，星纶控股私人有限公司捐赠三万个布口罩给总会。总会分配给属下的会员商联会和小贩协会。

In mid February 2020, FMAS secretariat assisted some member associations to purchase fabric masks and sanitizers due to Covid-19 spread.

In March 2020, Sing Lun Holdings Pte Ltd donated 30,000 pieces of fabric masks to FMAS. FMAS had distributed them to the member associations.



新加坡邻里企业中心三个试点 3 Pilot Sites Supported by HECS

宏茂桥区商联会 Ang Mo Kio Constituency Merchant's Association

宏茂桥区商联会在2019年12月19日于宏茂桥中央舞台举行圣诞亮灯活动，大会主宾是贸工部高级政务部长许宝琨医生。

该商联会从2019年12月27日至2020年2月9日主办农历新年市集。

配合佳节灯饰，该会也在宏茂桥市中心主办一项灯饰摄影比赛。颁奖典礼在2020年1月31日的宏茂桥晚宴上举行。

A Christmas light-up event was organised by Ang Mo Kio Constituency Merchant's Association at Ang Mo Kio Central Stage on 19 December 2019. The Guest-of-Honour was Dr Koh Poh Koon, Senior Minister of State for Trade and Industry.

The association organised Lunar New Year Bazaar from 27 December 2019 to 9 February 2020. A photography



competition was also held in conjunction with the bazaar. The prize-presentation ceremony was held on 31 January 2020 at the Ang Mo Kio Chinese New Year Celebration Dinner 2020.

新加坡勿洛中心商联会 Singapore Bedok Town Centre Merchants' Association



从2019年12月29日至2020年1月23日，新加坡勿洛中心商联会在勿洛中心举行农历新年市集和新春亮灯。亮灯仪式

在2020年1月4日举行，主宾是东海岸集选区李奕贤国会议员。

Singapore Bedok Town Centre Merchants' Association organised Lunar New Year Bazaar from 29 December 2019 to 23 January 2020 at Bedok Centre. Lunar New Year Light-up event was held on 4 January 2020. The Guest-of-Honour was Mr Lee Yi Shyan, Member of Parliament for East Coast GRC.

忠邦城商贩联谊会 Chong Pang City Merchant and Hawker's Association

中邦城商贩联谊会是新加坡邻里企业中心协作的第三个商联会，后者的任务是配合该会开展区内相关活动，协助该区商家进行企业转型和提升工作能力的计划。

2019年11月25日，在贸工部兼教育部高级政务部长徐芳达走访该区之际，忠邦城商贩联谊会的电子商务平台thelocalmart以及新加坡邻里企业中心开办的“邻里企业技能提升系列——电子商务与数码化大师班”，正式推出。

该商联会在2020年1月3日举行新春亮灯仪式和综艺节目，大会主宾是内政兼律政部长尚穆根。

Chong Pang City is the latest precinct partnering with Heartland Enterprise Centre Singapore to revitalise the heartland business in the area through place-making activities, enterprise transformation and workforce upgrading programmes.

The launch of Chong Pang City Merchant and Hawker's Association's e-marketplace, the localmart, and Heartland

Enterprise Centre Singapore's Capabilities Series – Masterclass on E-Commerce and Digitainment, took place during the walkabout by Mr Chee Hong Tat, Senior Minister of State for Trade and Industry & Education, at Chong Pang City on 25 November 2019.

The Association organised Lunar New Year Light-up event with variety show on 3 January 2020. Guest-of-Honour of the event was Mr K. Shanmugam, Minister for Home Affairs & Law.



新加坡邻里企业中心主办培训课程

Upgrading Courses Organised by HECS



为了协助新加坡邻里企业着手提升和转型工作，总会属下子公司新加坡邻里企业中心私人有限公司开办一系列“邻里企业技能提升系列”课程。此系列课程获得企业发展局的大力支持。在2019年，新加坡邻里企业中心主办了11项课程，培训了206位雇主和雇员。

新加坡邻里企业中心也与碧山商联会在碧山民众俱乐部联办一系列讲座，第一个讲座在2020年1月7日举行，由新加坡邻里企业中心区域经理陈广诚主讲《政府津贴展开转型之路》，新加坡导游协会执行长叶伟成主讲《提升顾客体验，拥抱邻里旅游》。

第二个讲座在2020年2月11日举行，主题是《企业突围：企业超能力》，Smart Digital Institute of Management私人有限公司学术顾问萧顺诚主讲《企业如何利用区块链获得优势》，Leisuremedia集团私人有限公司的许桂华主讲《科技颠覆时代如何提升营销和销售量》。

第三个讲座在2020年3月10日举行，主题是《邻里商家数字营销战术》，Yes Natural贸易私人有限公司董事曾秀霞主讲《探索Yes Natural的营业模式》，myPALah总裁霍东濠主讲《邻里企业数字行销策略》。

此外，新加坡邻里企业中心在2019年12月9日和2020年1月8日，为百胜楼商联会会员举行题为《零售业4.0版本简介》的讲座，主讲人是新加坡零售管理学院的吴美霞。

新加坡邻里企业中心也协助百胜楼商联会在2020年1月11日举办百胜楼艺术日。这项活动是为配合新加坡艺术周而举办的，活动内容包括挥春书法和制作红包灯笼等，主宾是惹兰勿刹集选区国会议员兼新加坡中区市长潘丽萍。

从2020年5月中旬开始，总会和新加坡邻里企业中心举办一系列专为邻里企业和中小型企业量身定制的网络研讨会，课题涵盖科技和策略等领域。第一个网络研讨会在2020年5月15日举行，由霍东濠主讲《如何在电子商务平台取得成功？》。

With the main objective of helping Singapore heartland enterprises to upgrade and transform, the “Heartland Capabilities Series” is a series of complimentary business seminars organised by Heartland Enterprise Centre Singapore Pte Ltd (HECS), a subsidiary of FMAS, with the support of

Enterprise Singapore. In 2019, a total of 206 employers and employees were trained under this scheme.

HECS also organised a series of talks with Bishan Merchants Association at Bishan Community Club. The first session was held on 7 January 2020, the talk titled “How government grants can help your business to grow?” by Mr Don Tan, Precinct Manager of HECS, and “Enhancing Customer Experiences, Embracing Heartland Tourism” by Mr Leonard Yap, Executive Director of Society of Tourist Guides Singapore.

The second session was held on 11 February 2020 with the theme of “eCommerce & Blockchain for Business Application & Strategy”. The talks were presented by Mr Siew Soon Seng, Academic Consultant of Smart Digital Institute of Management Pte Ltd, and Ms Stella Koh of Leisuremedia Group Pte Ltd.

The third session was held on 10 March 2020 with the theme of “E-Commerce & Effective Digital Marketing Strategies for SMEs”. The talks were presented by Ms Stella Chan, Director of Yes Natural Trading Pte Ltd and Mr Xavier Fok, CEO of myPALah.

On 9 December 2019 and 8 January 2020, HECS organised a talk titled “Introduction to Retail 4.0 Version” for members of Bras Basah Complex Merchants' Association. The speaker was Ms Angie Ng from Singapore Institute of Retail Studies.

HECS also assisted the association to organise Bras Basah Art Day on 11 January 2020. This event was held in conjunction with Singapore Art Week 2020. The programmes of the event included Chinese calligraphy demonstration and lantern making. Guest-of-Honour of the event was Ms Denise Phua Lay Peng, Member of Parliament for Jalan Besar GRC and Mayor of Central Singapore District.

FMAS and HECS plan to organise a series of webinars for heartland retailers and SMEs from mid of May 2020 onwards. The themes of these webinars cover technology and strategy etc. The first webinar was held on 15 May 2020 where Mr Xavier Fok presented a talk titled “How to succeed on an e-commerce platform?”.

总会与精深技能发展局联办企业课程 Leadership Course Organised by FMAS & SSG



2020年3月，总会与新加坡精深技能发展局联办的课程正式启动，参加者主要为2019年新加坡邻里企业之星奖的参奖者。本培训课程的重点是帮助中小企业及其领袖改造和转型。课程会先作分析，让企业领袖了解

本身强项，以便充分发挥，发展和推进业务。本课程的主题是韧性、企业家精神及培育精神。领导力有韧性，加上企业经营的条件，有助于企业培育员工茁壮成长，更上一层楼。

The SME REN Course commenced in March 2020 for participants of Singapore Heartland Enterprise Star Award 2019. It is jointly organised by FMAS and SkillsFuture Singapore (SSG). This course focuses on creating transformational impact on SME leaders and their businesses. It starts with a diagnostic test on the leaders to understand themselves while building business growth based on their profiled strengths. This programme builds on the themes of Resilience, Entrepreneurship and Nurture as SMEs through resilient leadership and entrepreneurial qualities, nurture their staff for the next level of growth.

总会与亚洲烹饪学院签署谅解备忘录 MOU Signing between FMAS and ACI

2020年1月20日，新加坡精深技能发展局与南洋理工大学联办的新加坡亚洲烹饪学院，在茨园民众俱乐部与新加坡全国商联总会签署一份谅解备忘录。新加坡教育部长王乙康、环境及水源部兼卫生部高级政务部长许连碯博士、总会杨向明BBM会长，见证了这项签署仪式。这项签署仪式是为配合新加坡精深技能发展局与国家环境局联合推出的小贩培训计划的推介会而举行的。谅解备忘录的签署旨在一同推动小贩行业，代表总会签署谅解备忘录的是总会林海德总务。

On 20 January 2020, Asia Culinary Institute Singapore (ACI), a joint collaboration between SkillsFuture Singapore (SSG) and Nanyang Polytechnic, signed a Memorandum of Understanding with FMAS at Ci Yuan Community Club. This MOU Signing Ceremony, witnessed by Mr Ong Ye Kung, Minister for Education, Dr Amy Khor, Senior Minister of State for the



Environment and Water Resources & Health and Mr Yeo Hiang Meng BBM, President of FMAS, was held in conjunction with the launch of the Hawkers' Development Programme (HDP), jointly organised by SSG and the National Environment Agency (NEA). The purpose of signing the MOU was to further develop the hawker trade. The signatory of FMAS was Mr Lim Hai Teck, Honorary Secretary of FMAS.

义安理工学院开设邻里中心研究课程 Pilot Module on Heartland Centre by Ngee Ann Polytechnic



总会的合作伙伴义安理工学院从2019年10月14日至2020年2月7日推出了一个模块试点课程单元：建立联系：跨学科视角。该学院选择了由25名学生组成的五个项目组，

以参加该试点计划。主题：如何为邻里中心注射活力？金文泰中心的金文泰镇商联会和金文泰中心巴刹小贩联合会受邀参与计划。

FMAS partnered Ngee Ann Polytechnic School of Interdisciplinary Studies to pilot a project-based module. Making a Connection: An Interdisciplinary Perspective, started from 14 October 2019 to 7 February 2020. Five project groups comprising 25 students were on this pilot programme. Topic: How can we inject vibrancy to heartland business? Clementi town centre, being the precinct for Clementi Town Shop-Owners' Association and Clementi Centre Market Hawkers' Association, had been chosen as the pilot site.

总会集思营

FMAS Work Plan Workshop

新加坡全国商联总会在2019年12月16日于醉花林俱乐部举行集思营。企业发展局副局长周沐丽是特别嘉宾，出席者包括总会顾问兼新加坡邻里企业中心主席郭庭水PBM、新加坡邻里企业中心董事郭文发，25位会员商联会会长和七位商联会代表。

杨向明BBM会长在致欢迎词时，从宏观角度介绍了目前新加坡邻里企业的景观，并阐述新加坡全国商联总会是从下列三点着手，领导邻里复兴和企业转型计划：地方复兴、企业转型、企业员工训练。

周沐丽副局长在集思营上，从三个方面入手：消费需求变化的新趋势、邻里商业环境、一步一脚印迈向数码化：社区发展茁壮邻里企业，分析现有的新加坡邻里企业景观。她强调产品的品牌的重要性，随着新加坡人口老龄化和邻里购物环境的变化，邻里企业有必要及时跟着做出转型，以免坐失良机。

郭庭水PBM在发言时宣称，新加坡邻里商场目前进入一个供应多过需要的情况，消费市场已经容纳不下现有的一万数千家邻里商店。各个商联会有必要借助同一个区域内其他基层组织的力量，共同协作，推展促进商家业绩的活动。

集思营下午分为四组：邻里复兴、业务转型、小贩商会参与、员工发展，分组讨论总会在2020年的活动开展。代表邻里复兴组发言的是总会理事吴启榕，代表业务转型组发言的是总会理事孙嘉和PBM，代表小贩商会参与组发言的是总会副会长林玉铭PBM，代表员工发展组发言的是总会副会长张伟昌PBM。

大家集思广益，畅所欲言，达到脑力震荡的最大效果。

FMAS held its first-ever Work Plan Workshop at Chui Huay Lim Club on 16 December 2019. Special guest for the event was Ms Chew Mok Lee, Assistant Chief Executive of Enterprise Singapore. The attendees were inclusive of Mr Kwek Theng Swee PBM, Advisor of FMAS and Chairman of Heartland Enterprise Centre Singapore Pte Ltd (HECS), Mr Kwek Boon Watt, Director of HECS, 25 chairmen and seven representatives of FMAS member associations.

In his welcoming speech, FMAS President Mr Yeo Hiang Meng BBM introduced the landscape of Singapore's heartland



enterprises from a macro perspective, and stated that FMAS aims to champion heartland rejuvenation and transformation of enterprises based on three pillars: Precinct Rejuvenation, Enterprise Transformation and Enterprise Workforce Training.

At the workshop, Ms Chew Mok Lee started her speech from three aspects: Key trends affecting consumer behaviour, Heartland enterprise landscape and Transformation journeys of heartland enterprises & precincts. She emphasised the importance of product branding and as Singapore's population is ageing and the heartland shopping environment is changing, it is necessary for heartland enterprises to make timely transitions to avoid missing opportunities.

Mr Kwek Theng Swee PBM stated in his speech that Singapore's heartland enterprises are currently entering a situation where supply exceeds demand, and the consumer market can no longer accommodate to the current huge number of heartland stores. It is necessary for the merchants' associations to work together with grassroots organisations in the same precinct and organise activities on promoting business performance.

The group discussion for FMAS Work Plan 2020 was divided into four groups: Heartland Rejuvenation, Business Transformation, Hawkers Engagement and Workforce Development. Mr Bobby Ng Qi Rong, FMAS Exco Member, summarised the ideas from Heartland Rejuvenation discussion group; Mr Francis Swee Kay Hoe PBM, FMAS Exco Member, presented the suggestions from Business Transformation discussion group; Mr Lim Gek Meng PBM, FMAS Vice-President, expressed the contributions from Hawkers Engagement discussion group; and Mr Chong Wee Cheong PBM, FMAS Vice-President, elaborated the viewpoints from Workforce Development discussion group.

Everyone contributed positively to maximise the effect of the brainstorming panel discussion.



总会发起捐款运动

2020年2月和3月，总会发起一项筹款运动，鼓励会员商联会和公众人士捐助款项给新加坡瘟疫准备基金和中国抗击新冠肺炎疫情，总共筹得善款57,000元。善款支票全部开给新加坡红十字会，并在2020年4月3日移交给该会。捐款机构和个人名单如下。

出席这项支票移交仪式的总会代表是：会长杨向明BBM、理事刘子福、秘书长周慧芬和项目经理张森林；新加坡红十字会代表是：副主席陈开河、筹款委员会主席兼董事萧德玲、伙伴与发展组组长Johnny Tang和秘书长兼总裁本杰明·威廉。捐款机构之一慧师傅国际专业风水东主慧师傅也出席了支票移交仪式。

FMAS held a donation drive in February and March 2020 to help raise fund for Singapore's Pandemic Preparedness and China's fighting against Covid-19. A

total of \$57,000 was raised. All donation cheques were payable to Singapore Red Cross Society and presented to the latter on 3 April 2020. The donating organisations and individuals are as follow.

FMAS representatives at the cheque-presentation ceremony were: President Mr Yeo Hiang Meng BBM, Exco Member Mr Low Cher Hock, Executive Director Ms Doris Chow and Project Manager Mr Teo Sum Lim. Representatives from Singapore Red Cross Society were: Vice Chairman Mr Tan Kai Hoe, Fundraising Committee Chairman and Council Member Ms Terene Seow, Head of Partnerships and Development Mr Johnny Tang and Secretary General / CEO Mr Benjamin William. Hui Master of Hui Master International Geomancy, one of the donors, was also present at the ceremony.

捐作新加坡瘟疫准备基金

Donation for Singapore's Pandemic Preparedness Fund

\$35,700

| | | |
|-----|---|--------|
| 1. | Eco2 Builder Pte Ltd | \$5000 |
| 2. | 后港村商联会 Hougang Village Merchants' Association | \$3000 |
| 3. | 新加坡勿洛中心商联会 Singapore Bedok Town Centre Merchants' Association | \$3000 |
| 4. | 国际食品供应私人有限公司 Foodtraco Supplies Pte Ltd | \$2500 |
| 5. | 新加坡大巴窑中心商联会 The Singapore Toa Payoh Central Merchants Association | \$2000 |
| 6. | 金文泰镇商联会 Clementi Town Shop-Owners' Association | \$2000 |
| 7. | 丹戎巴葛坊商联会 Tanjong Pagar Plaza Traders' Association | \$2000 |
| 8. | 丰加商店联谊会 Hong Kah Shop-Proprietors' Association | \$2000 |
| 9. | 周慧芬 Ms Doris Chow Wai Fun | \$2000 |
| 10. | 老板联谊会&戴士福商学院 The Bosses Network & TSF Academy Pte Ltd | \$1900 |
| 11. | The Royal Gifts & Floral International Pte Ltd | \$1500 |
| 12. | 裕廊东商业城联谊会 Jurong East Town Centre Merchant Association | \$1000 |
| 13. | 淡滨尼N2商联会 (2018) Tampines N2 Merchants Association (2018) | \$1000 |
| 14. | 戴士福商学院 TSF Academy Pte Ltd | \$1000 |
| 15. | 新加坡泛玛私人有限公司 Pharma House (S) Pte Ltd | \$1000 |
| 16. | 陈剑英 Mr Chan Kim Ying | \$1000 |
| 17. | 林海德 Mr Lim Hai Teck | \$1000 |
| 18. | 谢美珠 Ms Seah Bee Choo | \$1000 |
| 19. | 美多多美容集团 Meitoto International Pte Ltd | \$500 |
| 20. | TA Enterprise | \$500 |
| 21. | 林建兴 Mr Lim Kian Hin | \$500 |
| 22. | 吴启发 Mr Goh Khee Huat | \$300 |

FMAS Donation Drive



捐助中国武汉抗击新冠肺炎疫情

Support China's fighting against Covid-19

\$21,300

| | | |
|-----|---|--------|
| 1. | 蔡厝港商联会 Chua Chu Kang Merchants' Association | \$2000 |
| 2. | 后港村商联会 Hougang Village Merchants' Association | \$2000 |
| 3. | 宏茂桥区商联会 Ang Mo Kio Constituency Merchant's Association | \$2000 |
| 4. | 联邦弯商联会 Commonwealth Crescent Stallholders and Shopkeepers Association (CCSSA) | \$2000 |
| 5. | 海格路小贩与商店联谊会 Haig Road Hawkers and Merchants Association | \$2000 |
| 6. | 慧师傅国际专业风水 Hui Master International Geomancy | \$2000 |
| 7. | The Royal Gifts & Floral International Pte Ltd | \$1500 |
| 8. | 裕廊东商业城联谊会 Jurong East Town Centre Merchant Association | \$1000 |
| 9. | 淡滨尼N2商联会 (2018) Tampines N2 Merchants Association (2018) | \$1000 |
| 10. | 魏静君 Ms Karney Ngai Ching Kwan PBM | \$1000 |
| 11. | 陈剑英 Mr Chan Kim Ying | \$1000 |
| 12. | 李修勇 Mr Lee Sau Yoong | \$1000 |
| 13. | 国昌川味馆 Guo Chang Food Pte Ltd | \$500 |
| 14. | 美多多美容集团 Meitoto International Pte Ltd | \$500 |
| 15. | 戴绮璐 Ms Lulu Dai Qilu | \$500 |
| 16. | 高志英 Ms Gao Zhiying | \$500 |
| 17. | 李霖光 Mr Roland Lee Lien Kwang | \$300 |
| 18. | 陈瑞娥 Ms Chen Ruie | \$100 |
| 19. | 苏木棱 Mr Soh Bock Leng | \$100 |
| 20. | 王南明 Mr Ong Lam Beng | \$100 |
| 21. | 吴木来 Mr Goh Mok Loi | \$100 |
| 22. | 周娥群 Ms Chow Ngoh Kwan | \$100 |

属会活动一览 Members' Activities

新加坡大巴窑中心商联会

The Singapore Toa Payoh Central Merchants Association

新加坡大巴窑中心商联会在2019年11月23日举行圣诞亮灯仪式，主宾是国防部长黄永宏医生。该商联会从2019年12月28日至2020年1月23日举办年货市场。2020年2月3日，该会在汕头酒楼举行新春午宴。

Christmas light-up event was held by The Singapore Toa Payoh Central Merchants Association on 23 November 2019. The Guest-of-Honour was Dr Ng Eng Hen, Minister for Defence. The association organised Lunar New Year Bazaar from 28 December 2019 to 23 January 2020. On 3 February 2020, the association held Lunar New Year Lunch at Shatow Seafood Restaurant.



后港村商联会在2019年11月23日举行“圣诞佳节@后港村”活动，大会主宾是总理公署部长黄志明。

2020年1月5日，该商联会举行农历新年亮灯仪式，大会主宾是宏茂桥集选区国会议员颜添宝PBM和杰乐。该商联

后港村商联会

Hougang Village Merchants' Association

会从2020年1月8日至23日举办年货市场。

On 23 November 2019, Hougang Village Merchants' Association held an event titled "Season's Festive @ Hougang Village". The Guest-of-Honour was Mr Ng Chee Meng, Minister in the Prime Minister's Office. On 5 January 2020, the association organised Lunar New Year Light-up event. The Guests-of-Honour were Mr Gan Thiam Poh PBM and Mr Darryl David, Members of Parliament for Ang Mo Kio GRC. The association organised Lunar New Year Bazaar from 8 to 23 January 2020.

珍珠百货商场联合会

People's Park Traders Association

2019年11月28日，珍珠百货商场联合会在珍珠美食中心前广场举办“歌声飞扬珍珠Chinatown”黄金年华大汇演。

On 28 November 2019, People's Park Traders Association organised a senior citizen singing event at the amphitheatre in front of People's Park Food Centre.



金文泰镇商联会

Clementi Town Shop-Owners' Association



2019年12月2日, 金文泰镇商联会在美满楼举行成立41周年及第21届理事就职晚宴。大会主宾是通讯及新闻部长易华仁。2020年2月5日, 该会在醉花林俱乐部举行新春团拜晚宴。

On 2 December 2019, Clementi Town Shop-Owners' Association held an Inauguration Ceremony of its 21st Executive Committee cum 41st Anniversary Dinner at Joy Garden Restaurant. The Guest-of-Honour was Mr S. Iswaran, Minister for Communications and Information. On 5 February 2020, the association held Lunar New Year Dinner at Chui Huay Lim Club.

碧山商联会

Bishan Merchants Association

碧山商联会与碧山民众俱乐部举办多场讲座, 包括2019年12月7日由新加坡报业控股集团新闻中心采访组高级记者涂健强主讲的《态度决定一切——如何正面迎接挑战》, 以及2019年12月28日由Intangibles Consultancy顾问李韵琳主讲的《传统行业怎么运用电子商务提高生产力》。

2020年5月和6月, 该会与老板联谊会联办八场线上座谈会, 八位来自不同行业的企业界朋友受邀分享他们关于疫情后迎接新经济的准备工作。

Bishan Merchants Association jointly organised a series of talks with Bishan Community Club, inclusive of a talk titled "Attitude is everything: How to face the challenges positively?" by the speaker Mr Thor Kean Keong, Correspondent News Desk, Chinese Media Group NewsHub of Singapore Press Holdings Limited, held on 7 December 2019, and a talk titled "Weaving technology into a traditional business: A case study of Digital Transformation" by the speaker Ms Valerie Lee Oon Ling, Consultant of Intangibles Consultancy, held on 28



December 2019.

In May and June 2020, the association jointly organised eight sessions of online business talks with The Bosses Network, where eight entrepreneurs from different industries were invited to share their experiences on preparation for post Covid-19 period.



义顺中商联会

Yishun Central Merchant Association

2019年12月初旬, 义顺中商联会在义顺市中心进行圣诞佳节装置。

In early December 2019, Yishun Central Merchant Association decorated Yishun Town Central to spike up Christmas mood.

文礼商联会

Boon Lay Merchants Association

2019年12月14日，文礼商联会举行圣诞节和新春亮灯仪式。当晚的主宾是西海岸集选区国会议员郑德源BBM。该商联会从2019年12月15日至2020年1月24日举办年货市场。

On 14 December 2019, Boon Lay Merchants Association held Christmas and Lunar New Year Light-up Ceremony. Guest-of-Honour of the event was Mr Patrick Tay Teck Guan BBM, Member of Parliament for West Coast GRC. The association organised Lunar New Year Bazaar from 15 December 2019 to 24 January 2020.



裕廊东24街商联会

Jurong East Street 24 Shopholders' Association



2019年12月21日，裕廊东24街商联会举行新春亮灯仪式。当晚的主宾是文化、社区及青年部长傅海燕。

On 21 December 2019, Jurong East Street 24 Shopholders' Association held Lunar New Year Light-up Ceremony. Guest-of-Honour of the event was Ms Grace Fu, Minister for Culture, Community and Youth.

亚历山大村商联会

Alexandra Village Business Association

2019年12月22日，亚历山大村商联会在女皇镇民众联络所举行舞蹈比赛和歌唱比赛，同时招待区内45位弱势人士享受一餐美食，他们并都带回一个丰富的礼包。2020年3月14日，丹戎巴葛集选区国会议员谢世儒医生和新加坡全国商联总会荣誉会长张学彬博士PBM送出搓手液给亚历山大村小贩中心的小贩摊主。

On 22 December 2019, Alexandra Village Business Association held a dancing and singing competition at Queenstown Community Centre, and at the same time offered a sumptuous meal and an abundant goodie bag each, for the 45 needy participants who attended



the meal. On 14 March 2020, Dr Chia Shi-Lu, Member of Parliament for Tanjong Pagar GRC and Dr Teo Hiak Piang PBM, Honorary President of FMAS, gave away sanitizers to the hawkers at Alexandra Village Hawker Centre.

裕华区31街商店小贩联谊会

Yuhua Constituency Street 31 Shop-Proprietors & Hawkers Association



2020年1月4日，裕华区31街商店小贩联谊会举行新春亮灯仪式，大会主宾是文化、社区及青年部长傅海燕。

On 4 January 2020, Yuhua Constituency Street 31 Shop-Proprietors & Hawkers Association held Lunar New Year Light-up Ceremony. The Guest-of-Honour was Ms Grace Fu, Minister for Culture, Community and Youth.

裕廊东商业城联谊会

Jurong East Town Centre Merchant Association

2020年1月4日，裕廊东商业城联谊会在公积金局大厦旁举行“再创我们的家园”竣工典礼及农历新年亮灯仪式兼晚宴。大会主宾是文化、社区及青年部长傅海燕。

On 4 January 2020, Jurong East Town Centre Merchant Association held a dinner on Lunar New Year Light-up Celebration together with the completion ceremony for the "Remaking Our Heartland" project at the amphitheatre next to CPF Building. The Guest-of-Honour was Ms Grace Fu, Minister for Culture, Community and Youth.



麦波申循环商店联谊会

Macpherson Circuit Merchants Association



2020年1月4日，麦波申循环商店联谊会举行庆祝成立三周年及新春联欢宴会。当晚的主宾是麦波申区国会议员陈佩玲，她受邀主持新春亮灯仪式。

On 4 January 2020, Macpherson Circuit Merchants Association held its 3rd Anniversary cum Lunar New Year Celebration Dinner. The Lunar New Year Light-up Ceremony was officiated by the Guest-of-Honour of the event, Ms Tin Pei Ling, Member of Parliament for MacPherson SMC.

维斯达坊548商联会 Vista Point 548 Merchant Association

2020年1月4日，维斯达坊548商联会在维斯达坊举行新春亮灯仪式，活动主宾是三巴旺集选区国会议员维凯。

On 4 January 2020, Vista Point 548 Merchant Association held Lunar New Year Light-up Ceremony at Vista Point. The Guest-of-Honour was Mr Vikram Nair, Member of Parliament for Sembawang GRC.



实龙岗北商联会 Serangoon North Merchants' Association



2020年1月5日，实龙岗北商联会派送600个环保袋给区内居民。这项活动获得人民协会青年网络

和国家环境局的协助。2020年1月23日，该商联会举办的新春嘉年华会表演节目，吸引了700人出席参观。2020年4月7日至6月1日，新加坡实施新冠疫情阻断措施期间，该会应建屋发展局之邀成为阻断措施大使，协助维持实龙岗北村大牌152A巴刹每天早上购物人潮的安全距离。

On 5 January 2020, Serangoon North Merchants' Association gave away 600 ecobags to the residents. This event was assisted by People's Association Youth Network and National Environment Agency. On 23 January 2020, 700 residents attended the Spring Carnival Finale organised by the association. During the Circuit Breaker period from 7 April to 1 June 2020, the association was invited by HDB to be the Circuit Breaker Ambassadors to help maintain safe distance of the crowd at Serangoon North Village Blk 152A market every morning.

海格路小贩与商店联谊会 Haig Road Hawkers and Merchants Association

2020年1月10日，海格路小贩与商店联谊会举行新春亮灯仪式。当晚的主宾是马林百列集选区国会议员花蒂玛副教授。

On 10 January 2020, Haig Road Hawkers and Merchants Association organised a Lunar New Year Light-up Ceremony, with Guest-of-Honour Associate Professor Fatimah Lateef, Member of Parliament for Marine Parade GRC.



淡滨尼西区商联会

Tampines West Merchants' Association



2020年1月11日，淡滨尼西区商联会在淡滨尼81街举行新春佳节亮灯仪式，主宾是副总理兼财政部长王瑞杰，特别嘉宾是环境及水源部长马善高。2020年2月1日，该商联会在淡滨尼3道举行“金鼠贺岁新春晚宴”。

On 11 January 2020, Tampines West Merchants' Association organised a Lunar New Year Light-up Ceremony at Tampines Street 81. The Guest-of-Honour was Mr Heng Swee Keat, Deputy Prime Minister and Minister for Finance, and Mr Masagos Zulkifli, Minister for the Environment & Water Resources, as the special guest. On 1 February 2020, the association organised a Lunar New Year Dinner at Tampines Avenue 3.

丰加商店联谊会

Hong Kah Shop-Proprietors' Association

2020年1月12日，丰加商店联谊会为丰加坊亮起璀璨灯饰，迎接农历新年。

On 12 January 2020, Hong Kah Shop-Proprietors' Association light up Hong Kah Point beautifully so as to usher in the Lunar New Year.



芽笼东中心商贩联谊会

Geylang East Centre Merchants' Association



2020年1月30日，芽笼东中心商贩联谊会于千禧楼举行新春团拜晚宴。2020年2月8日，麦波申区国会议员陈佩玲走访芽笼东中心的小贩中心。

On 30 January 2020, Geylang East Centre Merchants' Association held Lunar New Year Dinner at Qian Xi (Paya Lebar) Restaurant. On 8 February 2020, Member of Parliament for MacPherson SMC, Ms Tin Pei Ling, visited Geylang East Hawker Centre.

(文转第22页)



新加坡全国商联总会简介

About The Federation of Merchants' Association, Singapore (FMAS)

新加坡全国商联总会成立于1989年，属于非盈利机构。我们为属下会员商联会谋求利益，这些会员商联会的成员包括建屋发展局组屋邻里和市镇中心的商店，以及国家环境局小贩中心和巴刹的小贩摊位。

Registered as an association in 1989, The Federation of Merchants' Associations, Singapore (FMAS) is a non-profit organisation formed to represent interest of merchants operating in the Housing and Development Board's heartlands and town centres, as well as stallholders operating in the National Environment Agency's hawker centres and markets.

愿景 Vision

To be the **Champion** for the Neighbourhood Business Community

成为邻里商团的**领导者**

To be the **Bridge** between Government and Heartland Retailers / Hawkers

成为政府和邻里商家的**沟通桥梁**

宗旨 Mission

Unite Businesses in the Community

团结商业社群

Uplift Productivity & Competitiveness

提高生产力和竞争力

Inject Vibrancy into Neighbourhood Centres

为邻里注入活力

(文接第21页)

白沙西厦商联会

West Plaza Merchants' Association

2020年2月2日，白沙西厦商联会在白沙西厦举行新春捞起庆祝会，大会主宾是国务资政兼国家安全统筹部长张志贤。



On 2 February 2020, West Plaza Merchants' Association organised a Lunar New Year Lou Hei Celebration at Pasir Ris West Plaza. The Guest-of-Honour invited, Mr Teo Chee Hean, Senior Minister and Coordinating Minister for National Security.

如切坊商联会

Joo Chiat Complex Traders' Association

2020年2月7日，如切坊商联会在千禧楼举行新春晚宴。

On 7 February 2020, Joo Chiat Complex Traders' Association held Lunar New Year Dinner at Qian Xi (Paya Lebar) Restaurant.

FMAS Member Associations 我们的会员

- **新加坡大巴窑中心商联会**
The Singapore Toa Payoh Central Merchants Association
- **碧山商联会**
Bishan Merchants Association
- **牛车水大厦小贩商联会**
Chinatown Complex Hawkers Association
- **亚历山大村商联会**
Alexandra Village Business Association
- **蔡厝港商联会**
Chua Chu Kang Merchants' Association
- **文礼商联会**
Boon Lay Merchants Association
- **金文泰镇商联会**
Clementi Town Shop-Owners' Association
- **百胜楼商联会**
Bras Basah Complex Merchants' Association
- **忠邦城商贩联谊会**
Chong Pang City Merchant and Hawker's Association
- **珍珠百货商场联合会**
People's Park Traders Association
- **维多利亚街批发中心商联会**
Victoria Street Wholesale Centre Merchants' Assn
- **金文泰中心巴刹小贩联合会**
Clementi Centre Market Hawkers' Association
- **丹戎巴葛坊商联会**
Tanjong Pagar Plaza Traders' Association
- **芽笼东中心商贩联谊会**
Geylang East Centre Merchants' Association
- **文庆路上段小贩与商店联谊会**
Upper Boon Keng Road Stallholders and Shopowners Association
- **后港村商联会**
Hougang Village Merchants' Association
- **裕华区31街商店小贩联谊会**
Yuhua Constituency Street 31 Shop-Proprietors & Hawkers Association
- **实龙岗北商联会**
Serangoon North Merchants' Association
- **裕廊东商业城联谊会**
Jurong East Town Centre Merchant Association
- **宏茂桥区商联会**
Ang Mo Kio Constituency Merchant's Association
- **新加坡勿洛中心商联会**
Singapore Bedok Town Centre Merchants' Association
- **锦茂巴刹商店联谊会**
Ghim Moh Market & Shops Merchants Association
- **丰加商店联谊会**
Hong Kah Shop-Proprietors' Association
- **宏茂桥第四道N1商贩联谊会**
Ang Mo Kio Avenue 4 (Neighbourhood 1) Shopkeepers' and Hawkers' Association
- **阿逸拉惹商联会**
Ayer Rajah Merchants' Association
- **文礼小贩协会**
Boon Lay Hawkers' Association
- **武吉知马巴刹小贩联谊会**
Bukit Timah Market Hawkers' Association
- **联邦弯商联会**
Commonwealth Crescent Stallholders and Shopkeepers Association (CCSSA)
- **海格路小贩与商店联谊会**
Haig Road Hawkers and Merchants Association
- **如切坊商联会**
Joo Chiat Complex Traders' Association
- **裕廊东24街商联会**
Jurong East Street 24 Shopholders' Association
- **裕廊镇商店及小贩联谊会**
Jurong Town Shop-Proprietors & Hawkers' Association
- **高文城商联会**
Kovan City Merchants' Association
- **麦波申循环商店联谊会**
Macpherson Circuit Merchants Association
- **马林百列商联会**
Marine Parade Merchants' Association
- **淡滨尼N4商店及小贩联合会**
Tampines N4 Shop & Hawker Association
- **淡滨尼十一街小贩暨商店联谊会**
Tampines Street 11 Hawkers & Merchants Association
- **淡滨尼西区商联会**
Tampines West Merchants' Association
- **丹戎巴葛坊小贩熟食公会**
Tanjong Pagar Plaza Market and Cooked Food Centre Association
- **维斯达坊548商联会**
Vista Point 548 Merchant Association
- **白沙西厦商联会**
West Plaza Merchants' Association
- **兀兰商联小贩联谊会**
Woodlands Town Centre Merchants' Association
- **义顺中商联会**
Yishun Central Merchant Association
- **沈氏坊/沈氏通道小贩与商店联谊会**
Sims Place/Drive Stallholders & Shop Owners Association
- **淡滨尼N2商联会 (2018)**
Tampines N2 Merchants Association (2018)
- **拉丁马士小贩商店联谊会**
Radin Mas Hawkers' And Merchants' Association

开心的
员工就是
**我最大的
资产!**

身为雇主，您在新加坡聘请雇员时必须遵守新加坡的《雇佣法令》。如果您雇用新加坡公民或永久居民，就必须为他们缴交公积金(CPF)。



一起维护职工权益！得知并分享。

想多了解《雇佣法令》及《公积金法令》吗？

1800 221 9922

欢迎浏览：www.mom.gov.sg/workright

或电邮至：workright@mom.gov.sg

Workright

Supported by



TAFEP
Tripartite Alliance for
Fair & Progressive Employment Practices

SkillsFuture Workshops 技能创前程工作坊

SKILLSFuture

Sign Up NOW!

for the SkillsFuture Package and gain useful skills for yourself and your company.

立即报名!

参加技能创前程配套中的工作坊，
为您自己也为公司掌握实用技能。

For less than \$100, you get to attend 3 workshops.
只需支付少过\$100学费，您便可参加三项工作坊。



SkillsFuture Advice Workshop For Employees 技能创前程就业培训指导工作坊 适合员工报名

Free 1.5 hours interactive workshop to learn about SkillsFuture programmes and plan for your skills upgrading options. More than 100,000 individuals have benefitted from this workshop.

参加这项为时一个半小时的免费工作坊，了解技能创前程的各项计划，选择您感兴趣的技能提升课程。至今已有超过10万人受益于这项工作坊。



SkillsFuture Jumpstart! Workshop For Business/HR Leaders 技能创前程“立即启动转型”工作坊 适合商业/人力资源领袖

Go through this half-day interactive workshop to understand the importance of people strategy, and experience how not having one will impact your business. More than 170 enterprises have benefitted from this workshop since its launch. Course fee is \$42.50 for eligible participants.

通过这项互动性高的半天工作坊，进一步了解制定人力资源战略的重要性，以及不进行这方面部署可能会对您的业务造成的影响。这项工作坊从开办至今，已让超过170家企业受益。符合条件的参加者每人只需支付\$42.50学费。



SkillsFuture for Digital Workplace Workshop For All Learners 技能创前程数码简介工作坊 适合任何学员

Through this 2-day workshop, you will learn about cybersecurity, frequently used mobile applications and how to work with technology at your workplace. 61,000 workers have benefitted from the workshop since its launch. Course fee is \$50 for all SCs/PRs.

您可通过这项为期两天的工作坊，增进网络安全知识、学习如何使用常见的手机应用程序，以及掌握如何在工作上应用科技。至今已有61,000名员工从这项工作坊受惠。所有新加坡公民和永久居民的学费为每人\$50。

Scan the QR code for more information or to register. 扫描二维码，以了解更多详情或报名参加。



BUILD YOUR BUSINESS WITH SECURITY IN MIND

 Your business continuity plan. Enabled by Singtel.
Connect | Collaborate | Secure

Connect with your teammates, collaborate wherever you are, and secure your important data with Office 365 Protect (S).



58% of breaches take place at small businesses.¹



\$120,000 is the average cost of a SME data breach.²



62% of SMEs lack the skills in-house to deal with security issues.³

Office 365 Protect (S)

\$10 /user/mth
(U.P. \$15.10)



- 50GB mailbox, 1TB cloud storage
- Co-author, chat and host video conferences on Microsoft Teams
- Mobile and desktop enabled
- Protect your mailbox from ransomware

FREE

Guided set-up and local helpdesk support

Get up to 80% subsidy with the Productivity Solutions Grant

Visit www.singtel.com/business/info/bcp for more information.

 1800-SME-1111 (1800-763-1111) |  business.singtelshop.com

OUR SOLIDARITY BUDGET

Protect Livelihoods. Support Businesses. Help Singaporeans.



Helping Families & Workers

❖ Ease Labour Costs for Employers

- **Waiver** of monthly **Foreign Worker Levy** due in **Apr 2020**
- Foreign Worker Levy Rebate of **\$750** in **Apr 2020** from levies paid this year, for each Work Permit or S Pass holder

❖ Enhance Financing Support

- Increase **Government's risk share** of loans from 80% to **90%** for loans initiated from **8 Apr 2020 till 31 Mar 2021**, under the Temporary Bridging Loan Programme, Enterprise Financing Scheme – Working Capital Loan, and Enterprise Financing Scheme – Trade Loan

❖ Enhance Rental Waivers

- Increase rental waivers from 0.5 month to **1 month**, for industrial, office, and agricultural tenants of Government agencies

❖ Ensure Pass-through of Property Tax Rebate

- **Up to 100% Property Tax Rebate** for **non-residential properties**, for the tax payable in 2020, announced under the **Resilience Budget**
- **COVID-19 (Temporary Measures) Bill** to ensure pass-through of Property Tax Rebate from property owners to tenants



SCAN FOR MORE DETAILS

MOF
MINISTRY OF FINANCE
SINGAPORE



SUPPLEMENTARY
BUDGET 2020

Version as of 6 Apr 2020, 11am



People's Association

搜索@PAassionCard与我们联系



SG PAassion Deals

今天就浏览 onepa.sg 或亲临任何民众俱乐部

申请您的百盛卡!



成人易通卡

特惠价*
\$12
五年会员费
*附带条件

[^]50岁至59岁的新加坡公民
可免费获得
百盛卡


 可在所有民众俱乐部和百盛亲水天地享有特惠

 在CapitaLand购物商场消费可赚取多50%的STAR\$²

 在2,000多家参与百盛卡计划的商店消费时可获得优惠折扣

 可在公共图书馆享有国家图书馆伙伴机构会员的待遇³

 在Cold Storage, Giant 和 Guardian 消费时可赚取TapForMore积分¹

 可轻松搭乘巴士、德士或地铁等公共交通工具, 还能用百盛卡支付ERP公路电子收费

欲知最新促销和活动, 请浏览 www.passioncard.sg

1. 每消费\$1就能赚取1个TapForMore积分。每150个TapForMore积分相等于\$1, 可以用来抵销您下次购物的花费。欲知详情, 请浏览www.tapformore.com.sg。
2. 下载CapitaStar凯德购物星手机应用, 启动您的购物优惠。STAR\$积分可用来兑换CapitaVouchers购物券或其他奖励。欲知详情, 请浏览www.capitastar.com.sg。
3. 免费国家图书馆伙伴机构会员计划只限新加坡公民和永久居民。附带其他条件。请查阅www.passioncard.sg了解更多详情。
[^]截止2020年12月31日年龄介于50岁至59岁的新加坡公民, 若还未成为百盛卡会员, 可免费申请百盛卡, 优惠将在2020年12月31日结束。每名符合条件的申请者只限提呈一份申请。一旦申请获得批准, 我们将把百盛卡(不含储值)邮寄给申请者。人民协会保留随时更改条款与条例的权利, 恕不另行通知。



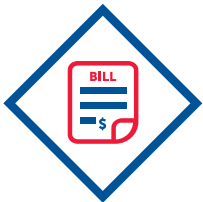
简单, 安全, 以及轻松无忧的付款体验

NETS在您的日常生活中提供简单, 安全以及轻松无忧的电子付款方式。



发薪日

Interbank GIRO



支付账单

- NETS
- NETS QR
- Interbank GIRO
- FAST
- PayCollect



互相支付

PayNow



四处周游

- NETS CashCard
- NETS FlashPay
- NETS vCashCard



饮食, 购物和娱乐

- NETS
- eNETS
- NETS QR
- NETS FlashPay

Train at my stall 来我的摊位实习

Hawkers' Development Programme 小贩培训计划

NEA and SkillsFuture Singapore (SSG) are working together on a Hawkers' Development Programme as part of ongoing efforts to support new entrants and sustain the hawker trade. NEA invites veteran hawkers to be part of the programme by **providing on-the-job-training apprenticeship** to aspiring hawkers for them to **learn the ropes of the trade**. If you would like to share your skills and knowledge, please register your interest at **HDP@nea.gov.sg**.

国家环境局和精深技能发展局正在携手制定一项小贩培训计划,以吸引和支持有意加入小贩行业者入行。在这个计划下,国家环境局诚邀资深小贩,为想入行者**提供在职培训**,**让新手了解小贩的入门诀窍**。如果您愿意分享您的知识和技术,请填写以下表格,然后通过电邮地址:**HDP@nea.gov.sg**来联系我们。

NAME 姓名

PHONE 电话号码

CUISINES 我卖的菜肴

STALL NAME 摊位名

ADDRESS 地址

YEARS OF OPERATION 经营小贩的年资

TRAINER EXPERIENCE 有没有培训过他人的经验



Supported by:



SKILLSfuture SG

SPECIFICALLY SET UP TO SUPPORT HEARTLAND ENTERPRISES

专为支持邻里企业而设立

Heartland Enterprise Centre Singapore (HECS) is set up as a dedicated resource to champion the revitalisation of our heartland businesses through placemaking activities, transformation of enterprises and upskilling of workforce.

新加坡邻里企业中心 (HECS) 的成立, 旨在协助邻里企业和商联会通过活动营造、企业转型和劳动力技能提升, 创造更有活力的邻里。

GOAL 目标

Bring Vitality To Heartland
激活邻里发展, 重塑社区活力

Management Services
管理服务

Lead 领导
Organise 组织
Reinvent 再造

Placemaking
地方活动

Engage 互动
Enliven 活力
Empower 授权

Digitalisation
数码化

Inform 通知
Connect 衔接
Expand 扩展

Heartland Tourism
邻里旅游

Identify 识别
Explore 探索
Create 创造



HEARTLAND ENTERPRISE CENTRE SINGAPORE 新加坡邻里企业中心

Stay connected with us



Blk 1 Joo Chiat Road, #05-1017, Joo Chiat Complex, Singapore 420001
Tel: 6741 3425 | Email: enquiries@HECS.com.sg | Visit us at: www.hecs.com.sg

Heartland Enterprise Centre Singapore

Heartland Enterprise Centre Singapore is a subsidiary of The Federation of Merchants' Associations, Singapore

More Support for your Business

DBS Digital Business Loan 数码商业贷款

Supported by Resilience Budget 2020
已获2020坚韧团结预算案的支持

- Hassle-Free funding 省心方便
- No financials submission 无需提交任何财务资料



Scan here to
apply online

扫描此处以在线申请

Features 产品特点

| | |
|--------------------------|--|
| Loan Amount 贷款金额 | Up to S\$200,000 最高可达20万新币 |
| Loan Tenor 贷款期限 | Up to 5 years 最长可达5年 |
| Additional Benefits 附加优惠 | <ul style="list-style-type: none"> • Waiver of processing fee 豁免贷款手续费 • 12-month interest servicing 12个月的利息还款 • Complimentary 12-month Loan Repayment Insurance 12个月的免费贷款保险 |
| Eligible Criteria 符合条件 | <ul style="list-style-type: none"> • Be registered and operating in Singapore 在新加坡注册并运营 • Have at least 30% local shareholding 持有至少30%的本地股权 |
| How to Apply: 申请方式: | <ol style="list-style-type: none"> 1. Apply via online with QR Code 扫描二维码在线申请 Promo code 促销代码: FMASSG 2. Call or SMS 拨打或发短信 <FMAS>, <your name>, <company name> to 90287587 <FMAS>, <名字>, <公司名称> 至 90287587 |

A World First in SME Banking

World's Best Bank for SMEs 2019, Global Finance
Global SME Bank of the Year 2018 & 2019, SME Finance Forum
World's Best Bank for SMEs 2018, Euromoney