A Warm Welcome to Singapore’s 8th President

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SICCI Connect is a newsletter of the Singapore Indian Chamber of Commerce and Industry. You may send your comments to:

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Dear Members,

On behalf of everyone at SICCI, I would like to congratulate Mdm Halimah Yacob on becoming Singapore’s 8th and first woman President.

We are organizing a conference on 2nd October at Suntec Convention Centre.

The theme of the conference is ‘Understanding and Overcoming Challenges in India’. India is brimming with potential and there are many significant business opportunities in India for Singapore companies.

At the same time we are also realistic business people. We know that in any emerging or developing market there will always be challenges to overcome.

The conference speakers will guide you through the banking, taxation and legal matters that might come in useful when you engage with India. I encourage our members to attend the conference.

The government recently announced that a new agency, Enterprise Singapore, will be formed through the merger of International Enterprise (IE) Singapore and SPRING Singapore (SPRING). We welcome and support this move and will work closely with Enterprise Singapore to support our Singapore Indian business community.

Our networking night in August was a huge success. More than 150 members attended the event and were able to create many networking opportunities. Seventeen new members received their certificates on the night. I wish all of them and our current members every success in your business endeavours.

Dr R. Theyvendran
Chairman, Board of Directors
Singapore Indian Chamber of Commerce and Industry
Mr Vikram Nair, Member of Parliament for Sembawang GRC will be the Guest of Honour at the conference. The High Commissioner of India, Singapore, HE Jawed Ashraf will deliver the keynote speech.

SICCI Chairman Dr R Theyvendran said that India is a market brimming with potential and that under PM Modi’s favourable and open policy environment, there are many significant investment opportunities in India for Singapore companies.

“The Smart Cities initiative also opens doors in the energy, building, and logistics sectors. Singapore is seen as a smart nation that is very relevant to the aspirations of new India,” he said.

Speaking about how similar events as the conference have helped businesses work with India, he added, “Besides conferences, we have organised many overseas trade missions to create opportunities for our members to network with business leaders, associations and government bodies in various countries. With our wide network, on-ground knowledge, and extensive experience, the Chamber is well placed to help businesses seize opportunities both in Singapore and in the international arena.”

CEO of SICCI, Mr Sunil Peter said, “While we want to encourage local businesses to go into India to take advantage of the opportunities present, we also want them to be mindful of some of the challenges that they will face. We would like to equip them by bringing about a greater awareness of how these challenges can be overcome and better prepare themselves so that their chances of success of doing business in India is higher. This conference aims at helping the investor to better understand some of the Legal, Taxation and Banking challenges that they may encounter,”

He added, “While the challenges may be in many areas, in this conference, we are focusing on three areas – Legal, Tax and Banking. We hope to revisit this topic every year and cover other areas that we perceive to pose a challenge. IE Singapore will also be speaking at our conference on how they have helped companies to succeed in India.”

The conference will be moderated by the Executive Chairman of the AJP Advisers Group Allen J Pathmarajah. He is the Adjunct Professor, School of Business at Singapore University of Social Sciences.

**Speakers**

- **Legal** - Chandra Mohan Rethnam, Head Commercial Litigation, Rajah and Tann, Singapore
- **Taxation** - Ajay Kumar Sanganeria, Tax Partner, KPMG Singapore
- **Banking** - Amit Sinha, Managing Director, Global Head, Telecommunications Media & Technology, DBS Limited
- **International Enterprise Support** - Tay Lian Chew, Group Director, North and South Asia Group, International Enterprise Singapore
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Presents

UNDERSTANDING AND OVERCOMING CHALLENGES IN INDIA

MONDAY, 2ND OCTOBER 2017
8.00 AM - 4.00 PM
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India’s phenomenal growth offers plenty of business opportunities for those looking at venturing into the Indian market. Along with the opportunities, the country comes with its own unique challenges, which if ignored, can lead to a frustrating experience. This conference aims at helping the investor to better understand some of the Legal, Taxation and Banking challenges that they may encounter.

GUEST OF HONOUR
Mr. Vikram Nair
Member of Parliament for Sembawang GRC

SPECIAL KEYNOTE SPEAKER
H.E. Mr. Jawed Ashraf
High Commissioner of India to the Republic of Singapore

LEGAL
Mr. Chandra Mohan Rethnam
Head - Commercial Litigation Partner
Rajah & Tann Singapore LLP

TAXATION
Mr. Ajay Kumar Sanganeria
Tax Partner
KPMG Singapore

BANKING
Mr. Amit Sinha
Managing Director
Global Head of Telecom Media & Technology
DBS Bank Limited

IE SUPPORT
Mr. Toy Lion Chew
Group Director
North and South Asia Group
International Enterprise Singapore

MODERATOR
Mr. Allen J. Pathmarajah
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SBF celebrates 15 years of helping businesses

The Singapore Business Federation (SBF) recently held the official opening of its new office at SBF Center, a milestone event marking a double celebration – its relocation to new premises as well as its 15th anniversary.

The occasion was graced by Prime Minister Lee Hsien Loong, Minister for Trade and Industry (Industry) Mr S Iswaran, Minister in Prime Minister’s Office and Secretary-General of the National Trades Union Congress Mr Chan Chun Sing, Senior Ministers of State for Trade and Industry Ms Sim Ann and Dr Koh Poh Koon, and Senior Parliamentary Secretary Ms Low Yen Ling.

At a media conference before the official opening, SBF unveiled its repositioning, prompted by the fast changing global environment, coupled with slow global growth, disruption in industries and markets, and the need to assist our businesses to transform and renew following the recommendations of the Committee on the Future Economy (CFE) recommendations.

SBF Chairman Mr SS Teo said at the official opening, “We wanted to reposition SBF to play a more active and relevant role. We wanted to deliver more value and services that meet the expectations of our members and the wider business community.”

SBF is working closely with TACs, the Infocomm Media Development Authority and other relevant Government agencies on its digitalisation initiative to help businesses build strong digital capabilities and promote the adoption of digital technologies. It hopes to launch the first programme under this initiative in early 2018.
FEATURE

TAC Alliance

Also announced at the official opening event was the formation of the Trade Association and Chamber (TAC) Alliance, comprising 31 Singapore TACs and business groups as founding members and signatories of a TAC Compact. An SBF-led initiative, the TAC Compact aims to unify Singapore-based TACs into an alliance, working together as strategic partners and collaborators to further the interests of members and facilitate the growth of the business community.

“SBF is a bridge between the local businesses and government. It worked closely with the Committee on the Future Economy (CFE). It will champion the interests of the business, help companies uplift their capabilities and promote collaboration.”

- Prime Minister Lee Hsien Loong

The SICCI Advisors, Board of Directors, Members and Secretariat welcome Mdm Halimah Yacob as the 8th and first woman President of Singapore, a unifying figure looking after the needs of all Singaporeans.
Enterprise Singapore to strengthen Singapore companies

A new agency, Enterprise Singapore, will be formed through the merger of International Enterprise (IE) Singapore and SPRING Singapore (SPRING) to help local businesses through the stronger integration of capability development, internationalisation and collaboration to support enterprise growth.

“\nAs a key enabler, Government agencies must also evolve and reorganise as needed, to better support our businesses and prepare them for the future economy.\n\n- Minister for Trade and Industry (Industry) S Iswaran\n\nEnterprise Singapore will strengthen its partnership with different stakeholders in the economy, such as the Trade Associations and Chambers (TACs), educational institutions and unions, to enable our start-ups, small and medium enterprises (SMEs), high-growth enterprises and large local enterprises to upgrade, grow and compete more effectively in the global marketplace.

Mr Png Cheong Boon, Second Permanent Secretary for MTI, will be concurrently appointed as the Chief Executive Officer (Designate) of Enterprise Singapore. In the meantime, both the chief executive officers of SPRING and IE Singapore will remain in their positions.

Minister for Trade and Industry (Industry) S Iswaran said, “It is important for us to create a vibrant enterprise ecosystem where our Singapore companies can thrive, have the dexterity to respond nimbly to technological and business model disruptions, and be well-placed to tap on the tremendous opportunities in various fast-growing markets.”

He added, “As a key enabler, Government agencies must also evolve and reorganise as needed, to better support our businesses and prepare them for the future economy. The decision to move now and establish Enterprise Singapore will enable us to respond faster to the changes in the external environment; provide better, more seamless and effective support to our companies and industries; and grow stronger Singapore enterprises.”

He also said that the Government had studied feedback gathered from the Committee on the Future Economy’s “extensive industry consultations, as well as the call from various parties, including SBF and the Small and Medium Enterprises (SME) Committee,
for a consolidated government agency to champion the growth and development of SMEs”.

Mr Iswaran noted that SPRING and IE Singapore had developed strong networks and deep expertise in their respective functions. IE Singapore has in the first half of this year alone helped more than 24,000 enterprises with overseas expansion.

Over the same period, SPRING had helped to build capabilities in SMEs through projects that are expected to generate S$4 billion in value-add. The productivity of the two agencies grew by 1 per cent last year, and 2.8 per cent in the first half of this year, said Mr Iswaran.

Enterprise Singapore will help Singapore companies navigate the regulatory environment, and facilitate business and partnership opportunities locally and overseas.

TACs will be able to work with Enterprise Singapore to drive the transformation and globalisation of their industries and enterprises, as well as to upgrade their capabilities in a more integrated manner.

“The Singapore Business Federation (SBF) strongly welcomes and supports the merger between IE Singapore and SPRING to form Enterprise Singapore. This is a move in the right direction and sends an important signal that the Government is responsive to businesses’ changing needs,” said Mr Teo Siong Seng, Chairman, Singapore Business Federation (SBF)

Enterprise Singapore will also continue to support the internationalisation needs of large companies and be the lead agency for trade promotion. It will retain its role as the national body for standardisation, accreditation and legal metrology.

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The heads from other chambers visited SICCI recently to discuss on various collaboration and mutual benefits for members

From left – Ms Shila Yatiman, Executive Director SMCCI, Mr Lam Joon Khoi, Secretary – General SMF, Roland Chan, Executive Director ASME, Sunil Peter, CEO SICCI, Victor Mills, CEO SICCI and Tham Poh Cheong. Secretary-General SCCCI
In his opening address, SICCI Chairman Dr R Theyvendran thanked members for supporting SICCI events. He said, “All entrepreneurs need a little inspiration now and then to help them grow their businesses. To inspire our members even more, SICCI is organising a trade and business conference.”

He encouraged members to be bold and confident, “take the right steps towards success. SICCI is primed to provide members with all the necessary information to help them expand into high growth areas such as India, Sri Lanka and Bangladesh.”

He added, “Our local Indian businessmen are facing various challenges today, But adversity is not something new to us. When I started off, I had to face many obstacles. There were times when I wondered if things would turn around. But I persevered and never gave up until I became successful. I am always learning so that I can share my knowledge with the people I meet, with our members.”

“My advice to all our members is simple - Don’t be afraid of change. Learn new ideas, processes and solutions to better your business. “

Dr Theyvendran also extended his appreciation to event sponsor CIMB and supporter SNEF.

Guest-speaker Mr. Stephen Yee, Assistant Executive Director and Senior Group Director, Training and Technology, Singapore National Employers Federation (SNEF) touched on how Singapore businesses can be ‘Future Ready by Continuous Learning’

Sponsor-speaker Mr. Mohamed Farik Mohamed Fazlul, Associate Director, CIMB Bank Berhad, Singapore Branch shared on ‘Banking in ASEAN and Alternative Financing Solutions for SMEs’.
New members received their certificates at the Networking Night
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The right connections take you to the right places. With 90 years of history, we offer a diverse range of services to grow your business both locally and globally.

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Emerging India Conference

With distinguished speakers and nearly 150 business leaders in attendance, the August 10th conference organized by the Global Citizen Forum (GCF) and SICCI highlighted the emerging opportunities in India for Singapore companies.

The conference covered various views on India as an emerging global leader. Indian High Commissioner HE Jawed Ashraf was the guest-of-honour at the event.

In his welcome address, Dr B K Modi, founder of GCF, expressed confidence in India’s ongoing reforms and the government’s efforts to improve the ease of doing business. He said, “Many people (in Singapore) are not aware about the new India, a five-year programme which was launched by the Indian government. That is the India which we all dream of — a clean India, a corruption-free India, where people work hard and are sincere.”

He added, “Singapore, a smart nation, is very relevant to new India. I think the Singapore Government and organisations should take advantage of the new India that is coming up by setting up offices in the smart cities that are going to be built in various parts of India.”

‘India Fever’

SICCI Chairman, Dr R Theyvendran spoke on how Singapore’s then Prime Minister Goh Chok Tong spoke about sparking an “India Fever” before it became fashionable to speak about “India Rising”.

He recognised the great potential that India had. He visited India 5 times when he was PM, and developed close friendships with his counterparts. Recently in 2016 Mr Goh said, “From sparking an India fever till today, I continue to believe in the immense potential of India.”

Like Mr Goh, Dr Theyvendran said that there are many firm believers of India’s potential to become a global leader. “We are seeing great strides in tax reforms, ease of doing business and market accessibility. There is of course much to be done but my personal view is that India is on the right path,” he added.
Prime Minister

Message

I am delighted to learn that the Global Citizen Forum and the SICCI, along with other association is organising a series of programmes in Singapore with the theme of ‘New India- Emerging Global Leader.’ These events come at a time when India completes 70 years of freedom.

Powered by the skills and strength of 125 crore Indians, India is scaling new heights of development. The people of India have decided that they will usher in a ‘New India’ that is strong, prosperous and inclusive, an India that will make our great freedom fighters proud.

It is wonderful to see the Indian diaspora play an active role in organising such programmes across Singapore. Such initiatives will improve the bond between India and Singapore and enable more people in Singapore to know about India.

India takes immense pride in our diaspora. Our diaspora has contributed immensely to the development of their respective nations of stay and at the same time remained in touch with their roots. The Indian diaspora in Singapore, particularly, has excelled in a wide range of areas.

Best wishes for the series of events planned by the GCF, SICCI and other supporting associations.

(Narendra Modi)

New Delhi
12 August 2017
Smart Cities

Mr Poon Joe Keen, Managing Director, Smart City Solutions of Surbana Technologies, a subsidiary of Surbana Jurong touched on smart city solutions.

“Our smart city planning and management focuses on four aspects of a city namely security, sustainability, efficiency (of services and infrastructure), and community (feedback and engagement),” he said.

Surbana Jurong’s integrated smart city solutions were developed, refined and enhanced from over 30 years of experience deploying proprietary Integrated Estate Management System in Singapore’s public housing estates.

Mr Poon Joe Keen, Managing Director, Smart City Solutions of Surbana Technologies
Gujarat Seminar

SICCI Director Ms Helen Campos was invited by the Gujarat Chamber of Commerce & Industry (GCCI) in July to speak at their seminar.

Organised by the GCCI Business Women Wing, the seminar titled “Developing Business Overseas: Educate – Empower – Evolve” touched on the various aspects of setting up and developing business in Singapore.

Ms Campos shared on SICCI’s strong connection with various chambers in India such as The Associated Chambers of Commerce of India (ASSOCHAM) and other Indian associations. SICCI helps members to increase their business, giving them exposure to a huge business and trading market in Asia, including a strong reach to government agencies, business and trade associations in Singapore and the region.

The Chamber organizes and supports a diverse range of events which provides ample networking opportunities for its corporate and individual members. It also works closely with the Singapore Business Federation (SBF) to organise regional trade missions and conferences.

SICCI also has experience in helping businesses seize opportunities in the international arena through its network and partnerships.

Ms Campos is also the Chairperson of the SME Centre@SICCI. The Centre provides complimentary business diagnosis and advisory service to Singapore SMEs and helps them identify various Government schemes that suit their needs. It is staffed by a team of business advisors who assist enterprises in areas ranging from legal and financial to technology innovation and overseas expansion.

Heading the Women Entrepreneur Network (WEN) in SICCI, she spearheads programs that reach out to the Indian women community to assist them in their entrepreneurial journey and also those in financial distress.
This network of partners will address top challenges SMEs face when venturing overseas: lack of market knowledge and difficulty in identifying suitable business partners.

Our partners’ services cater to SMEs at different levels of readiness for internationalisation and include areas such as Pre-Entry Advisory, Overseas Business Partner Search as well as Overseas Market Set-Up with Co-working spaces. The partners identified to be in PPN have necessary capabilities to best assist Singapore companies in the overseas markets given their physical in-market presence, market know-how and established network and connections to help businesses grow.

Pre-Entry Advisory: In terms of market research reports that companies require, PPN partners provide a quick executive customised summary that can help companies make informed decision about the market that they are keen to expand into.

Our partners within this network provide 3 types of customised bite size report (4-5 pages); namely Market Entry Strategy Report, Exporting to Target Market report and Competitor Analysis Report. Each report costs a flat fee of SGD$1,500 and the partners will also have a consultation session with the companies to explain the report.

Overseas Business Partner Search: Besides the business matching services that our respective in-market business partner provides, PPN has also brought on board Leadbook, a start-up which provides a database of over 64 million verified contacts across 145 countries. Likened to a global database of LinkedIn and other professional social network, this platform enables companies to reach out to the right person and connect with the person to further business development.

Subscription fees start from US$20 per month, and through our partnership, companies will
enjoy double the credit when they sign up. Leadbook also offers through PPN, their business matching service based on the set criteria and will prequalify potential partners before setting up business meetings.

**Overseas Market Set-Up and Co-working spaces:** Companies need to be physically in the market to understand how businesses work and to gain more contacts and PPN has helped companies establish partnerships with key co-working spaces in the market, which have a wide network to various in-market resources including legal, corporate services, logistics, HR and IT support.

They also conduct frequent networking events which allow companies to quickly establish more contacts and understanding about the market.

One such example is 91springboard, the co-working space partner in India that enables Singapore SMEs looking for a fully functional workspace; a network of mentors and investors along with events for networking in India to plug into their space and be ready to run their business.

With 11 co-working space locations in major Indian cities, 91springboard has an ecosystem with over 650 start-ups as well as over 3000 members and various service providers for members.

To access the above services mentioned under PPN, simply visit IE’s corporate website at [www.iesingapore.gov.sg/ppn](http://www.iesingapore.gov.sg/ppn) select the type of service you would like, fill up the online form and our partners will contact you within 3 working days.

*Article contributed by IE Singapore*

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**Visit by Doha Bank representatives**

From Left: Mr. Fazlur Rahman Bin Kamsani, Assistant Representative, Dato Thiayagaran, SICCI Director, Mr. Sathyamurthy, Deputy Head – International Banking, Dr R Theyvendran, SICCI Chairman, Ms Helen Campos, SICCI Director

SICCI Board Members recently met up with representatives from Doha Bank. During the meeting they shared on the opportunities in Qatar for Singapore companies in areas such as health, IT, logistics, food and education. SICCI will be arranging for further meetings where we will be inviting our members.
Engineering – A Multifaceted Career

What is engineering? Why is engineering so important? Is it all about nuts and bolts, spanners and screw drivers? Is it a career only for men? These and many more questions surface when one thinks of a career in engineering.

Definition of Engineering

According to the English Oxford dictionary, engineering is the branch of science and technology concerned with the design, building, and use of engines, machines and structures. It is a field of study or activity concerned with modification or development in a particular area. It is the action of working artfully to bring something about. In essence, to engineer would be to create.

It is a marvel to create and provide technological solutions to the problems, issues and ideas that affect every area of our lives. Engineers design, manufacture and maintain almost everything people and industries use and are important in developing the future of our society.

Impact of Engineers on Society

Engineering is a profession that contributes immensely to different aspects of society. Every industry and every area of society depends on the precise and efficient work of engineers. Engineers are involved in innovation, creativity and design that provide technological solutions to ensure sustainable development. Hence, engineers must possess a myriad of qualities – analytical skills, creativity, communication skills, entrepreneur knowledge, leadership, ethical standards, professionalism and flexibility – to create technologies that separate hype from practical options.
Different Specialisations and Skill Set

There are many different specialisations in engineering for example, mechanical, electrical and electronics, civil, chemical, automotive, robotics, etc. Each engineering discipline requires specific skill set, and each sector is complex requiring strong mathematical skills, logic, intellectual and practical abilities. Careers in engineering are also constantly evolving with new processes and technologies being developed, challenging the will of engineers to adopt and develop creative solutions for complex issues.

MDIS School of Engineering

To meet global challenges, the MDIS School of Engineering is offering engineering programmes in the areas of electrical and electronic, mechanical, electronic and mechanical design engineering, as well as engineering and project management.

These are offered in partnership with the reputable Northumbria University (UK). The University is ranked Top 20 in the UK for General Engineering and Top 40 in the UK for Electrical and Electronic Engineering, and Mechanical Engineering by The Complete University Guide 2017.

The engineering programmes offer students an academic progression path from an International Foundation Diploma to the Bachelor’s degree programmes and subsequently, the postgraduate degrees. The programmes are aimed at preparing graduates proficiently for a challenging and rewarding career in all facets of engineering, ranging from R&D, product design, to development and manufacturing.

Guided and taught by highly-qualified academics and experienced professionals from the industry, the School’s engineering workshops and laboratories are fully equipped with various engineering machines, devices, materials and apparatus to support students’ learning experience.

Relevant industry visits, seminars, and workshops are also organised for students to stay up-to-date with industry trends.

Article contributed by MDIS
www.mdis.edu.sg
Transforming Technical and Vocational Education and Training in India

As the wholly-owned subsidiary of Singapore’s Institute of Technical Education (ITE), ITE Education Services (ITEES) has been sharing with the international community on ITE’s expertise and experience in Technical and Vocational Education and Training (TVET) since 2003.

Over the last 14 years, ITEES has assisted public and private organisations in more than 26 countries in raising the level of skilled manpower through quality technical education.

In alignment with India’s National “Skill India” Campaign, ITEES, since 2013 has been actively working on TVET consultancy and training projects with various Indian state governments and private organisations in setting up Centres of Excellence for TVET and strengthening the TVET capabilities of policy makers, institutional leaders and trainers.

Our consultancy projects cover 6 broad areas of TVET Leadership, Infrastructure Development, Academic Development, Staff Capability Development, Quality Assurance and Skills Accreditation. Our notable TVET consultancy projects in India, includes: The World Class Skills Centre (WCSC) in Vivek Vihar, New Delhi, the Centre of Excellence for Tourism Training (CETT) in Udaipur, Rajasthan and an upcoming Northeast Skills Centre in Assam.

ITEES has also tied up with the Ministry of Skills Development and Entrepreneurship to explore Skills Development at the federal level. Several large private sector’s Foundations are also in serious discussions with ITEES to set up training centres all over India to skill large number of rural youths and turn them into productive workforce to support India’s fast expanding economy.

Today, the WCSC, which offers courses in Retail Services and Hospitality Operations, has witnessed the graduation of more than 600 students. Serving as the first model skills institution that is developed as part of a collaboration with ITEES.

Mr Lim Boon Tiong, ITEES’ Director for Asia
Recently in July 2017, ITEES was invited by the Madhya Pradesh State Government, to Bhopal, to witness the Foundation Stone Laying Ceremony of the Global Skills Park.

In his address during the ceremony, Mr Bruce Poh, ITEES’ Chief Executive Officer, shared that “The social and economic environment of a country changes rapidly when there is quality skilled manpower produced. Technical education had played an integral part to the economic success of Singapore over the past decades, and we hope to introduce our Singapore TVET model in the new Global Skills Park to be set up by the Government of Madhya Pradesh so as to support social and economic growth for the state. ITEES will be glad to contribute towards the TVET transformation journey of Madhya Pradesh and other states of India.”

In the near future, ITEES is working towards sharing with more Indian states on TVET development and through these efforts we strive to be the global partner of choice to Transform TVET and Transform Lives.

Article contributed by ITE Education Services (ITEES)

www.ites.com.sg
Learning for the Future: Providing an Academic Infrastructure, Sporting Culture, and Fueling Creativity

Choosing the right International school for your child can be a daunting task. Parents need to consider how a school meets the needs of the future. Look for a 21st century learning environment that is holistic in nature, developing students’ academic outcomes, nurturing core human values and building real-life skills.

Before choosing the right school, institutions need to demonstrate a commitment to a balanced approach, encompassing academics, sports and the arts. Forming students into creative, critical and reflective thinkers within and beyond the classroom. This type of school will be preparing your child for success in further education and life as global citizens.

Creating a solid foundation for future learning

A crucial component of learning, for all children in school, into university and beyond is providing interdisciplinary integration of subjects to solve real-world problems.

At leading international schools the integration into the curriculum of a STEAM, (science, technology, engineering, arts and mathematics) approach is clearly identified and encouraged.

This approach is a framework to introduce problem solving and relevance for learning into the STEAM fields. Students are given open-ended tasks that can be solved using cross-curricular skills that they have been learning in regular classes. Students make connections between subjects’ using this interdisciplinary and transdisciplinary learning approach, grasping and appreciating why they are learning.

When choosing a school, look at how a particular institution provides opportunities in all subject areas. How students explore and find answers to questions about the world around them. Equally of importance is for a school to have skilled and knowledgeable teachers who can address the needs of all students in a supportive and resource-rich environment.

Teachers at premium schools build upon the learning taking place in classrooms, giving students opportunities to apply the skills and
knowledge they have learned in different contexts, solving problems that are relevant to them.

**Commitment to a balanced approach beyond the classroom**

Sports are a key ingredient of a balanced education approach. Besides the obvious physical and mental benefits, students learn how to become team players and gain important transferable skills like respect, discipline, commitment and communication. Looking for a school with a sporting culture is important. However it is not so much about the winning or losing, (although winning can be the best part) but building the character of students.

Sports provide the opportunities for students to develop their personalities through hard work. They can learn to identify things that have worked and not worked, and then make changes to be better.

Schools that provided a diverse sports curriculum enable students to experience and gain knowledge in a number of physical and sporting ‘genres’. Physical health and well-being should underpin the sports curriculum so that your child develops a holistic understanding of the benefits of a balanced lifestyle.

Through a comprehensive sporting curriculum and sporting culture, students push themselves out of their comfort zones to be better than they have been before. Their hard work and dedication will pay off when they are competing.

**Values and practical skills: equipping our students for the real world through creativity**

Schools are in the business of shaping the future. In our fast-changing world, organizations are scouting for people who can bring new perspectives as sharp thinkers. When choosing a school it is imperative that the school in question nurtures creativity in its students.

It is the Arts that foster creative thinking, or the ‘soft skills’ that allows for innovation, especially in problem solving. This complements the traditional ‘hard skills set’. The ability to think creatively and transfer this to all that students do is a vital part of their development.

Schools that enable students to be at the core of the creative process give them free license to be creative, to explore, to make mistakes and to have fun. The emphasis of the Arts should not just be on results, but the process as a whole: exploring, devising, revising, reflecting and sharing.

By fueling creativity and confidence in themselves, many students, given the opportunity, embrace new ideas and different ways of doing things, exploring boundaries and being risk-takers.

Schools that embrace these techniques instill confidence and develop collaborative skills in internationally minded young individuals. These experiences empower future generations to engage with their own learning.

**Creating brighter futures through education**

There are many factors to consider when choosing your child’s next school. Price and prestige, approaches to teaching and learning, personality and the people at the school. However is critical to also assess the academic, sports and arts facilities and infrastructure.

Look for schools that are true innovators and have a clear mission. That are driven to provide quality education. Not just rehearsing the past, but pioneering the future of learning. Schools that are passionate about instilling values and providing practical skills that will equip your child for the real world. And finally look for passionate, pioneering educators that are dedicated to providing quality education and building real life skills, every day, in every classroom.

*Article contribute by GEMS World Academy (Singapore)*

[www.gwa.edu.sg](http://www.gwa.edu.sg)
Achieving Competitive Advantage Through Services in B2c E-Retail

The E-commerce economy has seen an exponential growth since the technological revolution. Statistics revealed that the E-retail revenues is projected to grow by 3.4 trillion USD by 2019, almost tripling its revenue in 2014. As customers embrace e-commerce their expectations towards service, support and how they make purchases are changing.

E-Retail services are important in B2C E-commerce for managing customer relations and enhancing sales. Therefore, there is a need to enhance the online customer shopping experience and to develop a key differentiator from its competitors and deeply associate it with the brand.

E-business is a service based industry in a virtually connected world with no physical presence between the buyer and a seller. With the increase in the number of companies providing similar products, customers have escalated expectations about their online shopping experience in terms of service and support.

With so many options available online, it is important for the companies to understand the potential customers and analyse the behaviour of the existing ones. Studies suggest that acquiring a new customer is five times more expensive than retaining an existing one.

E-Service is an important part of E-business and is crucial for managing customer relationships and retaining them to enhance sales.

Understanding the Importance Of E-Services

The simple term, “Service” is quite complicated in implementation. The high rate in shopping cart abandonment is often caused due to an unpleasant shopping experience drawing base from the quality of services. The average abandonment rate is 69% per Baymard Institute (2017).

The reasons behind could be long purchase procedures, add-on costs etc. Only a mere 18% people were not positive on online payments. However, there is a high retention rate if the quality of services provided is higher than the competitors.

Companies could consider providing exclusive value add services, loyalty programs, discounts for future purchases, backup for unsatisfied customers etc. To increase engagement and retention, companies could share content that customers are interested in, customer support through social media, more delivery options and payment methods and a space for customers to put their words forward.

E-Commerce for The Constantly Changing World

B2C E-Commerce is still new and unproven to many customers. A proactive strategy to develop and implement e-services is an important requirement in B2C E-commerce.

Most customers prefer online shopping because it allows them to find things out on their own. Adoption of new technologies that offers e-services that enhances the
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search process, comparative shopping, quick answers to queries and seamless transactions could be great add-ons to customers.

When it comes to service, companies need to build a culture that supports the importance of service mindset and retains it.

Gathering customer feedback is equally crucial to understand their expectations. Companies should also align promotions with the various services provided while also monitoring the growth of competitors.

Over and above customers prefer a customised service and services are the key differentiating factors for online purchases.

This article is a short summary of a capstone research project “Achieving Competitive Advantage Retail -Through Services in B2c E-Retail”, prepared by Dolly Mehta, a Master of Global Business student at SP Jain School of Global Management. For detailed insights, statistics and development of project findings, please kindly contact her at dolly.msep16eb72@spjain.org.

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<td>21 &amp; 22 Sept</td>
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<td>WSQ Build Positive Team Relationships</td>
<td>28 &amp; 29 Sept</td>
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<td>WSQ Creative Leadership and Self Development Skills</td>
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<td>WSQ Manage Budgeting and Forecasting Processes for the Business Unit</td>
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<td>WSQ Support Your Team Creatively</td>
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Venue:
SICCI Building
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For more information: Contact Mr. Muraly at muraly@sicci.com or 6508 0142.
How Can Organisations Improve Employee Development Goals?

Learning means to develop and change, but the learning process itself is changing.

People's learning experience, and their expectations of that experience, are increasingly different from what they used to be half a generation ago. Even Gen-X students still used to sit in classrooms and listen to teachers. To find new material, they would have to go to the library. When multimedia came around, they would be watching videos. But all of this would still be one-way, and not interactive. There would be no social sharing element in learning, save for the odd in-class group project.

Today's learning environment is much richer, with a plethora of technologies opening up new channels of learning. This creates opportunities for a much better learning experience because, at the same time, we are now less constrained by difficulties in finding and delivering materials. Distributing materials has become as easy as posting them online and finding information has become effortless. So now that we’re free (largely) from difficulties in finding and sharing the learning materials, the teacher is less necessary as a pure messenger. The teacher is now more of a facilitator of critical thinking and effective interaction, rather than just a deliverer of content. And the learner can concentrate on the process of learning itself. The teacher can adapt this process to the way people actually learn.

How do people learn best then? Research has been telling us for a long time that lecturing just isn’t a great way to get things across. This is true as much for kids at as it is for busy executives, much farther up in their career development needs. Better ways exist, such as project-based learning (PBL), group work, social sharing, and importantly, through playing. There needs to be emotional involvement too. We learn when it matters, when we feel something about the things we are supposed to learn.

What makes learning effective is a direct link to a purpose, an element of autonomous problem-solving, some reward, and reinforcement over time. The internet and smartphones have given us great means to achieve all of the above. Flexible and adaptable micro-learning platforms make it easy to experience learning as interactive, bite-sized, and to enjoy it as a kind of game, even on the go. Learners can also share their opinions and learnings with other learners instantly, sparking rich online discussions and increasing employee engagement. You don’t have to be in the same room anymore to do group work. And the ultimate goal-directed experience can be realised in a gamified learning application: reach the top, through learning. It’s a bright future. Learning used to be cherished for its outcome, but often dreaded for its process. It looks like soon, we will be able to have it all: to learn while playing.

Singapore Management University, Executive Development incorporates mobile micro-learning platforms as part of its teaching curriculum to encourage learners to put their knowledge to use by applying concepts to real business situations.

Participants, who are also busy executives, are given bite-sized content learning, making learning more focused and memorable.

Article contributed by Singapore Management University (SMU).

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*All information subject to changes without prior notice.
SME Centre Seminars

In July, SME Centre@SICCI organized two seminars, as part of its Marketing series.

Use Marketing Mix and Social Media to Influence Your Marketing and Sales

On 12th July, Business Advisors from the centre, took participants through the importance of analysing the marketing mix made up of the 4Ps – Product, Price, Place and Promotion. This well-known marketing concept was juxtaposed with the Consumer Design Journey (CDJ) to get participants to review through their efforts in leading up to sales.

Once a business understands how marketing mix can influence its marketing strategies, it is key to identify which online and offline platforms will target the consumers better. It is also important to profile customers and align a brand’s core identity to build efficient marketing campaigns.

The second session by Mr Arvin Tang of Techylon Pte Ltd, strengthened the discussion by putting into context the efforts that SMEs could put into place when treading on Social Media Marketing. The speaker reviewed the various channels and the strategies that could be pursued to make it work.

Brand Building in the Digital Age

On 19th July, Mr Ashok Miranda of Transmedia Consultancy, discussed the concept of brand building in the connected economy. Mr Miranda discussed the strategies of well-known brands, and was able to have participants relate to the concept of brand perception. This allowed for participants to consider it in their context and he emphasized the importance of building a brand and touched upon the difference of marketing in the digital age.

In discussing the five crucial components in brand building, Mr Miranda articulated the various components that participants should look into when crafting their brand.

“Excellent talk, very interactive”
- Swati Malhotra, V2U Health

“Excellent session. Thank you! Lot of food for thought from today’s workshop - packed with good content and great examples”
- Richa Joshi Kaul
On 17 and 24 August, as part of the HR series, the centre organized talks on work culture and human resource management.

“Creating a Learning Culture to Boost Business Results”
The session on 17th August saw HR professionals Mr Tan Jiang Hong and Mr Sam Neo share their experience on creating a culture of learning with the challenges of the current workforce.

Mr Tan expounded on the psychology of learning whilst Mr Sam shared how participants could work towards a learning culture. Practical pointers on creating a learning experience for employees was discussed with on the job learning and mentoring as important aspects of learning.

Officers from Workforce Singapore, rounded up the session with their sharing on the Adapt & Grow initiative by the agency.

“Session was excellent and well conducted. Facilitators were very well-versed in their field and [were] happy to share their expertise”
- Kelvin Ang, Arktus Studios

“Diversity Management - Why it matters!”
Singapore has become more socially diverse in recent years owing to it being at the intersection of global attraction.

The session on 24th August saw participants understand the need to adopt diversity practises in anticipation of today’s fast growing multi-generational workforce.

HR professionals Mr Mohamad Ibrahim Shaik Dawood and Mr Chung Fook Mun walked the participants through ways through which the changing work environment of multicultural and multi-age dynamics can be managed.

Mr Ibrahim touched upon the need for companies to build their cultural intelligence to manage the global attraction that Singapore sees. In categorizing the various age-groups and their work habits, Mr Fook Mun was able to highlight the ways to retain talents.

“Cultural Intelligence (CQ) is an important part of my business... Good that it was brought up for awareness and possible action”
- Jason Chong, Alumni Events Asia

On 31st August, the centre organized a sharing by Dr Justin Lim, officer from A*STAR who founded the wfMOBILE. Participants were brought through a sharing on the benefits of automating their work processes and a demo was provided by Dr Justin who walked participants on the use of SIMTech’s wfMOBILE. The session which saw attendance from various sectors, aimed to create awareness on the benefits of automation.

“Interesting insights on wfMOBILE. Relevant and will think about application for our business”
- Michael Tan, M&D Prize Foods
The Precision Engineering sector in Singapore is deeply stretched with its dire need for modernisation—Component Measurement is a very time consuming task, given that the measurement devices require sheer angling for every point to be correctly measured, which needs great skill for an accurate job.

Measurements often are taken in millimetres, which also adds to the need for sharp eyesight of workers.

Singapore’s skilled ageing labour force also poses a challenge in terms of a heavy process lag in the Precision Engineering industries. It is for this reason that this sector relies heavily on overtime work, which is gradually becoming a norm.

Some companies today are even compelled to reject new business orders due to inability to deliver given the manpower constraints.

The SME Centre @ SICCI spotted this challenge through a productivity diagnosis done with the companies.

The companies’ internal processes and workflow management was studied, where this consistent problem trend was identified within the sector.

A solution was soon identified that could do micro measurements through advanced laser scanning.

This would relieve the companies off their need for skilled manpower, as the computer can automatically measure the size of a component placed within its radar.

The machine can measure numerous components at one time, hence expediting this otherwise laborious process, increasing productivity and churning more revenue. Automating this job, companies can reallocate their skilled personnel into various other areas such as project management.

A proposal to subsidise the cost of this project has been submitted through the SME Centre @ SICCI. It is hoped that through this initiative, an advancement can be seen within the Precision engineering field with digitalisation attracting more interest and in turn more employees into this sunset industry.
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SICCI Trade Documentation Services staff received the following compliments from customers:

Thank you for guiding me through on how to apply Certificate of Origin on behalf of our associate company in China. You have been very helpful and I want to thank you for your good service rendered. Thank you once again.

- Linda Yoong, BCS Logistics Pte Ltd

Thank you for your invaluable help and proficiency in helping us to obtain our COO. Even though it was the first time dealing with your office, you were patient in guiding us through the various processes to make shipment. The dedication and swift response to our application enabled our shipment to be delivered to our customers without delay. Thank you.

– Moonshee Ismal, Alfa Casing Singapore (AFFCO)

I am writing to thank you for your very helpful and friendly service rendered thus far, especially when I approached you on the procedure of applying COO, you are so friendly and helpful to guide me through.

- Lee Chee Siong, Senior Factory Manager

Designing a Company Culture for the Digital Age

SICCI recently held a seminar on how businesses can discover that having a strong company culture attracts and retains employees, wins customers and boosts revenue. The seminar was conducted by Ashok Miranda, Founder and CEO of Transmedia Consultancy. He shared on how in these challenging times, businesses that focus on creating a strong culture have a massive advantage. A strong culture fuels passion in employees, creates a work environment that fosters innovation and helps attract and retain top talent. This ultimately translates to success for your business.
“Whatever business you are in, offering credit terms of 30 to 90 days to your customers have become a norm. Slower cash conversion cycle will affect your business operations and the ability to secure more orders or contracts. There is a saying that goes... Sales is Vanity, Profit is Sanity and Cash is King!” Alan Wong, Managing Director of Bibby Financial Services (Singapore) Pte Ltd (“Bibby Singapore”) commented. “Releasing your outstanding receivables into cash helps to smoothen your cashflow to pay suppliers and workers’ salaries. Factoring is not just easing your cashflow requirement but it also comes with collection as well as your debtor assessment services. Now you can truly focus on doing the sales and leave the rest to the specialists.”

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Every industry has its own unique characteristics. Certain industries has longer payment term while others involve progressive payments. At Bibby Singapore, we tailor made the factoring facility according to your industry requirement so that the facility works according to your needs. For example, mid-month funding is provided to cater to manpower related industry; progress claim finance is tailored for construction industry. With trade credit insurance, SMEs can also seek to cover the insolvency risks of the debtors they trade with internationally.

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How Factoring works?

Step 1
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Step 2
Cash advance of up to 80% of invoice value

Step 3
Remaining balance to be refunded upon invoice payment

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Bibby Singapore is also a participating Financial Institution in Loan Insurance Scheme (‘LIS’) sponsored by IE Singapore and SPRING Singapore. The LIS helps companies secure trade finance loans from Participating Financial Institutions by insuring the institutions against insolvency risks of the company.
SIDAK LIFECARE

Contact Name: Ms Yatina Bali
Contact No: +91 7042402067
Email: yatina.bali@sidakcare.com
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Contact No: +91 9654452810
Email: sales@deeptools.in

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MINIMISE YOUR BUSINESS’ CASH FLOW PROBLEMS WITH THESE 5 TIPS

1. IMPLEMENT EFFECTIVE FINANCIAL CONTROLS
   - Sound financial policies and processes will give you comprehensive and credible information, which is critical for making good business decisions. Speak with an SME Centre business advisor to get free advisory services on budgeting and cash flow management.

2. ESTABLISH REGULAR FINANCIAL REPORTING CYCLES AND MANAGEMENT REVIEWS
   - Having a schedule to review your company’s finances helps you identify and respond to any discrepancies early. Lock in reporting dates and review meetings in advance.

3. NURTURE INTERNAL FINANCE CHAMPIONS
   - Ensure that your staff are equipped to manage financial policies and processes through training. Consider tapping on the SkillsFuture Study Awards to defray part of the training cost.

4. USE TECHNOLOGY TO BOOST YOUR CAPABILITIES

5. BRING IN THE EXPERTS WHEN YOU NEED THEM
   - An independent perspective from a financial consultant can help identify business blind-spots and bring new ideas and solutions. Consider applying for the Capability Development Grant to alleviate part of the consultancy cost.

In a volatile market, cash flow problems can easily arise and hinder business growth. Here are five tips for strengthening your business’ financial capabilities.

Get more useful financial management tips and best practices at www.smeportal.sg.
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### Mariner of the Seas® (138,279 tons) 2018 SAILINGS

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### Ovation of the Seas® (168,666 tons) 2017 | 2018 SAILINGS

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