



# SMCCI INSIDER

SMCCI MONTHLY NEWSLETTER

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7 NOV 2025



SMCCI wishes a

# HAPPY DEEPAVALI



# LETTER FROM PRESIDENT

## DEAR MEMBERS,

As we continue our mission to build a vibrant and inclusive business community, SMCCI remains committed to reaching beyond the traditional SME network, extending our support to aspiring entrepreneurs and emerging changemakers.

This year, we have been working to design and deliver programmes that nurture the entrepreneurial mindset from an early stage. Among our initiatives is a specially crafted programme for secondary school students, aimed at cultivating curiosity, creativity, and confidence in business thinking. Beyond youth, we are also collaborating closely with community beneficiaries to create pathways of empowerment for low-income individuals, equipping them with practical business knowledge and the tools to achieve sustainable income through micro-enterprise.

Our members continue to stay ahead of the curve, representing SMCCI at key conferences and dialogues such as the Johor-Singapore Special Economic Zone (JS-SEZ) Joint Investment Forum, and the Europe Conference and the Sustainovation Summit. These platforms provide valuable insights into global developments, from multilateral cooperation and circular economy adoption to responsible supply chain practices. These are all crucial themes shaping the future of business.

As we move forward, SMCCI will continue to strengthen and equip our business ecosystem, fostering collaboration, inclusivity, and innovation so that every entrepreneur, regardless of background or stage, can grow with confidence and purpose.



**Dr Abdul Malik Hassan**  
President



# HANDS-ON EXPERIENCES

## THAT SUPPORTS YOUTH IN ENTREPRENEURSHIP



### CHUNG CHENG HIGH SCHOOL



SMCCI recently hosted two exciting learning journeys for students from **Chung Cheng High School** and **Maris Stella High School**, providing unique opportunities to explore entrepreneurship and the creative industries.

At SMCCI's Jalan Pinang office, Chung Cheng High School students were introduced to the structure and role of SMCCI in supporting businesses across Singapore. The session encouraged students to think like entrepreneurs as they were tasked with creating their own business plans. After developing their ideas, each team presented their plans, demonstrating insightful thinking and practical application of business concepts. The exercise allowed students to experience firsthand how ideas can be transformed into actionable strategies, fostering creativity, problem-solving, and confidence in presenting their work.

Meanwhile, SMCCI Aspire collaborated with our member, Studio 5 Corp, to host students from Maris Stella High School at the Studio 5 Corp studio. This immersive experience gave students a behind-the-scenes look at marketing, film, and video production. Through hands-on sessions, they learned about creative storytelling, brand marketing strategies, filming techniques, and video editing workflows. The programme provided practical exposure to real-world media production, inspiring students to explore the intersection of creativity and business.

**These initiatives contribute to bridging the gap between classroom learning and industry practice. Through exposure to business owners and professionals, students gain practical insights that may guide their academic and career decisions moving forward.**

We extend our gratitude to Studio 5 Corp for their dedication to education and community impact, empowering students to see how creativity and business can come together to make a difference. These learning journeys underscore SMCCI's mission to engage and support youth development, preparing them with the skills, insight, and confidence needed to succeed in today's dynamic world.



### MARIS STELLA HIGH SCHOOL

# STAY COMPLIANT: FILE YOUR TAX BY 30 NOVEMBER



**LEARN MORE &  
START FILING UP  
TODAY!**

**Don't miss the deadline!** Filing your business income tax on time keeps your company in good standing and avoids penalties. IRAS offers simplified options to make it easier for different types of businesses.

### Form C-S

- For companies with annual revenue ≤ \$5 million
- Requires fewer details than standard Form C

### Form C-S (Lite)

- For companies with annual revenue ≤ \$200,000
- Only six essential fields to complete

### Form for Dormant Companies

- For companies with no business activity or income
- Only two key fields needed

*Even with simplified forms, maintain supporting documents in case IRAS requests them. Proper record-keeping is essential.*

## WHY DOES IT MATTER?

- **Avoid penalties and fines.**
- **Build trust with authorities.**
- **Access loans, grants, and government support.**
- **Enable better financial planning and growth.**

# GLOBAL INSIGHTS, LOCAL IMPACT



SMCCI Vice President Mr Fazli Mansor and Manager Mr Khairi Hussain attended the **2nd JS-SEZ Joint Investment Forum** held on 14 October 2025 at the Sands Expo and Convention Centre, Singapore.

The forum, which drew over 900 business leaders, investors and policymakers from both sides of the Causeway, focused on advancing cross-border business connectivity, supply-chain resilience, and new growth opportunities within the JS-SEZ.

Singapore's Deputy Prime Minister Gan Kim Yong announced that Singapore-based firms have committed more than **S\$5.5 billion in investments** into Johor, underscoring strong investor confidence in the initiative. He outlined three priorities to strengthen the JS-SEZ: **anchoring flagship projects, easing business operations, and ensuring inclusive growth for SMEs and workers.**

Enterprise Singapore Chairman Lee Chuan Teck further emphasised the importance of sustained collaboration between governments, trade associations, and the private sector to enhance the region's appeal to global investors.

Jointly organised by Singapore and Malaysia, the forum continues to serve as a strategic platform to drive investment, innovation, and stronger economic collaboration between both nations.

As part of SMCCI's ongoing efforts to support business expansion beyond Singapore, the Chamber remains committed to helping local SMEs tap into opportunities arising from the JS-SEZ. SMCCI looks forward to facilitating greater participation from its members in future cross-border trade and investment initiatives.

## EUROPE CONFERENCE 2025

### TAKEAWAYS



The inaugural Europe Conference 2025 reaffirmed over six decades of strong EU-Singapore relations, highlighting shared commitments to **sustainability, innovation, and open trade**. Both regions emphasised deepening collaboration in green transition, digital transformation, and innovation-driven growth, positioning Singapore as a strategic bridge between Europe and ASEAN.

Speakers underscored the importance of multilateralism, circular economy adoption, and responsible supply chains as part of a practical sustainability agenda. Companies were encouraged to pursue green finance, workforce upskilling, and inclusive innovation to build long-term resilience.

The event also marked milestones such as the EU-Singapore Digital Trade Agreement, reflecting a growing partnership in digital economy, clean technologies, and cross-border connectivity. Ultimately, the conference reinforced Singapore's role as a trusted hub linking European enterprise, ASEAN opportunity, and global sustainability ambitions.



Alphabees Asia

## DISCOVERING GROWTH OPPORTUNITIES THROUGH INTERNATIONAL PARTNERSHIPS

The SMCCI Secretariat, represented by Managers Khairi Hussain and Sufyan Md Ali, attended the **Sarawak Mega Fair 2025 – Business Conference and Trade Exhibition**, held from 16 to 17 October 2025 at the Suntec Singapore Convention & Exhibition Centre.

Organised by STATOS, SMCCI's strategic partner for the Sarawak Business Mission, the event showcased Sarawak's economic potential and its commitment to sustainable development, cultural preservation, and investment growth.

The two-day fair featured a vibrant B2B Conference with keynote addresses, panel discussions, and fireside chats by industry leaders from Sarawak and Singapore, highlighting opportunities in **renewable energy, advanced manufacturing, agriculture, services, and tourism**. Attendees also enjoyed the Sarawak Carnival and Gastronomy Showcase, offering a taste of Sarawak's rich cultural and culinary heritage.

SMCCI continues to strengthen international partnerships such as with STATOS and other global counterparts, to help members expand abroad, access new markets, and explore cross-border collaborations through our business missions.

## NAVIGATING TRADE PROCESSES WITH CONFIDENCE



The Swarovski brand was founded in 1895 by Daniel Swarovski, whose pioneering crystal-cutting innovation in the Tyrolean Alps transformed how the world experiences light and luxury. Today, Swarovski continues to push the boundaries of craftsmanship and creativity, empowering individuals to express themselves through the brilliance of precision-cut crystals.

Recently, the SMCCI Secretariat met with **Mr Philip Ho, APAC Customs & Trade Manager of Swarovski**, to reconnect and discuss business developments since the implementation of the US tariffs. Mr Ho expressed his appreciation to SMCCI for the support rendered in handling their Certificate of Origin (CO) processes, noting the team's efficiency and attention to detail in ensuring smooth freight clearance.

Did you know? Swarovski's flagship store at Wisma Atria, Orchard, is among the brand's top-performing outlets globally, a testament to Singapore's dynamic retail landscape. SMCCI reminds all exporters and businesses of the importance of obtaining CO endorsements from authorised chambers and authorities to ensure hassle-free customs clearance and timely delivery.

For efficient and reliable CO services, visit our SMCCI Counter at **15 Jalan Pinang** — where our dedicated staff are ready to assist your business needs.

# GROW YOUR BUSINESS WITH SMCCI'S *LEARNING AND COLLABORATION OPPORTUNITIES*



SMCCI recently had the honour of welcoming **Dr Ibrahim from Doha, Qatar**, for a meaningful discussion on collaboration and knowledge exchange. The session focused on exploring how SMCCI's Academy programmes can align with Dr Ibrahim's work in entrepreneurship and leadership development.

During the discussion, SMCCI introduced the Academy's programmes, which support entrepreneurs at various stages of growth through structured learning, hands-on guidance, and community networks. Dr Ibrahim shared his experience in developing leadership capabilities and nurturing business innovation. Both parties exchanged perspectives on how **continuous upskilling and encouraging an entrepreneurial mindset can help business owners stay competitive in a rapidly changing global economy.**

The conversation also explored potential opportunities for partnership, including cross-learning initiatives, expert exchanges, and joint development activities. These collaborations could create more avenues for SMCCI members to gain international insights and expand their professional connections.

This engagement reflects SMCCI's commitment to building meaningful global relationships that benefit our business community. By connecting with international experts and organisations, SMCCI continues to create opportunities that support growth, encourage collaboration, and inspire innovation among entrepreneurs.

**We look forward to ongoing dialogue and future collaborations as we work together to strengthen entrepreneurship education across borders.**

**Contact our SMCCI Academy lead, [izzuddeen@smcci.org.sg](mailto:izzuddeen@smcci.org.sg), for more information.**



## HOW WE SUPPORT MICRO-BUSINESSES WITH SEED FUNDING OF \$5,000

The Maybank myimpact Microbusiness Programme concluded its third edition on 1 November, marking its largest participation to date. Organised in partnership between Maybank Singapore and the SMCCI, the programme supported aspiring micro-entrepreneurs through business training and personalised mentorship.

Over seven weeks, 60 participants took part in sessions focused on business planning, branding, digital marketing, and basic financial management. The aim was to equip participants with practical skills to strengthen their business foundations and prepare for sustainable growth.

The programme concluded with a pitching session involving 16 finalists, from which selected participants were awarded S\$5,000 in seed funding. **This funding enabled them to move forward with key steps such as purchasing equipment, enhancing product packaging, investing in marketing, or developing online sales channels.**

The cohort represented a wide range of industries, including food and beverage, beauty services, handmade products, and creative workshops. Their journeys highlight the resilience and innovation of Singapore's micro-business community.

Through this initiative, SMCCI and Maybank reinforced their commitment to making entrepreneurship more accessible, especially for individuals from lower-income backgrounds. **By combining training, mentorship, and seed funding, the programme helped participants gain the confidence and resources needed to grow their businesses with purpose.**

**WE CONGRATULATE ALL PARTICIPANTS AND LOOK FORWARD TO SEEING HOW THEIR BUSINESSES EVOLVE AND CONTRIBUTE TO OUR VIBRANT SME ECOSYSTEM.**



  
**MYIMPACT**  
**MICROBUSINESS****Nur Qurratuaini Binte Abdullah, The Ratu Beauté:**

"Joining this programme opened my eyes to structuring a business and planning with purpose. Mentorship gave me confidence to present my ideas, and the seed funding will help expand marketing and hire influencers. The lessons are invaluable."

**Annice Tan Su Qin, Mushling Sprout Co.:**

"This programme helped me turn my passion into a viable business while balancing family commitments. With mentorship and training, I now have a clear action plan and hope to inspire other mothers to pursue entrepreneurship."

**Ibnu Aliff Bin Rahim, Lyfs Bodega:**

"Mentorship and workshops guided my business towards growth, from cloud kitchens to online sales. Winning this programme enables us to expand while contributing to the Malay-Muslim community, showing artisanal halal food can thrive."



These insights reflect the experiences of winners from the Maybank MyImpact Microbusiness Programme, showcasing how mentorship, training, and seed funding empower micro-entrepreneurs to grow their businesses with confidence and purpose.

[READ ARTICLE HERE](#)

## ZOUL'S CORNER

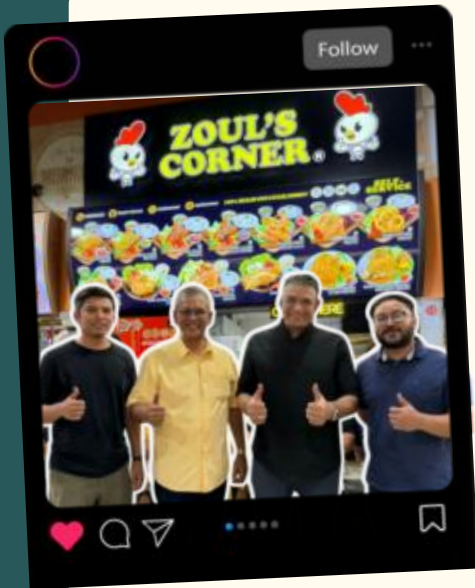
### *CELEBRATES ITS 7TH OUTLET!*

SMCCI extends our warmest congratulations to our Board of Director, Mr Azhar Mohd Salleh, on the successful launch of Zoul's Corner's 7th outlet!

Zoul's Corner has grown to become a well-loved name, known for its signature nasi ayam penyet and creative fusion dishes that offer both comfort and bold flavours. What began as a humble start has now expanded across Singapore, reflecting a journey built on dedication, consistency, and a strong passion for serving the community.

This new milestone reflects the team's dedication, consistency, and passion in bringing quality halal dining to the community. It also highlights the strength of local entrepreneurship and the impact of building with purpose and perseverance.

Here's to many more achievements ahead for Zoul's Corner!



SMCCI recently conducted a walkabout with **Mr Peter Teo from Enviroplus Services Pte Ltd**, a Singapore-based company established in 2014. Enviroplus specialises in the wholesale and retail of household and kitchen-grade cleaning products, including detergents and sanitation solutions designed for food preparation environments.

With a strong focus on hygiene, health, and safety standards, Enviroplus serves commercial kitchens, F&B outlets, and businesses that require reliable cleaning materials. Their expertise lies in **offering products that support safe and compliant operations**, especially in food-related settings.

This visit allowed SMCCI to better understand the needs of businesses in this sector and explore opportunities to support members in maintaining high hygiene standards across their operations.

***SUPPORTING HYGIENE EXCELLENCE***  
**IN BUSINESS OPERATIONS**



# **BOOST YOUR REACH AND *MAXIMISE* MEMBER REWARDS WITH SMCCI**



**BUILD TRUST** THROUGH AUTHENTIC STORIES, REVIEWS, AND TRANSPARENCY



**DRIVE LOYALTY** THROUGH COMMUNITY COLLABORATION



**BE THE FIRST CHOICE** FOR SMCCI MEMBER SERVICES AND VENDOR OPPORTUNITIES



Join the SMCCI merchant community — email [izzuddeen@smcci.org.sg](mailto:izzuddeen@smcci.org.sg) or [zafirkassim@smcci.org.sg](mailto:zafirkassim@smcci.org.sg) to get started





# INNOVATION AND THE RISE OF *VENDING MACHINE RETAIL*

SMCCI Executive Director Nadiah Hassan was recently featured on Detik Semasa 2025/2026, where she shared her views on the growing popularity of vending machines in Singapore.

According to CNA, vending machine sales are projected to reach S\$125 million in 2025, up from S\$117 million in 2019, reflecting a steady shift in consumer behaviour. The ease of access, cashless payments, and round-the-clock convenience have made vending machines a popular retail solution across neighbourhoods.

The Detik episode also highlighted how the industry has evolved, with business owners now leveraging social media to promote products and drive engagement. Many are turning to vending machines as an alternative to traditional retail, amid rising operational costs and manpower shortages, which can account for up to 75% of total business expenses (Singapore Business Federation).

At the same time, rising rental costs have led to the closure of many F&B outlets, with 3,047 closures recorded in 2024 and an estimated 300 per month in 2025 (ACRA).

Amid these challenges, SMCCI continues to champion innovation and digitalisation, encouraging entrepreneurs to adopt technology-driven and cost-efficient business models that enhance sustainability and competitiveness in a changing market.

[CLICK TO WATCH](#)

# LOOKING TO ACCELERATE *YOUR BUSINESS GROWTH?*

With expert guidance from Dino Amin, our Professional Service Solutions are designed to empower your entrepreneurial journey and support your growth every step of the way. Let's bring your vision to life—and build lasting success together.



## OUR PROFESSIONAL SERVICE SOLUTIONS:

consultation

incorporation

accounting & tax

VCC/SPV setup

bank account opening

corpsec services

loans (secured/unsecured)

pitch deck

mortgage

fund raising

franchise

supply chain financing

overseas companies setting up in SG

corporate trust

mergers & acquisition



Scan to contact Dino

*We understand the importance of timely and effective professional service solutions. We will work closely with you to provide personalised support and guidance, helping you make informed decisions and drive your business forward.*

*Contact us today to learn more about our Professional Service Solutions and how we can help your business succeed.*

# MUSLIM-OWNED ENTERPRISE (MOE)

## CERTIFICATION IN A NUTSHELL



MOE is a recognised certification initiated by SMCCI to help Muslim businesses scale up. **Applicable to all sectors including F&B, non-F&B products and even services.** More than just a label, it is a symbol of:

- ✓ ASSURANCE OF MUSLIM OWNERSHIP
- ✓ COMMITMENT TO UPHOLDING ETHICAL COMPLIANCE

### WHAT IS IT FOR?

VISIBILITY AND RECOGNITION OF MUSLIM-OWNED BUSINESSES



ENCOURAGES CONSUMER SUPPORT FOR MUSLIM-OWNED BUSINESSES

### HOW DOES IT BENEFIT MUSLIM-OWNED BUSINESSES?

- ✓ ACCESS TO RESOURCES THROUGH SMCCI COMMUNITY
- ✓ NETWORKING, COLLABORATION, INTERNATIONALISATION



How to register?



### Join SMCCI's MOE Info Session!

For new applicants:

- 📄 Document Verification
- 🕒 2-Hour Online Training to guide you through the essentials.

Don't miss this opportunity to streamline your application process!

**Pricing for Applicants:**

- New: \$749
- Renewal: \$549
- Additional Certificates: \$250

**Validity:**

- 1 Year
- SMCCI Membership + MOE



# SMCCI Joins SG60 Bersama Workgroup to Champion Malay Muslim Contributions



As Singapore celebrates its 60th anniversary (SG60), SMCCI is proud to be part of the SG60 Bersama Workgroup, an initiative led by Wisma Geylang Serai (WGS) and chaired by Minister of State, Ministry of Home Affairs & Ministry of National Development, Prof Faishal Ibrahim. This workgroup aims to curate meaningful events that amplify the Malay Muslim community's role in shaping Singapore's journey, aligning with the national SG60 messaging.

**Connect, Contribute, Care**



# CONGRATULATIONS TO ALL AWARD RECIPIENTS

MENDAKI celebrated the achievements of its students at the Anugerah MENDAKI 2025 ceremony, attended by more than 1,000 award recipients, their families, and guests.

This year, 529 Anugerah MENDAKI recipients were recognised for their academic excellence, perseverance, and commitment to personal growth. Among them, 119 recipients received the Anugerah Cemerlang MENDAKI for graduating with First Class Honours — the highest number in the organisation's history.

The event was hosted by Mr Zaqy Mohamad, Chairman of MENDAKI, and graced by Mr Ong Ye Kung, Minister for Health and Coordinating Minister for Social Policies. Assoc Prof Muhammad Faishal Ibrahim, Acting Minister-in-charge of Muslim Affairs and Senior Minister of State for Home Affairs, also attended as a special guest.

Guests were treated to an entrancing song and dance performance by Syurga Jeffrey, an Anugerah MENDAKI 2025 recipient, together with her mother, Asnida Daud.



**WHAT EXACTLY IS**  
***SME CENTRE***  
***@ SMCCI ?***



## SME Centre @ SMCCI's Roles & Services

Through our one-stop services we serve SMEs of diverse sizes and provide advisory on various business components. We partner with businesses from a wide range of industries and embark on a journey of growth with them.



### Business Advisory

- Provide SMEs with general business advice and guidance on government schemes application
- Identifying business gaps and opportunities through complimentary one-to-one business advisory
- Facilitate business matching and networking



### Partners for Business Growth

- Work with a BDA during the year-long programme to identify gaps and opportunities
- Co-develop road maps with clear objectives and key milestones for your business
- Work closely with your BDA to co-create and embark on projects that will build new capabilities
- Connect and collaborate with like-minded businesses, and gain valuable insights from industry experts



### Group Based Upgrading

- Addressing industry issues by spearheading group-based upgrading projects



### Workshops & Seminars / Webinars

- Sharing of business knowledge and trends during capability-building workshops

# Start your business growth journey with SME Centre @ SMCCI



**SME Owner /  
Aspiring Entrepreneur**

**START HERE**

Seeking general business advice

Interested in gaining business knowledge and to network with other SMEs & industry thought leaders



## Workshops & Seminars / Webinars

Sharing of business knowledge and trends during capability-building workshops



## Group Based Upgrading

Addressing industry issues by spearheading group-based upgrading projects

## Business Advisory

- Start by scheduling a consultation with our dedicated Business Advisors.
- Provide SMEs with general business advice and guidance on government schemes application
- Identifying business gaps and opportunities through complimentary one-to-one business advisory
- Facilitate business matching and networking



Meet the basic requirement/s to be part of the Centre-driven GBU projects

Meet the criteria to be part of the PBG program

## Partners for Business Growth

- Work with a BDA during the year-long programme to identify gaps and opportunities
- Co-develop road maps with clear objectives and key milestones for your business
- Work closely with your BDA to co-create and embark on projects that will build new capabilities
- Connect and collaborate with like-minded businesses, and gain valuable insights from industry experts



# RESOURCES



## NEED HELP WITH YOUR BUSINESS?

We are pleased to announce that SMCCI members who wish to discuss their business concerns with our esteemed Board Members can now book a session every Friday from 3pm to 5pm. This dedicated time slot provides a valuable opportunity for meaningful engagement, allowing you to seek guidance, share insights, and receive expert advice.

Don't miss out on this exclusive chance to connect with our Board Members and propel your business forward. Book your session today and make the most of this valuable resource!

[Secure your spot now!](https://tinyurl.com/MTMS-SMCCI)

## WANT TO REACH TO NEW CUSTOMERS?

Are you looking to enhance your brand visibility and reach a wider audience without breaking the bank? Look no further! SMCCI is thrilled to offer exclusive marketing and advertising packages at affordable rates, specially tailored to meet the needs of businesses like yours.

Our team at SMCCI Communications is ready to assist you every step of the way. For more information and to discuss how we can elevate your business presence, **get in touch with Nabilah Herman** at [nabilahherman@smcci.org.sg](mailto:nabilahherman@smcci.org.sg) or **'Aisyah** at [sitiaisyah@smcci.org.sg](mailto:sitiaisyah@smcci.org.sg).

We look forward to supporting your growth and helping your business thrive!

[Click to view our Marketing Package!](#)

