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## "UOB-SMU企业精神联盟"计划下 中小企业商业咨询获资助

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大华银行与新加坡管理大学为资助中小型企业展开商业咨询项目而发起的“UOB-SMU企业精神联盟”，过去几个月来逐渐引起企业界的注意。

### 几个月以来已有16公司受惠

自去年8月以来，已有16家中小型企业及40名大学生从这个计划受惠。

通过这个300万元的资助计划，中小型企业可申请津贴或资助，来协助抵销它们展开商业咨询或市场调查项目的部分成本；而新加坡管理大学的学生则有机会通过参与企业的商业咨询项目，吸取实际的工作经验。

“UOB-SMU企业精神联盟”计划负责人、新加坡管理大学的全职讲师洪斯庆回答本报询问时说：“我们希望，参与这项计划的中小型企业及学生越多越好，只要有关的咨询项目对双方都是有益的。”

洪斯庆说，只要是新加坡人持有至少51%股权的中小型企业，都有资格申请这项资助；同一家企业可受惠超过一次。

至今，受惠于这个计划的商业项

目，其中60%属于市场调查性质，20%是人力资源相关项目，20%属于商业策划性质。

此外，如果企业有意展开个别行业或国际商业的研究项目、企业气候的分析、市场沟通及品牌相关的项目，都可考虑申请资助。

在“UOB-SMU企业精神联盟”计划下，一般商业咨询或市场调查研究项目可获得的资助金额高达项目成本的70%到90%。也就是说，中小企业一般上只须支付600元到1900元，这比专业研究机构收取的上万元费用显著来得低。

据了解，一个简单的市场调查(market research)项目，如果由专业顾问进行，收费可高达3万元。

所以，通过这个计划，有意展开市场调查或行业分析的小商家，不愁因为资金不足而感到困扰。

为确保这个计划能够顺利推行，大华银行除了出钱也出力。

这是因为，大华银行在这个计划中投入了100万元，其余200万元是来自企业界的资金。此外，银行的高层管理人员也出任“UOB-SMU企业精神联盟”的管理委员会及执行委员会的成员。

执行委员会的其他成员来自企业界及新加坡管理大学。

日昇电子有限公司 (Jason Electronics) 是其中一家获得“UOB-SMU企业精神联盟”资助的中小企业。

日昇电子的创办人兼董事符昭德受询时表示，他是通过“UOB-SMU企业精神联盟”的一项座谈会得知上述计划的信息。通过这个联盟的资助，该公司展开了一项有关品牌战略的咨询项目，目的是策划出一个有凝聚性(cohesive)的企业品牌战略。

负责有关咨询项目的学生顾问所提出的其中一个建议已被公司采纳，以确保公司能够进一步加强企业身份及形象，从内部的品牌建设着手，让员工对公司有更进一步的投入感。

符昭德说，有了“UOB-SMU企业精神联盟”的资助，他只需承担有关商业咨询项目的30%成本。“如果不是有津贴的话，我们不确定会否拨出这笔钱来寻求外部顾问的意见。”



符昭德:如果不是有津贴的话，我们不确定会否拨出这笔钱来寻求外部顾问的意见。



Publication: Lianhe Zaobao, p 33  
Date: 26 April 2007  
Headline: Consultancy funding for SMEs

The UOB-SME Entrepreneurship Alliance, a collaboration between UOB and the Singapore Management University to provide funding for consultancy for SMEs has been making waves in the local business community. Since August 2006, 16 SMEs and 40 SMU undergraduates have benefited from the programme.

Under the S\$3 million funding, SMEs can apply for incentives or funding assistance to help them foot part of their research consultancy or market study costs. SMU undergraduates will be involved in the consultancy to gain real-life experience.

Centre Director Mr Ang Ser Keng said, "We hope to have more students and SMEs come onboard this programme because it is mutually beneficial."

He added that so long as the company has at least 51% shareholding by Singaporeans, they will qualify for funding. Each company can also obtain funding more than once.

Thus far, research projects carried out under this programme comprises 60% market research, 20% manpower resources study and 20% business strategy.

In addition, companies who are keen to diversify into other industries, internationalise their products and services, analyse business environment, market relations or conduct branding study can also consider applying for funding.

SMEs that qualify for funding usually enjoy from 70% to 90% subsidy of the total consultancy cost. This means that SMEs would typically need to fork out only \$600 to \$1,900 which is much lower than what professionals would charge which is usually more than \$10,000.

A usual market research study would easily cost \$30,000 if carried out by a professional consultancy firm.

The alliance would serve as an assurance to SMEs that funding is at hand should they wish to carry out such a study.

UOB has invested \$1 million with the other \$2 million from industry contributions. The senior management of UOB are also involved as members on the Board of Governance as well as Executive Committee. They are also represented from the industry as well as SMU faculty.

Jason Electronics Pte Ltd is one of the companies who have benefited from the alliance.

Mr Joseph Foo, Director and Founder of Jason Electronics Pte Ltd heard about the alliance from a seminar. The funding has allowed the company to carry out a branding strategy study, the objective of which is to develop a cohesive business brand strategy.

One of the proposals by the team of SMU students has been adopted by Jason Electronics. It will help the company go one step further in strengthening its positioning and image through internal communication.

Mr Foo said, "The alliance allows my company to foot just 30% of the cost. If not for the funding, I am not certain if we would fork out such a large sum to engage a consultant."