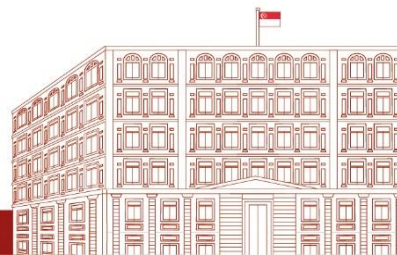




**Transcript of Speech delivered by Mr Tan Kiat How,
Senior Minister of State,
Ministry of Communications and Information,
at Singapore Heartland Enterprise Summit 2023 (4 Jul 2023)**

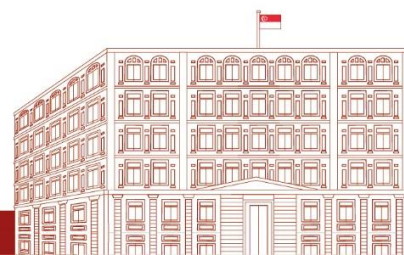
Mr. Yeo Hiang Meng, President of the Federation of Merchants' Associations, Singapore
Distinguished guests
Colleagues
Ladies and Gentlemen

1. I am very happy to join you today at the Singapore Heartland Enterprise Summit 2023.
2. Heartland enterprises are an important part of our communities. They include mom-and-pop shops, hawker stalls, family-run stores and various services that cater to the daily needs of our residents.
3. Importantly, they are essential to our vibrant community spirit, building a sense of belonging, connection and familiarity within our communities.
4. We want our heartland enterprises to do well and thrive, especially as more of their customers are becoming digitally savvy.
5. The Government has been working closely with owners and associations to introduce targeted support to help heartland enterprises digitalise through initiatives like Heartlands Go Digital and Our Heartlands 2025. I am glad to see encouraging progress on this front.
6. Nine in 10 heartland enterprises across Singapore offer at least one e-payment solution, while two-thirds have adopted digital tools and platforms such as Google Business Profiles, Carousell and Shopback.
7. We are also supporting businesses to build new capabilities. For example, the Heartland Enterprise Centre Singapore has introduced a comprehensive range of capability development initiatives, which include business advisory services, in-shop training, and group-based projects aimed at improving skillsets such as digital marketing, visual merchandising, customer service, and financial management.
8. We are making encouraging progress. I would like to thank all the owners and management of our Heartland Enterprises for your commitment to this digital transformation journey.
9. In fact, I am heartened that many of our heartland enterprises are not resting on their laurels. They are keen to go beyond the basic levels of digitalisation to stay competitive. At the same time, the prospect of adopting the more advanced digital technologies may seem daunting, especially for small businesses.
10. This is where the Infocomm Media Development Authority's (or IMDA's) CTO-as-a-Service platform will help. The CTO-as-a-Service is a one-stop platform that helps SMEs tap on the available support under the SMEs Go Digital programme more effectively.
11. Besides a wide suite of digital solutions and subsidised digital consultancy for SMEs, the platform brings together initiatives by SkillsFuture Singapore, the Cyber Security Agency, the



Personal Data Protection Commission and other government agencies to help firms improve their capabilities.

12. Through this platform, heartland enterprises can tap on digital consultants, who will be able to guide them in identifying and prioritising digital solutions to address their business needs. Let me share an example. Ah Lock & Co is a small F&B business that engaged this digital consultant through the CTO-as-a-Service programme. The digital consultant provided a customised digital roadmap to implement digital solutions in phases. Specifically, the company will be adopting digital accounting & HR solutions as a first step. Following these, it will explore website and e-commerce platform enhancement as a next phase to streamline its manpower. I encourage our Heartland Enterprises to check out these resources, if not already done so.
13. Finally, let me take the opportunity to thank our Trade Association and Chambers partners that play a vital role in uplifting and supporting our heartland enterprises throughout their transformation journey. I would like to especially convey my appreciation to the FMAS and all stakeholders involved for organising this year's Singapore Heartland Enterprise Summit.
14. The Summit continues to serve as a valuable platform for heartland enterprise owners to gain market knowledge, exchange ideas and acquire the necessary skills to adapt to evolving consumer needs.
15. Over the years, the Summit has also evolved to offer participants hands-on workshops and learning journeys that provide practical insights and actionable strategies, focusing on the "how-to-dos" rather than just the "what-to-dos."
16. Today, I am also honoured to be presenting the awards to the Heartland Innovation Challenge 2023 winners. This Challenge recognises heartland enterprises and merchants' associations that have introduced innovative solutions to overcome business challenges or developed products and services to expand their revenue streams and propel their businesses forward.
17. One of the winners is Fruit Paradise, which has been in the business of wholesale fruits for about 20 years. Currently, the second generation faced low footfall at their neighbourhood and lacked attractive ways to market their fruit stall to the younger generation. They were matched with Singapore Polytechnic, and the team developed fresh ideas that appeal to the younger crowd, such as creating signages with product information on the benefits of different fruits, developing a new logo to capture the Gen Z's attention and to gamify the experience.
18. Another winner, Tong Sin Gee (pronounced as "Tong Xin Ju" 同心居), is a cooked food stall that sells home-made dumplings, noodles, soups and dim sums. They faced issues with manpower for order taking and production of the food items. Students from the Institute of Technical Education College East came in with fresh ideas on promotional campaigns, social media engagement, and suggested for Tong Sin Gee to rent a facility and hire people with disabilities to help produce handmade dumplings, increasing capacity while promoting inclusion.
19. These are commendable innovations that will help our heartland enterprises, and also heart-warming examples of how the community can come together to help one another. Let's give all the winners a round of applause.
20. Let me just say a few words in Mandarin. 随着科技迅速发展，即便是小本生意，也不免受到数码化的冲击。但聪明的生意人都知道，危机也可以是契机。商家可以通过科技，提高生



产力、吸引更多顾客，甚至走出国门。政府能够做的，是帮大家更轻松掌握数码科技，缓解担忧。令人鼓舞的是，许多邻里企业已经踏出了关键的第一步。

21. 现在，每十家邻里商店，就有九家至少有一种电子付款方式。三分之二的商店，也上网推销它们的服务和产品。为了帮助邻里企业提升数码技能，新加坡邻里企业中心推出了全面的服务。作为政府和邻里企业之间的桥梁，新加坡全国商联总会则与各界伙伴合作，推动邻里企业创新与转型。在此，我呼吁邻里企业踊跃参与这次的峰会，积极探索新的合作机会。我也鼓励大家一起出谋划策，探讨如何为邻里商店注入新活力，让邻里社区更加生机勃勃。

22. In closing, let us continue to work together to empower our heartland enterprises in their digital transformation journeys, so that they can continue to thrive amidst the fast-changing environment, and delight old and new customers alike.

23. I encourage all business owners to explore opportunities for collaboration and networking during this Summit, and I look forward to seeing more innovations in our heartlands.

24. Thank you very much.

