

CONNECT

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MYANMAR BECKONS

Paclin tells you why it makes
business sense to explore Myanmar

Ride the next wave
to Ethiopia

SMF 80th Anniversary
Gala Dinner

Where are my
dream customers?





PAOLO ROVERSI,
INSPIRED BY MARTELL CORDON BLEU



Roveri

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Dear Members

By the time you read this, SMF has officially adopted its name change to Singapore Manufacturing Federation and unveiled its new logo at its 80th Anniversary Gala Dinner celebrations.

Over the past 80 years, SMF has persevered and has stayed true to the mission to represent and promote the interests of our manufacturing industry. We rode the economic waves and held its fort with the support of its members, government agencies, relevant partners and other key stakeholders.

SMF 80th Anniversary Gala Dinner was a momentous occasion, with Prime Minister Lee Hsien Loong gracing the dinner. *Refer to page 3 and page 20* for the key highlights at the 80th Anniversary Gala Dinner.

SMF will continue to serve the needs of its members and provide a linkage with the relevant government agencies, so as to better voice their concerns.

Through SMF missions and exhibitions, companies like Paclin for example has ventured overseas, edging on Singapore as a trusted brand to explore global frontiers. *Refer to page 14* on the secret ingredients to Paclin's successful venture in Myanmar.

Against the backdrop of a dampening market, it is important that you remain vigilant and bold in charting new markets. Speak to any of the SMF Secretariat today for more information.

I wish you a fruitful journey ahead.



Rowan Tan
SMF Chairman
Building Products & Construction
Materials Industry Group
Managing Director of
DORMA Far East Pte Ltd



COVER PHOTO
Paclin

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Championing Manufacturing, Partner in Nation Building

Following the announcement in January this year on its change in name, the Singapore Manufacturers' Federation (SMa) has officially adopted its name change to Singapore Manufacturing Federation and unveiled its new logo. Its acronym has also officially changed from SMa to SMF.

This name change is in line with the Federation's increased and increasing responsibilities and roles in representing and championing the manufacturing sector. The change underscores its transformation from an industry association to a national institution with a manufacturing base to meet the reality of the new economic landscape, and the needs of its members and the nation.

The new SMF logo portrays a three-dimensional 'S' in three prongs, extending upwards and forwards with dynamism and vigour, while its supple nature signifies flexibility and an ability to adapt and change with the times. The 'S' shape stands for Singapore while the three prongs emphasize manufacturing. The three bold prongs highlight the tripartite relationship between the Government, Community and the manufacturing industry as represented by SMF.



Prime Minister Lee Hsien Loong and SMF President Mr George Huang launching the new SMF logo.

"The burgundy prongs echo the colour of the SMF orchid and represent nobility of purpose and spirit while the blue symbolises vibrancy, energy and passion. The blue also depicts the blue ocean strategy. Green symbolises sustainable development and growth and fresh ideas with new initiatives into new markets," shared SMF President, Mr George Huang.



Prime Minister Lee Hsien Loong, current SMF President Mr George Huang (4th from left), SMF Executive Committee Members and past Presidents of the SMF gather on stage for the cake-cutting ceremony. The cake was proudly sponsored by Prima.

At the event, Prime Minister Lee participated in the anniversary cake cutting ceremony and launched the SMF Commemorative Book, which charts its 80 years journey.

Prime Minister Lee also presented awards to 6 longest serving members of SMF. They are:

- Coca-Cola Singapore Beverages Pte Ltd
- Auric Pacific Food Industries Pte Ltd
- Lam Soon Singapore Pte Ltd
- Amoy Canning Corporation (S) Ltd
- YHS (Singapore) Pte Ltd
- Khong Guan Biscuit Factory (S) Pte Ltd

Mr Huang also presented the Tampines Central Community Scholarship to two students, Ms Lee Jing Ting and Ms Noormuzdalifah Binte Mustapha to pursue the three-year Murdoch University undergraduate degrees offered by the SMF Institute of Higher Learning, which is one of the Centres of Excellence of SMF. This scholarship shows SMF's commitment in the development of human capital in Singapore.

The event was attended by 1500 guests, including members of SMF consisting of MNCs and SMEs, key business leaders, ambassadors, overseas and local trade association leaders at the Marina Bay Sands on Saturday, 29 September 2012 evening.



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Sunny Koh



Ride the next wave to Ethiopia!

With a population of more than 90 million, Ethiopia is one of the top performing countries in Sub-Saharan Africa with double digit economic growth in the past years. Having access to 23 African countries with a total population of over 400 million through the Common Market for Eastern and Southern Africa (COMESA), Ethiopia is the next country that all businessmen should look out for.

CONNECT speaks to Ambassador of Ethiopia to Singapore, His Excellency Seyoum Mesfin to find out why it makes business sense to consider doing business in Ethiopia.

1. What are the investment opportunities for Singapore companies to invest in Ethiopia?

Agriculture/Farming and Livestock

Ethiopia is endowed with abundant agricultural resources with fertile soils and conducive climate required for the production of a variety of food crops. With altitudes ranging from 148 meters below sea level to 4,620 meters above it, the country has 18 major and 49 sub agro-ecological zones, each with its own agricultural and biological potential. Thus the country possesses one of the largest and most diverse genetic resources in the world. Coffee, cotton, tobacco, sugarcane, tea, spices, fruits, vegetables and flowers are main commercial cash crops for export. Land is owned by the public and administered by the state. The government provides land to investors at a very competitive price. Land for urban development and industry can be acquired by investors on lease basis for a period of 60-70 years. Agricultural land is acquired on rental basis per hectare per year.

Ethiopia is first in Africa & tenth in the world in its livestock population. Considerable opportunities exist for investments in rearing, breeding and fattening of livestock as well as in fresh water fishery development and the production of honey and beeswax.

Ethiopia has the largest bamboo trees in Africa. Potential activities for private investors in commercial forestry include production and marketing of natural Gum Arabic and incense; large-scale plantation of timber, bamboo and other trees; establishment of integrated forest-based industries such as chip wood, chipboard, particle production, pulp, paper and paper products; furniture for domestic market and export.

Metal and Engineering

The demand for steel in the country is very high. Currently, cost of steel in Ethiopia is 30% higher than the South-East Asian markets. Heat treatment, plating of ferrous and non-ferrous metals and with proven reserves of iron ore deposits and cheap energy, it is highly competitive to invest in steel industry in Ethiopia.

Construction

Ethiopia has extensive opportunities in the construction industry, particularly in the construction of roads,

residential, commercial and industrial buildings, including low-cost housing.

Manufacturing

According to World Bank Report 2012, Ethiopia has the potential to become globally competitive in large segments of light manufacturing sector - apparel, leather products, wood products, agribusiness and metal products by leveraging on its labour cost advantage (low wages combined with high labour productivity in good-practice firms) and comparative advantage in the natural resource industries - agriculture, livestock, forestry and iron ore.

A wide range of opportunities exist for investors in manufacturing of the following areas:

- Spinning, weaving/knitting, textile fabrics/dyeing and finishing, production of garments, processing and preserving of meat products, fish and fish products; and fruits and juices and vegetables; integrated production and processing of dairy products, manufacturing of starch and starch products, processing of animal feed, processing and bottling of mineral water, sugar production, brewing and wine-making.
- Ethiopia's highland sheep and goats skins have an international reputation for their unique natural substance of fineness, thickness, flexibility, strength and compactness of texture. Tanning of hides and skins up to finished level; manufacture of luggage items, handbags, saddle and harness items, footwear and garments, gloves and integrated tanning and manufacturing.

Glass and Ceramic

Ethiopia has immense resources for the production of glass and ceramics; tableware and sanitary ware; sheet glass and containers.

Chemical and Chemical Products

Manufacture of basic chemicals based on local raw materials, including fertilizer, soda ash, rubber, PVC granules from ethyl alcohol; manufacture of caustic soda and chlorine-based chemicals; carbon and activated carbon; precipitated calcium carbonate; ballpoint ink; and tallow for soap.

Drugs and pharmaceuticals

Manufacture of pharmaceutical, medicinal, chemical and botanical products in the form of tablets, capsules, syrups and injections.

Plastic Products

High-pressure pipes, pipe fittings, shower hoods, wash basins, insulating fittings, light fittings, office and school supplies, and fittings for furniture.

Building Materials

Manufacture of cement, lime, gypsum, marble, granite, limestone, ceramics, roofing tiles, corrugated sheets, tubes, pipes and fittings.

Mining

Ethiopia offers excellent opportunities for mineral prospecting and development. Geological studies have identified a favourable geological environment hosting a wide variety of mineral resources. Ethiopia has a substantial deposit of gold, gemstones and other precious metals, tantalum, platinum, nickel, potash and soda ash. Among construction and industrial minerals are marble, granite, limestone, clay and gypsum, iron ore, copper, silica, diatomite, etc. With regard to fossil energy resources, there are significant opportunities for oil natural gas, coal and shale oil exploration and development in the major sedimentary basins, namely the Ogden, the Gambella, the Mekelle, the Blue Nile and the Southern Rift Valley.

While there is no restriction on private investors in developing any type of mineral resource, the greatest potential is in gold and rare metals, petroleum, precious and base metals, industrial minerals and dimension stones (marble and granite). Currently, dozens of local and international companies are busy in mining activities throughout the country.

Power Development

The potential of Ethiopia's renewable and non-renewable energy resources is large, with the economically feasible hydropower potential estimated at 45,000 MW. It has large potential for geothermal, wind and solar energy generation. A study recently completed by a Chinese company estimates that Ethiopia can produce up to 1,000,000 MW of electricity from wind farming. Nine of its major rivers are suitable for hydroelectric power generation. The private sector can participate in electricity generation from any source and without any capacity limit. Private investors, both foreign and domestic, are allowed to operate an off-grid transmission and distribution of electricity.

Moreover, private investors are highly encouraged to engage in generating electricity in bulk and reach an agreement of power purchase with the Ethiopian Electric Power Corporation (EPPCO), a public enterprise, for transmission and supply of electricity through the grid system.



His Excellency Seyoum Mesfin

Tourism

Ethiopia has much to offer for international tourists. 10 UNESCO registered historical, cultural and religious heritages of ancient civilization. Archaeological sites and discoveries of the oldest fossilized hominid unearthed to date and magnificent scenery and a surprising climate, rich flora and fauna.

Attractive investment opportunities lie in tourism sector including 5-star hotels, lodges and resort hotels, international restaurants, eco-tourism and tour operations.

Service Industry

Social services like health and education are other potential areas in Ethiopia.

Health Services

Opportunities for investment in health services include general and specialised hospitals, clinics, clinical laboratory and diagnostic centres.

Educational Services

Ethiopia aspires to attract internationally reputable educational institutions, universities and training centers. The following areas are some of the opportunities for investors-kindergarten and nursery; primary and secondary schools; science and technology colleges/ universities; colleges for business and marketing; schools for medical science; ITC institutions; Vocational training centres; Training centre for hospitality industry.

Information Technology and Communication Technology

Investors are also encouraged to invest in lucrative information and communication technology development that can deliver great returns.

continue on page 8...



2. What is the workforce calibre in Ethiopia?

Over 50% of the population is young and easily trainable. Low wages combined with high labour productivity makes Ethiopia's work force attractive for investors. Average monthly wages range from 77-131 (USD) for skilled labour and 35-53 (USD) for unskilled labour.

3. For a singapore company wanting to enter the ethiopia market, what are the key ingredients for a successful business partnership there?

The key ingredients are:

- Making preliminary survey and identifying potential markets/investment opportunities available in line with your company products by discussing with relevant government departments, business entities and potential partners;
- Selecting a reliable and capable Ethiopian or foreign owned company for partnership;
- Fulfilling all legal requirements required to do business/ investment;
- Operating all business activities as per the policy and legal requirements of the country;

4. What are some key developments in Ethiopia now?

Ethiopia enjoys:

- Political and social stability
- High culture of tolerance, accommodation and hospitable people
- Low crime rate where personal safety and security are guaranteed
- Zero tolerance of corruption

Ethiopia has impressive track record of macro-economic management, a stable macro-economy and disciplined monetary and fiscal management.



SHOWCASE YOUR PRODUCTS TO THE WORLD

Join the 2012 International Marketing Activities Programme (iMAP) Trade Shows under the SMF-organised Singapore Pavilion to showcase your products, and enjoy the following benefits*:

- Reimbursement up to 50% of exhibition rental and Singapore Pavilion stand construction costs.
- Double Tax Deduction for expenses not covered by iMAP grant e.g. travel and accommodation for up to 2 representatives per company.
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Interested companies, please contact SMF exhibition project managers as stated below.

** Companies must meet the eligibility criteria set under iMAP guidelines to qualify.*

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Lab Vietnam

Nov 6-8, Hanoi, Vietnam
ceciliatham@smfederation.org.sg

Medical Technology

Medica

Nov 14-17, Dusseldorf, Germany
katherineheng@smfederation.org.sg

Fire Protection, Safety, Security

IndoDefence

Nov 7-10, Jakarta, Indonesia
katherineheng@smfederation.org.sg

Multi-Sectoral

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Business Mission to Myanmar

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Business Mission to Peru & Chile

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Off to Vietnam!

Vietnam has a population of over 87 million and is the 13th most populous country in the world. Vietnam's membership in the ASEAN Free Trade Area (AFTA) and entry into force of the US-Vietnam Bilateral Trade Agreement in December 2001 have led to even more rapid changes in Vietnam's trade and economic regime.

Business Mission to Vietnam proves roaring success!

As part of SMF's continuous effort to enhance our members' competitiveness and exploring new markets and business opportunities, SMF recently organised a business mission to Vietnam covering cities like Hanoi, Hai Phong and Ho Chi Minh City. It was a fruitful visit as the Singapore delegation gained further insights on the available investment opportunities.

In Hanoi, the Singapore delegation met up with the Ministry of Planning and Investment (MPI) to further understand the advantages of investing or setting up offices there. Mr Pham Vu Hai, Director of MPI shared pointers with the Singapore Delegation on recent and proposed development in Hanoi as well. Members of the Delegation raised many questions related to their respective industries.

The delegation visited Vietnam Singapore Industrial Park in Bac Ninh. The site visit was hosted by Sembcorp. In Hai Phong, a site visit was arranged to visit Vietnam Singapore Industrial Park.



Held from Aug 20-24, the business mission to Vietnam was a rewarding one as the Singapore delegation gained knowledge on some of the key factors for a successful business partnership there.

The Vietnam Chamber of Commerce (VCCI) in Ho Chi Minh City assisted to arrange for business meetings with companies from the manufacturing and logistics industries respectively. VCCI also arranged a factory visit to Southern Agricultural Machines Co, Ltd, which is a state-owned enterprise that manufactures equipments for agricultural use.

Secutech Vietnam packs a punch!

More than 130 exhibitors from the region participated at Secutech Vietnam this year. During the three days fair, approximately 5,000 trade visitors gathered at the show to source for the latest security, fire safety equipment & services.

With the support of IE Singapore, SMF led a National group participation of 10 Singapore companies to participate at this fair. It had proven to be the best meeting point for manufacturers, sole distributors, agents and suppliers in the security, fire and safety industries.

"It is an excellent platform for Singapore companies to meet quality visitors in the region to explore further business opportunities," said Mr Patrick Chang, SMF Honorary Secretary, who was the Singapore delegation leader.

Held from Aug 22-24 this year, Secutech Vietnam is the security, fire and safety industries' biggest trade fair held in Ho Chi Minh City, Vietnam.

SMF connects businesses

Be a member of SMF today

Join SMF's exhibitions and missions to reach out to potential business partners, network with like-minded members at our events or take up any of our services from our six Centres of Excellence.

Visit www.smfederation.org.sg for the full list of benefits and privileges or email us at membership@smfederation.org.sg for enquiries.



"Being a member of SMF allows us to enjoy reimbursement up to 50% of exhibition rental and Singapore Pavilion stand construction costs. On top of that, we are impressed with the business opportunities my company has gained with the various overseas missions and exhibitions, seminars and networking events which SMF has organised."

– Mr Terry Teh,
Director, Advinno Technologies Pte Ltd



"We enjoy subsidies when participating in the various overseas exhibitions organised under the SMF Singapore Pavilion. SMF connects us with a wider scope of local and international business contacts. With the regular updates on international and industry development as well as government policies, we can understand our potential partners effectively."

– Benny Tan,
Director, Digital Identification Solutions Pte Ltd"

SMF Institute expands your horizon!

CONNECT speaks to graduates of SMF Institute why they think SMF Institute is THE Institute of choice!



–Tan Yong Yuan,
Bachelor of Science in Business Information Systems and Cyber Forensics, Murdoch University

The environment in SMF Institute is great and the programme structure is very flexible especially for working adults who have to juggle between their day job and studies in the evening. The lecturers are industry practitioners who are able to share their own industry experiences and cite real-life examples. This helps students understand how certain concepts can be applied in the corporate world.

The faster route to a degree at SMF Institute is an attractive point that made me decide to study there. Part of our modules and lab classes are conducted by lecturers directly from ECU. This arrangement gives us a feeling that we are part of the school in Australia.



–Jennifer Chen,
Bachelor of Science in Exercise and Sports Science, Edith Cowen



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Campus Relocation of SMF Institute of Higher Learning



Artist Impression of SMF House Façade

In mid-December 2012, SMF Institute of Higher Learning will be moving to a new landed campus located along Jalan Bukit Merah known as “SMF House”. SMF House is also home to the other 5 Centres of Excellence under the Singapore Manufacturing Federation (SMF).

This move will merge both existing campuses located at SPRING building and City Campus which is located at North Bridge Road under one roof. The new campus is strategically located along Jalan Bukit Merah with easy access via car and public transport.

The new landed campus sits on 75,000 square feet facility with 2 blocks connected via walkways internally. Other facilities offered include a carpark, a cafeteria, a study area and a library.

Project Reach

Project Reach is an initiative spearheaded by final year students majoring in Public Relations programme by Murdoch University at SMF Institute of Higher Learning. Launched as a platform to champion meaningful causes and social responsibility, Project Reach provides both students and partnering non-profit organisations with the opportunity to engage the public through comprehensive communication and public relations channels. This year's Project Reach, involved the non-profit organisations setting

up publicity booths to spread awareness for their causes. There was also a panel of judges from Murdoch University, Rice Communications and Ogilvy Public Relations WorldWide. A total of 16 teams presented their campaign strategies for the not-for-profit organizations at the auditorium of new SMF House on 3rd August 2012. At the end of the event, the top 3 winning teams walked away with shopping vouchers and individual trophies to mark their achievements.



The Winning Team – Internal Affairs' which presented for World Toilet Organization (WTO), a global non-profit organization with the aim to raise global awareness on sanitation.



From far left, Ms Kate Fitch, Academic Chair and Senior Lecturer in Public Relations, Murdoch University, Mr James Brasher, Director and Partner of Rice Communications and Miss Stephanie Yip, Director, Social Marketing of Ogilvy Public Relations Worldwide and General Manager of OgilvyHealth.

Myanmar Beckons



Myanmar is a new and emerging tourist destination in Southeast Asia. Known for its rich culture and natural attractions, it is one of the most exotic and fascinating place in this region, with one of the most hospitable people in the world. CONNECT speaks to Patrick Chang, Managing Director of Paclin Office Products Pte Ltd, to find out the luring factors of this country and how Singapore small and medium enterprises (SMEs) hinged on Singapore as a global brand to propel their businesses to this once unfamiliar territory.

Why do you decide to venture into Myanmar?

The opportunity to tap into the Myanmar market came at a time when there was a growing popularity and demand for the usage of our identification cards there. With the right production facilities set up for this market and the resources

available, we developed a business model catered to the needs of this market. We are confident that given this strong foothold, we can successfully establish our presence in Myanmar.

What are the pull factors to tap into this market?

We singled out Myanmar due to its immense economic potential, rich endowments and geographic advantages. Myanmar has many undiscovered business development potential. Low-cost production countries like Myanmar have increased the cost effectiveness of our entire supply chain.

What are the challenges you faced in Myanmar?

There are still barriers to growth in Myanmar, amongst which is the lack of a proper banking system and transportation network. Nevertheless, this has not stopped some investors and business owners flocking to Myanmar. Some of the more established brands have successfully built their presence in certain parts of the region and are deeply entrenched in the business landscape. Myanmar provides equal opportunities for anyone entering the market at this moment.

Being a Singapore SME, how does that help translate to success in Myanmar?

I have observed that Singapore SMEs enjoy similar recognition as MNCs in Myanmar. With that recognition, SMEs wield almost equal clout and are just as respectable as any MNC in Myanmar itself. This elevated status does provide the advantage for successful ventures into the region.





How does the Singapore government and federations like the SMF help SMEs to expand into the region?

The government helps to create a positive image of Singapore with its sterling reputation in reliability and incorruptibility. It is this reputation that gives federations like the SMF the leverage to optimise its exposure regionally and globally. SMF proactively identifies business opportunities and creates networking platforms and initiatives for members to tap on. Through SMF-organised overseas trade shows, we were approached by regional businesses to print national identity cards, driving licences and other security related smart cards. Our business has expanded to countries like Indonesia, Malaysia and Macau.

Any advice for businesses considering regional expansion like yours?

Businesses that planned for regional expansions in emerging markets like Myanmar could take advantage of the positive reputation inherent in the Singapore brand. As Singapore and Myanmar are two different countries with diverse backgrounds, the challenge lies in having a deep understanding of the cultural and humanistic backgrounds of Myanmar for a successful partnership.

Beyond Myanmar, what's next for Paclin?

We plan to replicate the same business model applied in Myanmar to places like Vietnam.



SMF organises over 50 Singapore Pavilions per year in leading trade exhibitions both locally and overseas. It is also active in organising various business missions to regions like China, North East Asia, ASEAN, Australasia, Oceania, America and Europe. A business mission to Myanmar is happening in Nov this year. Flip to page 8 for more details.

About PACLIN

PACLIN subscribes to the simple philosophy of assisting the business sector in enhancing their corporate image. This is achieved through the use of our quality value-added, highly-secure identification and document presentation systems.

For more than two decades, PACLIN has been in the forefront of installing ID systems (such as Magicard Card Printers), designing and supplying membership cards and staff badges, and providing bureau services to retailers, event organisers, schools, private clubs, hotels, government offices, and door access and security related companies. In addition, PACLIN exports bookbinding and laminating equipment to all the ASEAN states, the African continent and distant countries in the Indian Ocean, Bhutan, Iran and Sri Lanka.

PACLIN's reputation as a trusted leader in its field was clearly evident when it secured Exclusive Sole Distributors with open accounts from USA, China, Hong Kong, Australia, Italy and South Korea. It also became the Master Distributor of Magicard printers (UK) in South-East Asia.

PACLIN SINGAPORE is adequately staffed with key personnel in every core discipline of its business. In the company's relentless pursuit to better meet the needs of its customers, PACLIN MALAYSIA was set up in Kuala Lumpur and Penang in October 1998 and January 2009 respectively. Today, PACLIN serves well over 3,000 active customers with a staff strength of 40 in Singapore and 18 in Malaysia.

Bio data

Role in SMF:

SMF Honorary Secretary, SMF Secretariat Management Committee Chairman, SMF Public Relations and Corporate Communications Function Committee Chairman

Age: 50+

Family: Married to Angeline Chan with 3 children



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*Listed in alphabetical order and accurate as of Sep 2012.

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SMF CERTIFICATE OF ORIGIN SERVICE

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what is inside?



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About us

Singapore Manufacturing Federation is authorised by Singapore Customs, pursuant to Regulation 23 of Imports and Exports Regulations (Cap. 272A, R1, 1999 ed.) to issue both

- **Certificate of Origin (CO)**
- **Electronic Certificate of Origin (ECO)**

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New Operating Hours

Monday to Friday, 9.00am to 5.00pm
(Including lunch hours)

Go Online!

Electronic Certificate of Origin is also available at www.certofororigin.com

Collection point:

SMF CO's office

2985 Jalan Bukit Merah S(159457)

Contact

Mrs. Linda Khoe (Manager)

Tel: 6826 3066

E-mail: lindakhoe@smfederation.org.sg

Ms. Christie Chua

Tel: 6826 3067

E-mail: christiechua@smfederation.org.sg

Fax number: 6826 3022 **Website:** <http://www.smfederation.org.sg/co>

“We are committed to deliver fast and quality services at a Competitive rate to our customers.”

Where are my dream customers?

Secrets to finding and keeping the right customers

By Ms Jennifer Lee, Senior Manager (Credit Services) of DP Information Group. She heads the commercial credit bureau and collections departments, with the role of introducing innovative credit solutions to value add to companies. For comments, email the author at jenlee@dpgroup.com.sg.

When opportunity knocks, most businesses are tempted to accept any new customer willing to promise of cash in exchange for services. These low-hanging fruits can help to pay your employees and outstanding bills in the short run. However, they may also become your worst nightmare in the long term and particularly over economically trying times – with erratic payment patterns and unstable credit performance.

Customers are enormous assets to any organisation and they are a major investment of your time, energy and resources. With the right customer, this relationship will yield significant results for both parties. As such, businesses should walk away from the struggles of an unsuitable partnership and focus on finding your dream customers.

THE WINNING STRATEGY TO SECURE PROFITABLE BUSINESS

1. Defining Your Dream Customers

Selecting your dream customers will make you more efficient and attract like-minded referrals to grow your business. Usually, the dream customers are the top 20 per cent of your current base, generating the most revenue for you and are pleasant to work with. Through these leads, carefully analyse their similarities in terms of industry, sales turnover, paid-up capital and geographical location to sift out targetable segments. Businesses can then leverage on flexible marketing campaign tools such as third-party database solutions to determine a pool of good prospects instantly.

2. Knowing Your Customers Well

Before committing to the new prospect, you should research on their business thoroughly with a commercial credit bureau to ensure their financial credibility. A reputable and neutral commercial bureau such as the DP SME Commercial Credit Bureau, has a strong contributing membership boasting more than 15 million payment records for businesses to conduct a rigorous background check on any prospects.

Additionally, you should supplement your appreciation of your customer by conducting background checks on their shareholders' and business profiles to gain insights into the management process and be alerted on phoenix companies. Litigation and default traces and financial performances will indicate their ability to pay. These are



important information so that your credit risks can be mitigated.

3. Establishing Effective Credit Control System

Effective credit control will help your business operate profitably and productively. It is therefore imperative to create a credit and collections policy suited for your risk appetite. For example, if your company can take minimal risk, you should draft a tight credit policy complementing a flexible collections policy. Companies with larger risk appetite should be liberal on credit and conservative on collections.

With a clear and thorough policy, the next step is to evaluate the creditworthiness of your existing customers and dream prospects so that appropriate credit can be granted. These evaluations should be regularly conducted before, during and after lending to make good credit decisions in a more timely and objective fashion.

In a nutshell, the secret to finding your dream customers is to replicate your most profitable clients that share the same values as your business. In keeping these gems, you should conduct rigorous background checks to ascertain the most appropriate lending decisions and reach for a win-win situation. If you are diligent in following these steps, your business will not only grow its bottom line, but become more profitable and successful.

Introducing SMF New Secretariat!



Mr Lam Joon Khoi
Secretary-General

Mr Lam Joon Khoi came on board as SMF's Secretary-General from September 18. He joined SMF after retiring from public administrative service as Deputy Secretary (Management) at the Ministry of the Environment and Water Resources (MEWR) in August 2012.

He also held various key appointments in his 34 years of public service, which includes Chief Executive of the Singapore Land Authority (SLA); Chief Executive Officer of the National Environment Agency (NEA); Deputy Secretary (Services) of Ministry of Finance (MOF) in 1998, Deputy Secretary (Policy) of the Ministry of Education, and key appointments in the Singapore Armed Forces (SAF).

Mr Lam has a First-Class Honours degree in Mechanical Engineering from Imperial College, London and a Master of Science (Management) degree from MIT Sloan School of Management. He was awarded the Public Administration Medal (Silver) (Military) for his contributions to the public service in 1996.



Dr Michael Teng
Assistant Secretary-General

With experience in managing several associations, Dr Michael Teng is no stranger to the manufacturing industry. He is a registered professional engineer in Singapore.

He served 20 years in Marketing Institute of Singapore as the President, Senate, and Council Member. Dr Teng is an established leader with a proven track record of achieving goals. He held Chief Executive Officer appointments for the last 20 years in public-listed companies and multinational corporations.

Dr Teng holds a Doctorate of Business Administration from University of South Australia. He is the current President of NUS MBA Alumni, President of the University of South Australia Alumni, and the Chairman of Chartered Management Institute Singapore.



Ms Patricia Ang
Director of Corporate & Marketing Communications

With a passion in writing, Patricia started her career as an event organiser before moving on to work in the corporate communications, alumni relations and public relations field.

She has 12 years of work experience before moving on to SMF.

Her Role at SMF

As Director of Corporate & Marketing Communications, Patricia, together with her colleagues at SMF, aspires to brand SMF as the national body and industry association to serve SMF members and the manufacturing community in Singapore.

Academic Milestones

- Masters of Mass Communication from Nanyang Technological University
- Certified Neuro-linguistic programming practitioner

Characteristics

Bubbly, Sincere

List of Favourites

Food: Cod Fish Country: Canada
Fruit: Peach Colour: Blue



Ms Toh Swee Bee
Director of Finance & Corporate Services

With a passion in financial management, Swee Bee started her career in various established multinational public listed companies such as Keppel Land, Sony & RS Components before moving on to Corporate Management. Her past 10 years' experience includes working in local start up such as Denselight and various local SMEs before moving to SMF.

Her Role at SMF

As Director of Finance & Corporate Services, she will drive all aspects of financial & corporate management/ processes to higher levels of efficiency and effectiveness.

Academic Milestones

- Degree in Accountancy from National University of Singapore
- Fellow of Certified Public Accountant from Institute of Certified Public Accountants of Singapore

Characteristics

Affable, Sincere

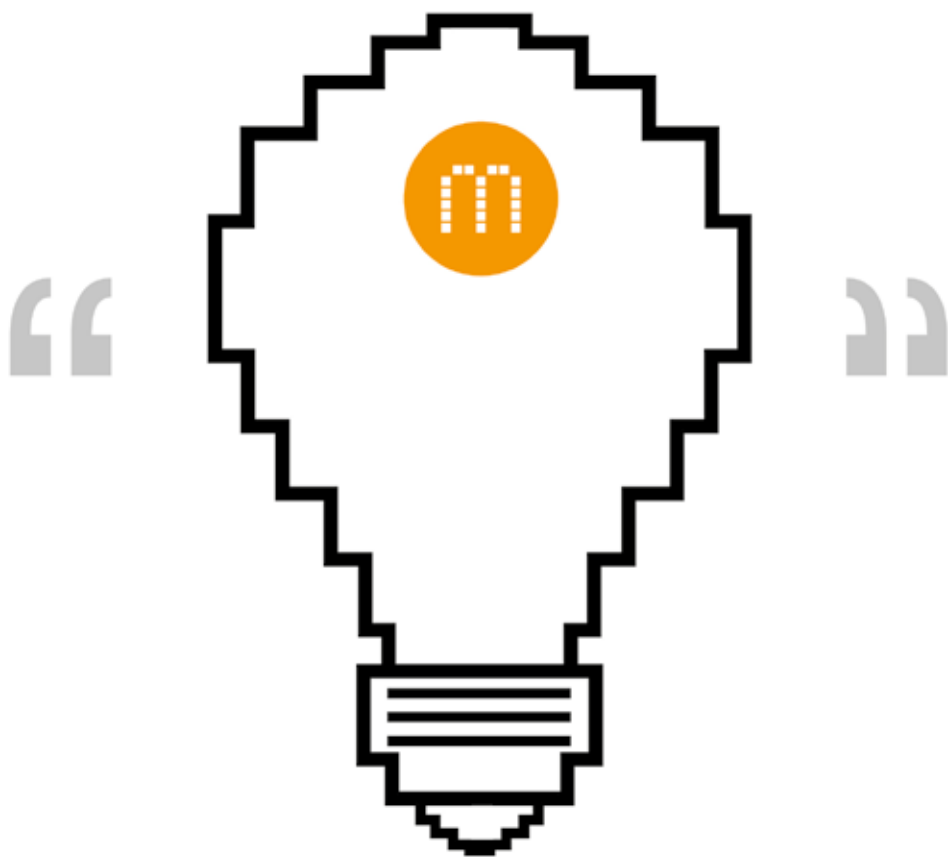
List of Favourites

Food: Cake Country: Europe
Fruit: Durian Colour: Yellow

SMF 80th Anniversary Gala Dinner Highlights







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Partners for Success!

SMF Council Member, Mr Tan Boon Chong has been awarded the SPRING Singapore Distinguished Partner Award for having contributed significantly to the national Standards and Conformance (S&C) programme. This programme recognises one's exemplary leadership and effort in raising Singapore's S&C profile regionally and internationally.

Mr Tan is the key driver of the work of the Technical Committee on Electrical Accessories and Electric Cables under the Singapore Standards Council. Under his leadership, the Technical Committee has completed more than 76 Singapore Standards.



Mr Tan receiving the award from Mr Philip Yeo, Chairman of SPRING Singapore at the Standards Partner Awards Ceremony on 19 July.

Towards greater partnership

A sum of \$100,000 was proudly donated to SMF by ZhongDe Waste Technology as part of SMF 80th Anniversary celebrations.

ZhongDe Waste Technology is a Platinum Sponsor of SMF 80th Anniversary Celebrations.



(L-R) Mr George Huang, SMF President, Prime Minister Lee Hsien Loong and Dr Chen Zefeng, Chairman and CEO of ZhongDe Waste Technology at the SMF 80th Anniversary Gala Dinner.

SMF thanks ZhongDe Waste Technology for its kind donations and looks forward to greater partnership with them.

Teeing off for a good cause

More than 120 golfers teed off at the Raffles Country Club to raise \$100,000 for the SMF bursary fund.

Aimed at providing SMF members and/or members' staff and immediate family an opportunity to pursue higher education with the SMF Institute of Higher Learning, this fund will give deserving children and their family the leverage they need to move up the socio-economic ladder.

Gracing this event entitled 'SMF's 80th Anniversary Fundraising Golf Tournament' was Mr Lim Swee Say, Minister, Prime Minister's Office.

The event, held on 6 July 12 at Raffles Country Club, concluded with a dinner at the Club.



Preparing to tee off are (L-R) Mr Patrick Chang, SMF Honorary Secretary; Dr Tan Kok Kheng, SMF Council Member; Minister Lim and Mr Lim Meng Wee, SMF Executive Council Member.



Standing in front of the BMW 730Li - the hole-in-one prize - are (L-R) Dr Tan Kok Kheng, SMF Council Member; Mr Patrick Chang, SMF Honorary Secretary; Mr George Huang, SMF President; Minister Lim and Mr Lim Meng Wee, SMF Executive Council Member.



Posing for the camera before teeing off are (L-R) Mr Patrick Chang, SMF Honorary Secretary; Mr Lim Meng Wee, SMF Executive Council Member; Minister Lim and Dr Tan Kok Kheng, SMF Council Member.

Bridging your education pathway and career success with SMF Institute.

Get connected through networking opportunities with key stakeholders from 3,000 corporate members from Singapore Manufacturing Federation (SMF).



SMF Institute
of Higher Learning

LEARN + CONNECT = SUCCEED

Advantages @ SMF Institute

- ★ **A not-for-profit organisation**, wholly owned by the Singapore Manufacturing Federation (SMF).
- ★ **SMF Institute diplomas are of advanced standing** for degree programmes & recognised by industry.
- ★ **Same degrees as conferred on campus.**
- ★ **Career advancement** through networking opportunities with key stakeholders from **3,000 SMF corporate members**.



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- Diploma in Business Management
- Diploma in Mass Communication
- Diploma in Information Technology
- Specialist Diploma in Psychology
- Professional Diploma in Security Management



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- Bachelor of Business
- Bachelor of Science (Exercise and Sports Science)
- Bachelor of Arts/Science (Psychology)
- Bachelor of Information Technology
- Master of Business Administration (International)
- Master of Digital Forensics
- Master of Security Management



Murdoch University, Australia

- Bachelor of Commerce
- Bachelor of Communication
- Bachelor of Science
- Bachelor of Marketing and the Media
- Master of Business Administration



The University of Sheffield, UK

- Master of Education in Educational Studies: Learning, Teaching and Research



With effect from 1 January 2013, SMF Institute will be shifting to a new landed campus located along Jalan Bukit Merah.

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Be Part of SMF Today!

The Singapore Manufacturing Federation (SMF) is committed to helping members meet the challenges in today's competitive business environment.

Join us as a member today and enjoy the following privileges:

- Network with fellow members from the same industries
- Generate intra and inter-group business opportunities across the industry groups via networking platforms
- Learn to manage business costs effectively via focused seminars
- Receive updates on industry trends, issues and government-related news
- Participate in dialogue sessions with government agencies and other trade associations to promote members' business interests
- Expand and penetrate new markets via international trade and investment missions
- Preferential rates on training programmes to upgrade workforce capabilities
- Preferential rates on Certificate of Origins services
- Establish new contacts through Gala events such as appreciation nights and annual dinners for members
- Enjoy subsidies under the International marketing Activities Programme (iMAP) for approved trade fairs and/or missions organised by SMF

Email us at membership@smfederation.org.sg for enquiries or log on to www.smfederation.org.sg for more information and the application form.

SMF Annual Membership Fees Revision

With effect from 1 Jan 2012, SMF's new annual membership fees for Ordinary (Manufacturing) members are as follows:

Ordinary (Manufacturing) Members:

Category (No. of Employees)	New Fees (With effect from 1 Jan 12)
1-10 (new Category)	\$200
11-50	\$360
51-100	\$450
101-200	\$1,200
201-400	\$1,560
> 400	\$1,800

General (Manufacturing-related) Members:

Subscription fees of \$900, regardless of workforce size

*Note : One time entrance fee of \$200 is applicable
Fees quoted subjected to GST*

The corporate tax filing season is here! All companies are required to file the Year of Assessment 2012 Income Tax Return by **30 Nov 2012**. This year, IRAS has introduced a simplified 3-page tax return known as Form C-S, for small companies with annual revenue not exceeding \$1 million. Small companies are encouraged to e-File Form C-S via myTax Portal to enjoy an extended filing deadline of **15 Dec 2012**!

HERE AND NOW



APICS CPIM or APICS CSCP CERTIFICATION

This is a joint collaboration between Singapore Manufacturing Federation (SMF), Singapore Workforce Development Agency (WDA) and APICS The Association for Operations Management. The alignment of two APICS programmes, Certified in Production and Inventory Management (CPIM) and Certified Supply Chain Professional (CSCP), to the Singapore Workforce Skills Qualifications (WSQ) framework, has set a significant milestone for logistics and supply chain training in Singapore, signifying the recognition of supply chain industry as a critical economy driver to overcome the ever-increasing growth demand.

LEARN

1. WSQ Apply Techniques in Supply Chain Management
2. WSQ Perform Master Planning of Resources
3. WSQ Develop Detailed Scheduling and Planning
4. WSQ Perform Execution and Control of Operations
5. WSQ Manage Strategic Resources



APICS CPIM EXAM



OBTAIN

**APICS CERTIFIED IN
PRODUCTION AND
INVENTORY MANAGEMENT
(CPIM)**

Who Should Attend

APICS CPIM is appropriate for individuals working in Production and Inventory Management, Operations, Supply Chain Management, Procurement, Materials Management, Purchasing, Finance and Cost Accounting, and Manufacturing Information Systems

Programme Delivery

Classes are conducted 2 times a week, 7pm to 10pm (3 hours), totalling 160 training hours, inclusive of assessments

Programme Fees

Regular Fee Per Module : S\$1,369.60 (inclusive of 7% GST)

With Government Funding* Per Module: S\$410.88 (inclusive of 7% GST and government funding, applicable to Singapore Citizens and Singapore Permanent Residents)



WSQ Develop Supply Chain Professional Skills



APICS CSCP EXAM



**APICS CERTIFIED SUPPLY
CHAIN PROFESSIONAL
(CSCP)**

Who Should Attend

APICS CSCP programme is appropriate for professionals seeking in-depth knowledge and understanding of their entire supply chain. This programme is also suitable for employees hoping to boost productivity and collaboration, innovators promoting global supply chain management, and managers working to improve lead time, inventory, productivity and bottom line.

Programme Delivery

Classes are conducted 2 times a week, 7pm to 10pm (3 hours), totalling 48 training hours, inclusive of assessment

Programme Fees

Regular Fee: S\$3,723.60 (inclusive of 7% GST)

With Government Funding*: S\$1,117.08 (inclusive of 7% GST, applicable to Singapore Citizens and Singapore Permanent Residents)



*Minimum 75% attendance is required and candidate must sit and pass all WDA assessments in order to be eligible for the government funding. Course fee includes original APICS Course material comprising printed textbook. Course fee excludes the cost of APICS CPIM module exams.

For more information, contact 6826 3100 or email ccl@smfederation.org.sg

Jointly organised by:

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Choose one of the following pathways to form 5 modules for full certification. Individual modules are also available.



1. WSQ Apply 5S Techniques

2012 Intakes: Nov 14 – 16
Course Fee: S\$49.22*

2. WSQ Apply Quality Systems

2012 Intakes: Nov 21 – 23
Course Fee: S\$49.22*

3. WSQ Apply Teamwork in the Workplace

2012 Intakes: Nov 7 – 9
Course Fee: S\$49.22*

PRECISION PATHWAY

4. WSQ Operate Basic Measuring Devices

2012 Intakes: Dec 19 – 21
Course Fee: S\$49.22*

5. WSQ Use Hand Tools

2012 Intakes: Nov 28 – 30
Course Fee: S\$49.22*

LOGISTICS PATHWAY

4. WSQ Perform Stock Control & Housekeeping Operations

2012 Intakes: Dec 13 – 14
Course Fee: S\$49.22*

5. WSQ Perform Warehouse Operations

2012 Intakes: Nov 20 – 22 | Dec 11 – 13
Course Fee: S\$49.22*

CUSTOMER SERVICE SKILLS



Customer-Focused Telephone Tactics and Etiquette

Dates: 20 Nov 2012
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Managing Difficult Customers Effectively

Dates: 11 Dec 2012
Non-Member: S\$374.50 | Member: S\$321



Mastering CRM for Executives

Dates: 10 Dec 2012
Non-Member: S\$374.50 | Member: S\$321

Classes are conducted from 9am to 5pm. The above courses are non-funded programmes.

*The above prices are inclusive of 7% GST. Funding is only applicable to WSQ programmes and to Singapore Citizens or Singapore Permanent Residents. Minimum 75% attendance is required in order to be eligible for the funding. All courses are conducted from 9am to 6pm, unless otherwise stated.



For further enquiries, please contact:

SMF Centre for Corporate Learning Pte Ltd | 2985 Jalan Bukit Merah, Singapore 159457

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In today's uncertain market, expanding abroad is one of the best ways to diversify your business, and stay ahead of the competition.

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- Export Clinics
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- Market Research Technique Workshops
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