

# Embrace New Norms



## FEATURES

**Unveiling New  
Opportunities**

崭新商机，开创未来

**Rent  
Rebates**

租金回扣

**E-Renewal  
of Tenancies**

在线续约

# UNVEILING New Opportunities

崭新商机, 开创未来

SHOP  
FEATURE



## BKH TRADING

With the changing retail landscape due to Covid-19, Mr Alex Teo from Ban Kah Hiang Trading turned to Facebook and Google Business to remain connected with their customers. Going a step further to protect their customers during the Covid-19, Alex introduced pre-packed 7th Month Festival prayer packages so that customers can grab-and-go from the retail store without having to stay long!

零售市场在冠病疫情的笼罩下不断地蜕变, Ban Kah Hiang贸易的张先生借助面簿和谷歌业务, 与顾客继续保持密切联系。为了进一步保障顾客的健康安全, 张先生在农历七月来临之际标新立异, 主动推出祭拜物品配套, 让顾客到零售店直接买了就回家, 避免在店内逗留太久。

### WHAT PROMPTED YOU TO TURN TO ONLINE CHANNELS AND WHAT ARE THE TOP SELLING POINTS OF YOUR PRODUCTS?

We always bring the latest designs, models and trending paper effigies ranging from iPhones, scooters and bubble tea to sneakers and accessories. This ensures that customers return to buy new gifts for their ancestors. To boost our sales, we also started supplying our goods to online retailers.

### ONLINE MARKETING: WHAT ARE THE SOCIAL MEDIA PLATFORMS YOU ARE USING? WHY DID YOU DECIDE TO USE THESE CHANNELS?

Being on Facebook helped us to reach more customers easily, compared to running a traditional website. Google Business provides our customers with information of our location and crowd level which makes coming to our shop easier and safer, especially during this pandemic period.

### HOW HAS THIS INNOVATIVE APPROACH HELPED WITH YOUR BUSINESS (INCLUDING THE PHYSICAL STORE) AND REVENUE?

It definitely helped to bring more younger customers and increased our popularity on social media. We also saw new customers who stayed far away from our retail store and travelled here when they found out about us.

### 是什么因素促使你转向线上销售渠道? 你的产品的最大卖点又有哪些?

我们会定期引进最新设计、模型、和流行的纸扎产品, 例如苹果手机、电子代步工具、泡泡茶、潮流球鞋和各类配件等等, 以满足顾客要买新款礼品给祖先们的孝心。为了促进销售, 我们也供货给各大网站零售商。

### 网上零售: 你都使用哪些线上平台来推销售产品? 你为什么决定使用这些渠道?

比起经营传统网站, 运用面簿确实开拓了我们的零售管道, 让我们接触更多顾客。谷歌业务, 也将我们的营业地点以及店内人流量等讯息提供给顾客, 让顾客在疫情期间自行选择最适合他们的时间光临。

### 这种创新的经营模式如何帮助你提升业绩和盈利?

这个方式确实吸引了一批年轻的顾客, 也提升了我们网店在社交媒体上的人气。我们也发现有更多顾客, 因通过社交媒体认识到我们而远道而来。

It has been a challenging year for all of us as we adapt and innovate in the Covid-19 global pandemic. In this issue, we will share with you on how two businesses have transformed and reaped the rewards. We do a retrospective on the journey so far, and look at what lies ahead. We are all in this together. Let us pick up new skills and take the opportunity to change, so that we will all emerge stronger. Stay safe, stay healthy.

## Peggy Chia

Director Commercial Properties  
Management Department

对许多人来说, 今年充满了挑战。我们一边适应疫情所带来的冲击, 一边不断地开拓新的道路。这一期, 我们和大家分享两个商家的转型旅程, 看他们如何从中取得收获。同时, 我们回顾过去、展望未来。让我们并肩对抗疫情, 学习新技能, 把握契机, 在未来的日子里, 变得更坚强! 愿大家安全, 身体健康!

## 谢佩丽

商用产业管理处处长



AT A  
Glance  
THE  
Editor

## KACA CAFÉ

Looking for ways to provide refreshing dining experiences to customers, Mr Jimmy from Kaca Coffee House created the unique Kaca Bubble Tea hotpot! When Covid-19 hit, Jimmy knew that online was the way to go. He is also actively employing digital technology to improve business operations and enhance the customers' dining experience.

为了满足食客的餐饮需求, Kaca咖啡屋的Mr Jimmy发明了卡卡泡茶火锅! 冠病疫情来袭, Jimmy迅速掌握市场变动, 锁定目标, 勇敢迈向网上销售。他也积极运用电子科技来改善业务运营, 提升顾客的用餐体验。

### ONLINE RETAIL: WHAT ARE THE ONLINE CHANNELS THAT YOU ARE USING TO REACH OUT TO CUSTOMERS?

We are expanding our online presence across retail platforms like Chope, Shopee and Qoo10; and extending our outreach through social media like Facebook and Instagram. We have also partnered influencers and companies such as "Damn Worth It" to further boost our brand awareness. This has opened new doors for us as we now see more younger customers patronizing us for the novel dining experience.

### BUSINESS TRANSFORMATION: HOW HAS KACA COFFEE HOUSE EVOLVED THROUGH THE CIRCUIT BREAKER AND EMERGED STRONGER?

During the circuit breaker, we repositioned our business focus, reinvented the dining experience and built our online presence. Now, almost 6 months down the road, we managed to grow our customer base by around 25% through online means. To ensure the safety of our diners, we adopted the integrated e-menu and payment solution from Tabsquare to minimize touchpoints. We also provide e-payment options such as SG QR to minimize cash transactions.

### A WORD OF ADVICE FOR ALL BUSINESSES?

Business transformation is the new norm. In order to stay afloat in current economic conditions, business should persevere and continuously deliver refreshing and memorable customer experiences.

### 网上零售: 你都使用哪些线上平台来推销产品?

我们与各大零售平台, 如Chope, Shopee, Qoo10等积极合作; 也同时在社交媒体平台, 如面簿、Instagram等拓展业务。除此之外, 我们还与具有影响力的网红, 如Damn Worth It等搭档, 提升我们的品牌知名度。这些合作, 开启了不少商机, 让更多的年轻食客认识我们, 而因此光顾我们的咖啡屋。

### 业务转型: Kaca咖啡屋是如何适应疫情, 从而发展得更壮大?

虽然受到冠病疫情的影响, 我们重新定位业务做出了调整, 打造全新用餐体验, 壮大网上能见度。经过6个月的时间, 我们成功通过网络行销, 让食客人数增加百分之二十五。为了确保食客的安全, 我们采用了Tabsquare来创建电子菜单和设立结账方式, 以减少人与人的接触。我们也通过SG QR, 为食客提供了多种电子结账方式。

### 能给其他业务者一些建议吗?

业务转型就是目前的最新趋势。为了在当前的经济形势下保持稳定, 各行各业都必须坚持不懈, 不断提供让人耳目一新、难忘的顾客体验。



Follow them on Facebook and Instagram!  
请在面簿和Instagram关注他们!



Ban Kah Hiang  
Facebook



Kaca  
Facebook



Kaca  
Instagram



From Aug 2020, IRAS will issue a Notice of cash grant to qualifying property owners & inform of the rental waivers they must give to their subtenants. Property owners will need to serve the notice to their subtenants after receiving the hardcopy notice from IRAS.

自2020年8月,新加坡国内税务局会向符合条件的业主发出现金补助通知,规定他们必须豁免分租租户的租金。业主收到国内税务局的通知单之后,必须将通知单转达给分租租户。

### If you own an HDB shop, Office, Eating Establishment

You will receive Property Tax Rebates & Cash Grants, hence it is your responsibility to pass on rental relief to your eligible SME subtenants / stallholders.

如果你是建屋局店铺、办公室或餐饮机构的业主,你会享有以下的产业税回扣以及补助金,您应尽的责任便是为符合条件的中小型企业分租租户或摊主减免租金:

	SHOPS/EATING ESTABLISHMENTS 店铺 / 餐饮机构	OFFICES 办公室
<b>Government's Assistance 政府资助</b>		
<b>Property Tax Rebates 产业税回扣</b>	1.2 month/月	0.36 month/月
<b>Cash Grants (Approximate) 现金补助</b>	0.8 month/月	0.64 month/月
<b>Total 总数</b>	2 months/月	1 month/月
<b>Landlord's Responsibility to Sub-Tenants 业主对分租租户应负的责任</b>		
<b>Impacted SME (&gt;35% drop in average monthly revenue) 受影响的中小型企业 (每月平均收入下降超过35%)</b>	4 months (Apr to Jul 2020) of sub-tenant's rent 4个月 (四月至七月) 的分租租金	2 months (Apr to May 2020) of sub-tenant's rent 2个月 (四月至五月) 的分租租金
<b>Less Impacted SME (&lt;35% drop in average monthly revenue) 受影响幅度较轻微的中小型企业 (每月平均收入下降少过35%)</b>	2 months (Apr to May 2020) of sub-tenant's rent 2个月 (四月至五月) 的分租租金	1 month (Apr 2020) of sub-tenant's rent 1个月 (2020年四月) 的分租租金



Need more info on assistance measures?  
Scan the QR code!

需要更多关于援助措施的信息?  
请扫描QR码!

It is compulsory for main shop tenants to pass the rebates to your eligible SME subtenant/ stallholders and submit the “**Acknowledgement form**” to HDB. Do submit the signed form online via [www.hdb.gov.sg/efeedback](http://www.hdb.gov.sg/efeedback) before the deadline of 30 Nov 2020.

主租户必须将回扣转惠给合格的分租租户或摊主，并填写“**确认书**”，再提交给新加坡建屋局。请于2020年11月30日，通过[www.hdb.gov.sg/efeedback](http://www.hdb.gov.sg/efeedback)提交签署后的“确认书”。

### If you are renting an HDB shop, Office, Eating Establishment directly from HDB

You would have received rental rebates directly from HDB, hence it is your responsibility to pass on rental relief to your eligible SME subtenants / stallholders.

如果您直接向建屋发展局承租店铺、办公室或餐饮机构，您将直接收到建屋发展局的租金回扣，主租户也必须为合格的中小型企业分租租户或摊主减免租金。



I'M THE  
**Tenant!**  
我是租户

**SHOPS/EATING ESTABLISHMENTS**  
店铺 / 餐饮机构

**OFFICES**  
办公室

#### Government's Assistance 政府辅助

4 months (Apr to Jul 2020)  
4个月 (四月至七月)

2 months (Apr to May 2020)  
2个月 (四月至五月)

#### Tenant's Responsibility to Sub-Tenants 租户对分租租户应负的责任

4 months (Apr to Jul 2020)  
of sub-tenant's rent  
4个月 (四月至七月) 的分租租金

2 months (Apr to May 2020)  
of sub-tenant's rent  
2个月 (四月至五月) 的分租租金

2 months (Apr to May 2020)  
of sub-tenant's rent  
2个月 (四月至五月) 的分租租金

1 month (Apr 2020)  
of sub-tenant's rent  
1个月 (2020年四月) 的分租租金

If sub-tenants are less impacted SME, non-SME or do not qualify for rental relief, Master Tenants must still pass down at least 80% of the sub-tenants' share of the total rental waivers received from HDB.  
This is a requirement by Ministry of Finance and HDB.

如果分租租户属于受影响较小的中小型企业、非中小型企业或不符合租金减免者，主要主租户还是必须将建屋发展局拨给的租金免收的80%惠及分租租户。  
这是新加坡财政部和建屋发展局的规定。

**Rental Rebates from HDB**  
建屋发展局的租金回扣

## PART 1

**Impacted SME (>35% drop in average monthly revenue)**  
受影响的中小型企业  
(每月平均收入下降超过35%)

**Less Impacted SME (<35% drop in average monthly revenue)**  
受影响幅度较轻的中小型企业  
(每月平均收入下降少过35%)

## PART 2



Scan the QR code to access the acknowledgement form.  
请扫描QR码，读取确认书。

Note: To qualify, sub-tenants must be SMEs (<\$100 million annual revenue) and have entered into the sub-tenancy contract before 25 Mar 2020.  
注：合格的分租租户必须是中小型企业公司（每年平均收入不超过一亿元），并且在2020年3月25日前签订分租合约。

# IMPLEMENTATION OF E-Renewal of Tenancy/Licence



**Shout-out to our tenants!** For your safety during this COVID-19 situation, we had to move swiftly to adapt and roll out digital solutions to meet your needs. From July 2020 onwards, you will be able to renew your tenancy digitally via the e-Renewal service. This is applicable for Sole-proprietorship, Partnership, Limited Liability Partnership and Private Limited Company for the initial launch. Other modes of business and Temporary Occupation Licences will come on-board soon. This way you can complete transactions with us in a paperless manner, avoiding to queue and minimizing contact.

## 在线续约 / 许可证的实施

所有租户请注意噢!在疫情期间,为了您的健康安全,我们必须尽快采取措施适应疫情下的日常运作。为此,我们推出了数码电子方案,解决您的业务困境。自2020年7月,您可通过线上续约服务,来为您的租赁商店续约。这项服务,适用于独资企业、合伙企业、有限责任合伙和私人有限公司。其他商业模式或临时占用许可证的线上续约,将在日后陆续加入。通过这种方式,您可快速、便捷、无纸化地完成交易,也可避免排队和减少与他人的接触。

We can now renew our tenancy online!

That sounds so easy and convenient!



[www.hdb.gov.sg/  
plgrenewalmain](http://www.hdb.gov.sg/plgrenewalmain)

## BENEFITS:

- receive our tenancy renewal offer immediately via email
- shortens your wait for surface mail
- complete your payment online conveniently

In this roll-out, you will be receiving an email notification when your tenancy/licence is due for renewal. You can then log onto [www.hdb.gov.sg/plgrenewalmain](http://www.hdb.gov.sg/plgrenewalmain) directly to view the details and renew your tenancy/licence with us!

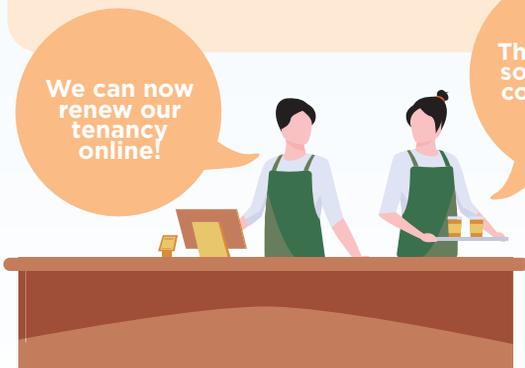
**Check out our step-by-step guide!**

## 好处

- 立即通过电邮,收到续约通知信
- 减少等候普通邮件的时间
- 方便线上完成付款

这项措施推出后,你会自动通过电邮收到关于续约 / 许可证续约到期的通知。您可以登入 [www.hdb.gov.sg/plgrenewalmain](http://www.hdb.gov.sg/plgrenewalmain) 查看细节,也可以在网上传进行续约。

请看看以下的详细步骤!



**Renewal of HDB Commercial Tenancy/ Licence**

Renew your HDB commercial tenancy/ licence

List of Tenancies/ Licences

Please select the property which you wish to renew or view the details.

HDB Reference Number	Address	Due Off/next	New Commencement Date	Renewal Status	Action
12HXXXXXX	121 BAN ST	07 Jul 2022	07 Mar 2022	New	Renew
28HXXXXXX	168 UOI TDA RYOH	28 Mar 2020	01 May 2022	Pending Document	View Details

**Next Step**

You will need to print out, complete, and sign (where appropriate) the documents listed below and mail it to us by 24 Mar 2020. Any delays will affect the processing of your tenancy/ licence renewal.

- Letter of Acceptance for Renewal of Tenancy (print 2 copies) [Print](#)
- Banker's Insurance / Insurance Guarantee [Print](#)
- Deed of Guarantee [Print](#)
- Company Resolution
- Photocopy of NRIC
- Latest Service Report of Exhaust System
- ACRA Inland Information Printout

Please send the documents to the following address:

Properties & Land Group  
Commercial Properties Management Department  
480 Lorong 6 Toa Payoh  
Atticus 3rd Storey, HDB Hub  
Singapore 304880

For any enquiries, please call our Properties and Land Group General Line at 1800-866-3073 (weekdays 8.30am to 5.00pm) or submit your enquiry via our [Feedback Form](#).

You have requested for hard copies of these documents. The requested documents will be sent within 5 working days.

[Close](#)

[Terms & Conditions](#) [Get Help](#) [Feedback](#)

STEP 1

Go to [www.hdb.gov.sg/plgrenewalmain](http://www.hdb.gov.sg/plgrenewalmain) for the e-renewal of tenancy/licence

浏览 [www.hdb.gov.sg/plgrenewalmain](http://www.hdb.gov.sg/plgrenewalmain) 网页, 查看续约的事项

STEP 2

Log in using your SingPass for sole-proprietors or CorpPass for other modes of business

独资企业可使用政府电子密码 Singpass 登入; 其他商业模式则使用政府电子密码 CorpPass 登入。

STEP 3

Select the tenancy/ licence which you would like to renew

选择您想续约的租约或许可证。

STEP 4

Go through Sections A to G and make online payment for the renewal of tenancy/ licence.

填妥或检查项目 A 至 G 的资料, 然后在线上支付续约费用。

STEP 5

Send your documents back to HDB and your renewal will be processed within 3 working days!

将文件邮寄回建屋发展局, 您的续约申请将在三天内完成。

# Safe Management MEASURES

COVID-19 has brought about new norms on how businesses continue to operate. To guide you along, our frontline Safe Distancing Ambassadors have been on the ground tirelessly to ensure that the pandemic is kept under control for you and your business.

## 安全管理措施

2019冠状病毒疾病改变了企业的经营模式,带来了新常态。为了确保防疫工作到位,我们的安全距离大使不辞劳苦地为广大民众服务,提醒大家时刻保持安全距离。

We sincerely share our gratitude & heartfelt thanks to all businesses & operators for...

我们由衷感谢所有业者...



**Keeping mask on at all times**  
时刻戴着口罩



**Controlling the Crowd**  
控制人流量



**Implementing Safe Entry**  
实施SafeEntry  
数码登记系统



**Adhering to Safe Management Measures**

遵循安全距离措施



**THANK YOU FOR JOINING US IN THIS FIGHT AGAINST COVID-19.**

感谢你们的合作, 与我们一起携手战胜冠病的传播。



FULFILLING DREAMS, BUILDING HOMES, CREATING COMMUNITIES  
A HDB Hub 480 Lorong 6 Toa Payoh, Singapore 310480  
T 6490-1111 SingaporeHDB

Share with us your feedback and suggestions via

**WWW.HDB.GOV.SG**