

## Fact Sheet

### **Background of Little India Digitalisation Project**

Little India embarked on its precinct transformation journey to bring digitalisation to the merchants in February 2019. The project aims to 1) enhance the digital capabilities of merchants, and 2) improve the visitors' experience in Little India, catering to both locals and overseas visitors.

Known as the Little India Digitalisation project, this initiative is led by SME Centre@Little India, Singapore Indian Chamber of Commerce and Industry (SICCI), the Little India Shopkeepers and Heritage Association (LISHA), and supported by the Infocomm Media Development Authority (IMDA) and Enterprise Singapore (ESG).

### **Technology Partners for the Little India Digitalisation Project**

In close collaboration with industry partners to capitalise on their respective capabilities to support the digitalisation efforts, more than 100 merchants have benefitted from at least one initiative.

#### **a) e-payments**

##### Fave:

As a digital merchant platform, Fave, in partnership with SICCI, LISHA, IMDA and ESG has embarked on a mission to help traditional businesses in Little India go digital with their payments with the adoption of FavePay.

FavePay, a mobile payment feature on Fave, is one of Singapore's leading cashless payment systems that is seamless for shopkeepers, staff and customers to adopt and use. With the use of a single QR code, shopkeepers of Little India will be able to accept payments through all major credit cards (Mastercard, Visa and AMEX) via FavePay, as well as the GrabPay wallet.

Fave will also be implementing a district-wide loyalty programme - Little India Discovery Rewards. This rewards programme aims to encourage visitors to make

multiple transactions in Little India and reward them with cashback and exclusive deals once they unlock reward tiers.

In addition, Fave will also be supporting Little India's festivals and bazaars to help digitise event payments for both merchants and festival-goers. These events will also be featured on Fave's platform to encourage its community of 1.5 million-strong users to explore the sights and sounds of Little India, while concurrently showcasing the merchants who have adopted FavePay.

### SCash:

SCash is a Singapore technology company that develops solutions that empower merchants beyond transactions, with Alipay as one of their key partners.

Little India merchants can now process Alipay payments on their mobile phones with the free SCash app. SCash value-adds to Little India merchants with ongoing marketing campaigns, such as the Alipay Red Packet, dedicated Alipay banners, as well as merchant engagements to increase customer footfall, particularly Chinese tourists, to the precinct. Larger-sized merchants may also consider leveraging on the Alipay mini programmes where SCash can build their businesses on the Alipay platform. SCash is continuing to grow its capabilities, and will introduce new features in the near future.

### **b) e-commerce**

#### Dei:

Dei is an online portal that fulfils the daily needs of the consumers in Singapore as a one-stop solution with delivery services. It focuses on sourcing specialty products and offers the widest range and variety of Indian goods. For the Little India merchants, Dei provides:

- a) Quick onboarding of merchants online: Dei onboards merchants with photo-taking and listing of products on its platform.
- b) Merchant portal/app: Merchants are able to access useful information such as Inventory Management, Operations and Accounts.

- c) Online micro-store: Merchants are able to build their brand presence with customised online storefront.
- d) New customer app/website: Customer experience is enhanced with easy ordering via a mobile app.

### Shopee

Shopee as part of the Little India Digitalisation project provided merchants in Little India educational materials on how to start an online business on Shopee via a workshop. Participating merchants were equipped with foundational digital skills in e-commerce to help them create an omni-channel retail experience, allowing their customers to have access to their products both online and offline.

Shopee also provides the option to merchants in Little India to attend Shopee University, its seller support initiative that aims to educate local entrepreneurs and businesses on how to succeed in an increasingly competitive e-commerce environment.

**Quotes from key partners in Little India's digital journey**

“The district of Little India bears immense cultural significance in Singapore. Its blend of tradition, cuisine, vibrancy and energy sparks joy in the hearts of people. Fave is honoured to be part of the working group spearheading the Little India Digitisation project. We are building a digital infrastructure conducive for commerce and communication - for all merchants and retailers across Little India. We feel duly confident that we can make a difference for the community and together, ushering Little India into the digital age.”

*Mr Ng Aik-Phong, Managing Director, Fave Singapore*

“SCash is proud to be a partner in Little India's digitalisation project and has been working closely with SMECentre@Little India and LISHA to outreach to the merchants. We see the potential in Little India with its culturally-rich offerings and its move towards becoming a digitally enabled precinct aligns with SCash's plans to elevate the customer experience through e-payment technology.”

*Mr Michael Lee, CEO, SCash*

“Dei is pleased to be part of the Little India Digitalisation journey to empower traditional merchants to a minimum level of digital maturity. We work to bring these merchants online and increase their visibility. We work with technology partners to introduce technology, improve productivity and reduce costs for the merchants.”

*Mr Jay Varman, CEO, Dei Holdings*

“According to a recent WorldPay report, the e-commerce market in Singapore is set to hit SGD\$9.9 billion by 2020. The immense potential unlocks significant growth opportunities for local SMEs to gain an advantage and increase their competitiveness in the retail space. Shopee is glad to partner with SME Centre@Little India on the Little India Transformation programme to help equip merchants with foundational digital skills needed to grow their businesses. As part of the programme, merchants will also have the opportunity to attend Shopee University, our seller support initiative which educates local entrepreneurs and SMEs on how to succeed in today's increasingly competitive e-commerce environment.”

*Mr Zhou Junjie, Chief Commercial Officer and Head of Shopee Singapore*

**Merchant's Profile**

| No. | Merchant  | Owner's Name                 |
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| 1.  | <p><b><u>Gokulam Jewels &amp; Crafts</u></b><br/> <i>Address: 48 Serangoon Rd, #01-02, Little India Arcade, Singapore 217959</i></p> <p>Gokulam Jewels &amp; Crafts is one of the largest Indian handicraft stores in Singapore, offering a wide variety of gold-plated jewellery, statues, and prayer items among many other products that are sourced from all over India.</p> <p>Established in 1991 by Mr Gokulabalan, his daughter Ms Kala, has taken over the business and oversees the business operations. However, their traditional operations and processes brought about issues in inventory management, and a lack of sales and customer data.</p> <p>With the adoption of pre-approved digital solution with Productivity Solutions Grant, they have streamlined their business process, and are now able to view real-time inventory updates on a cloud server with mobile sales tracking from anywhere. A client database was also set up to enable easier access for tracking and marketing purposes.</p> <p>Gokulam has plans to partake in the Little India Digitalisation project and jump on the bandwagon to reap more benefits and opportunities by digitalising other parts of the business operations.</p> | Ms Kala                      |
| 2.  | <p><b><u>Jothi's Traditional Charm</u></b><br/> <i>Address: 664 Buffalo Rd, #01-01, Singapore 210664</i></p> <p>Ms Banumathi d/o M Pasupathy is the owner of Jothi's Traditional Charm, a well-known beauty salon in Little India that was established in 2008. Ms Banu has been managing this business for more than 10 years, and prides her salon in offering beauty and health services such as waxing, henna, facials and massage that uses organic products and natural ingredients.</p> <p>Seeing how times and consumer patterns have</p>   | Ms Banumathi d/o M Pasupathy |

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|    | <p>changed, being open to the idea of technology adoption and digitalisation has enabled Ms Banu to take the first step to learn how to digitalise her business to stay competitive in the industry.</p> <p>With the launch of SME Centre@ Little India that provides SMEs access to business advisory, she was recommended to incorporate operational systems like Point of Sales, Customer Relationship Management and Inventory Management to enhance efficiency. She successfully applied for the Productivity Solutions Grant (PSG) for these solutions and has since greatly benefitted from it.</p> <p>As part of the Little India Digitalisation project, Ms Banu has also adopted e-payment modes like SCash and particularly FavePay which appealed to younger customers. Since the adoption of FavePay, she observed an overall 20% increase in revenue due to an increased customer footfall in her shop.</p>   |            |
| 3. | <p><b><u>Sakthi Sangeetha</u></b><br/> <i>Address: 66 Serangoon Rd, Singapore 217971</i></p> <p>Mr Jagan is the owner of Sakthi Sangeetha, a retail shop in Little India that sells Hindu religious items for prayers, such as flowers, uniquely handcrafted and artisan-grade religious statues, and gold-plated items. Mr Jagan who took over the business in 2007, is also well-known for designing <i>Kavadis</i> which are carried during Thaipusam festivities in Singapore.</p> <p>Prior to digital adoption, Mr Jagan often faced accounting challenges as there was no proper system in place to account for daily sales transactions – all he had was just a box with notes and coins. There was also no proper inventory management system or tools for tracking of customer data.</p> <p>As part of the Little India Digitalisation programme, Mr Jagan has worked with online marketplace Dei, to digitalise his business operations via e-commerce on Dei's platform. This includes listing Sakthi Sangeetha's products on Dei's platform, as well as the collection and delivery of goods to customers. The opportunity to venture into e-commerce enabled Mr Jagan to reach out to a larger pool of customers, and see an increase in revenue by approximately 10%.</p> | Mr Jagan D |

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|  | <p>Mr Jagan is a strong believer in e-commerce, and is happy that digitalisation helps make things much easier for him, particularly in terms of tracking his business growth, inventory, and operations with more clarity. The data he receives now allows him to plan more effectively and take his business to greater heights.</p> |  |
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### **Background of SME Centre@Little India**

SME Centre@Little India, was officially launched by Minister for Communications and Information Mr S. Iswaran in September 2018. Jointly set up by the Singapore Indian Chamber of Commerce and Industry (SICCI) and Enterprise Singapore (ESG), SME Centre@Little India has provided over 1400 instances of assistance to SMEs in various areas to innovate, digitalise, optimise manpower for growth and internationalise.

SME Centre@Little India provides business advisory on government support programmes to help SMEs raise investment and capital, defray the cost of building their capabilities and internationalise. It also offers SMEs advisory in areas such as marketing strategies, alternative financing, and business development. The Workforce Singapore Business Advisors at SME Centre@SICCI for example, can guide SMEs on hiring and retaining talent, and reskilling talent competencies to take on new jobs.

To help SMEs in their continuous learning journey to upgrade their skillsets, monthly capability workshops on business topics coupled with hands-on learning are organised to help them keep up-to-date with business trends and policies to further enhance their competitive edge.

The outreach efforts to the merchants in Little India include constant check-ins with merchants and to run business clinics in collaboration with Little India Shopkeepers & Heritage Association (LISHA). These efforts provides a platform for merchants to share their challenges, concerns, and also help raised awareness of the Little India Digitalisation project. Business leaders from SICCI and LISHA also play a role in addressing concerns and help bring pertinent issues to relevant government agencies and organisations for further discussion as well.