

2 January 2019

## **MEDIA RELEASE**

### **AMP Nurtures the Growth Potential of Home-Based and Small Businesses through Micro Business Programme**

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1. Before joining AMP's Micro Business Programme in 2018, Mdm Rafizah Nijal, 42, had met a number of setbacks in running her own food business, Fyza Bakers Delicatessen. She decided to start her home-based business in 2004 to supplement her family's household income after facing retrenchment for the second time. From making traditional and frozen food like curry puff and *roti boyan* (potato pastry), she went on to acquire baking skills to expand her product offerings. She also tried her hands at social media marketing, starting with less than 100 followers on Facebook. Through the Micro Business Programme, Mdm Rafizah benefited from the trade, business and IT training and gained more confidence in managing her business. Today, her annual gross revenue has increased almost thirty-fold from \$1,200 to an estimated \$35,000, while her online base has grown to more than 3,000 followers. Having shown capability in enhancing and sustaining her business, she is one of five graduates of the Micro Business Programme 2018 who has received a capital grant of \$1,000 each from AMP upon graduating from the programme. **Profiles of Mdm Rafizah and the four other AMP Capital Grant 2018 recipients can be found in the Annex.**
2. Aiming to nurture the growth potential of more home-based and small businesses alike Mdm Rafizah's. AMP is opening the registration for this year's intake of the Micro Business Programme **from today to Saturday 19 January 2019**. The programme is open to Singapore Citizens aged 21 to 50, with a combined gross monthly household income not exceeding \$4,000 or per capita income of \$800. Participants can choose to undergo training in the areas of food, beauty and wellness, sewing, or wedding crafts and accessories, and must also have basic skills or experience in the chosen field.
3. A registration fee of either \$200 or \$300 will be imposed, depending on the gross per capita income of the applicant. The fee is refundable for those who are not selected for the programme.

4. Participants will also benefit from a wide range of business advisory services such as mentoring and performance evaluation, provided by the programme partner, SME Centre at Singapore Malay Chamber of Commerce & Industry (SME Centre@SMCCI). The training include modules such as business planning and management, business incorporation, managing customers' expectations, data management, accounting and introduction to social media.
5. The six-month training programme will begin in February and will culminate in the submission of an individual business plan by the participants to AMP for a chance to secure a \$1,000 capital grant from AMP to be used to enhance or expand their business.
6. Participants will also be considered for the AMP Micro Business Development Fund, which provides interest-free loans for graduates of the programme to finance an immediate business opportunity for their start-ups or to expand their current business. Successful applicants can receive a maximum loan of \$2,000 with a one-year repayment period.
7. Those interested can register for the programme at both of AMP offices in **Pasir Ris** (*1 Pasir Ris Drive 4, Level 5, open on Mondays to Fridays from 9.00 am to 6.00 pm on Mondays to Fridays, and on Saturdays from 9.00 am to 1.00 pm*) and **Jurong** (*Jurong Point Shopping Centre, #06-02, open on Mondays to Fridays from 9.00am to 6.00pm and on Saturdays from 10.00am to 2.00pm*). **The application form is also available on AMP's website at [www.amp.org.sg](http://www.amp.org.sg).**
8. **Interested individuals who wish to register or find out more about the programme may contact Ms Mariam Mustaffa at 6416 1426 or email to [mariam@amp.org.sg](mailto:mariam@amp.org.sg).**
9. The Micro Business Programme was introduced in 2005 to assist individuals from low-income families to nurture their entrepreneurial spirit by equipping them with trade, business and IT skills to venture into micro businesses to supplement their household income. AMP partners the SME Centre@SMCCI for the Micro Business Programme in order to enhance the business and IT skills training for participants of the programme.

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