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Title : Industry players say outlook for SMEs bright in 2010

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SINGAPORE: With the global economy seemingly out of the woods, industry players said the business outlook for small and medium enterprises looks relatively bright next year.

Speaking at the APEC SME Summit, the business community said it is time for SMEs to invest, innovate and gear up for the upturn.

2009 is a year of violent market swings. But industry players said next year could be a new dawn, thanks to massive fiscal stimulus by governments.

Andy Lim, founder and chairman, Tembusu Partners, Singapore, said: "In terms of their ability to get more financing and in terms of projects that are available for them to tender for... I think work-wise, SMEs will be busy next year."

Industry players said SMEs should get busy with emerging sectors like green technology for more sustainable growth.

Ashish Chatterjee, director of corporate R&D, Procter & Gamble Company, India, said: "SMEs who are investing in green technologies would have probably a very good leverage on what's going to happen in the future with businesses large and small."

Singapore's Trade and Industry Ministry said SMEs in the region have enormous growth potential, given the right structure. The APEC Business Fellowship, just launched, is one way.

Lee Yi Shyan, Minister-of-State, Singapore Trade & Industry Ministry, said: "The five-day programme covers a series of recommended market-related topics, structured for easy understanding and learning aimed to help participating SMEs gain knowledge on doing business in a particular economy."

"The programme, if sustained, we believe, would increase trade with and FDI into the host economies by SMEs."

Singapore will take the lead to implement the first run of the fellowship in 2010 in Peru and Thailand. - 938LIVE/vm

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联合早报

中小企业应与银行 建立良好关系

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在 APEC 的一些经济体，中小企业仍然面对融资的问题，急需小额贷款。贸工部兼人力部政务部长李奕贤昨天在 APEC 中小企业峰会开幕式上指出了这点。

他也提到了新加坡向 APEC 建议的帮助中小企业的一些措施，例如设立市场信息中心和工商人才培训计划（APEC Business Fellowship）。

来自银行界和私募基金的人士也在峰会上探讨了中小企业如何获得融资的一些方法。星展银行机构业务主管王开源表示，中小企业应该与银行建立好关系，但建立关系需要时日。

她说，透明度对于银行来说非常重要，中小企业所说的和做的应当一致，不是说企业应该坚持一种做法，而是随着企业不断成长，商业模式出现改变，这需要让银行知道。

王开源指出，银行需要花许多时间了解一家企业，而要建立良好的记录不容易，除非企业本身拥有良好的记录。因此，中小企业必须了解自己的业务，并且与银行分享信息，不仅仅是财务报告中的数字，还有营运的信息。

私募基金天宝富投资（Tembusu Partners）创办人兼主席林殷指出，“50 家杰出企业”（E50）奖项这类平台可以把各行各业的中小企业聚集在一起，与银行合作，让银行更好地评估它们的风险。

他也指出，私募基金是另一个融资渠道，市场上约有 8 到 10 个私募基金。私募基金可以向企业购买可转换贷款（convertible loan），在一定时候转换成普通股或优先股。

另外，例如已退休的银行家、会计或经纪人这些企业顾问，都可以帮助企业与保荐人等接洽。

林殷提醒中小企业，在遇到困难时，应该及时让自己的银行家了解，而不是等到遇上大麻烦才与银行家沟通。

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