Enterprise Singapore

ESIMS : Loan Applicant Guide

Version 1.0

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Singapore

ESIMS CorpPass Role for Company's Loan Applicant

Access to Enterprise Singapore Incentive Management System (ESIMS) is via CorpPass only. Only the CorpPass Admin can make assign/remove users.

Companies submitting their Enterprise Singapore's loan request to banks via ESIMS will need to authorized a user to create and submit loan applications and make declaration on behalf of Company by assigning the user the role of 'Loan Applicant' in CorpPass for the ESIMS e-Service.

Instructions for Company's CorpPass Admin: Add user Accounts

To allow a company's user to use the ESIMS eService, the Corppass admin will need to:

- Set up user account(s)
- Add ESIMS to the company profile to allow Company's users to use the eService.

1. To Add user accounts, go to the "User Accounts" Tab
2. Click on "Create User Accounts"

NEW 18 more digital services have been made available on Corppass over the last 90 days.

1 User Accounts | e-Service Access | Third Party

Change Entity Profile

Create User Accounts
Add accounts to your Entity

2

Manage User Accounts
View and edit your entity's user account details

Help & Support

How to create user accounts and easily manage them in groups

How to update your users' account status and details

Learn more ▶

Learn more ▶

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Instructions for Company's CorpPass Admin: Add user Accounts

1. Fill in the user's details. (Account type for ESIMS should be "user")
2. Click next.
3. On the following page review the details and submit.

Home / Create User Accounts

Create User Accounts

① •••• ②
Verify &   Review &
Enter Details   Submit

Please enter user details below.

You may select the 'Access to All e-services' checkbox below if you require the user to have access to all e-Services (exceptions listed below).

Note:
- Sub-Admin accounts created can assign any of the entity's e-services to users and authorise Third Party Entities. To restrict the account, go to Advance > Add Assignment Profile.
- Selected e-Services (e.g. **CPF e-Submission** and **SSGWSG e-Services**) need to be manually assigned to your Corppass account as they require additional setup details.
- The full list of these exceptions can be found **here**. Please contact the relevant agencies for more information.

Full Name*	ⓘ Identity Type*	NRIC / FIN / Foreign ID No.*	ⓘ Country / Region of Issuance*	Email Address*	Account Type*	ⓘ Access to All e-Services ⓘ
WILL BE AUTO-F _As per Identity Documents_	NRIC ⌄		--- Se ⌄	abc@abc.com	User ⌄	☐

⊕ Add new user

Cancel   **Next**

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✕ Need help?

Instructions for Company's CorpPass Admin: Add eService

1. Set up eSerivce by clicking on the 'e-Service Access' Tab.
2. Click on "Select Entity's e-Services"

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Instructions for Company's CorpPass Admin: Add eService

1. Under Govt. Agency search "**Enterprise Singapore**" and select "**Enterprise Singapore Incentive Management System (ESIMS)**"

2. Click Next

Last updated on 01 March 2020

Instructions for Company's CorpPass Admin: Add eService

1. Click Submit
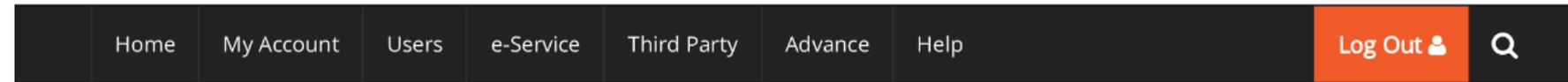
Instructions for Company's CorpPass Admin: Add eService

The ESIMS e-Service is now ready to be assigned to users.

1. Click "Assign selected e-Services"

corppass

A A 🖨 Contact Us | Feedback | Sitemap | FAQ

| Home | My Account | Users | e-Service | Third Party | Advance | Help | Log Out 👤 🔍 |

Home / Select Entity's e-Services

✓ The selected e-Service(s) is ready to be assigned to users.

Next Step

Assign selected e-Services
Assign e-Service access to your entity's users and user groups.

Return to Homepage   Assign selected e-Services

1

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Last updated on 01 March 2020

Instructions for Company's CorpPass Admin: Assigning Roles to Users.

Company should already have users set up and added ESIMS onto Company's allowed eService.

The below steps describes how to assign ESIMS role(s) to the company's users.

1. Under the "User Accounts" Tab
2. Select "Manage User Accounts"

18 more digital services have been made available on Corppass over the last 90 days.

1 User Accounts | e-Service Access | Third Party

Change Entity Profile

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Help & Support

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Instructions for Company's CorpPass Admin: Assigning Roles to Users.

This page will show all users that has accounts on this this entity's Corppass.

1. Select the user to assign the role by clicking on the User's name.

Manage User Accounts

| Create User Account | ✏ Change user status (0) | | ▼ Filter | Search | 🔍 | ↗▼ |

☐ Full Name ⬍	NRIC / FIN / Foreign ID No. ⬍	User Type ⬍	Account Status ⬍
① USER S███550F	S****550F	Admin	Active
☐ USER S███544A	S****544A	Admin	Active
☐ USER S███544A	S****544A	Admin	Active
☐ USER S███544A	S****544A	Admin	Active
☐ USER S███644H	S****644H	User	Active
☐ USER S███643Z	S****643Z	User	Active
☐ USER S███543C	S****543C	User	Active
☐ ███████	F****199M	User	Active
☐ USER S███545Z	S****545Z	User	Active
☐ USER S███542E	S****542E	User	Active

0 users Selected

Instructions for Company's CorpPass Admin: Assigning Roles to Users.

In the user's profile page, you can view the user's details.

1. Click on the "Assigned e-Services" tab.

From 28 Mar 2022, Singapore Citizens and Permanent Residents with active Corppass accounts can view their business entity's information on the Singpass app! Enjoy secure access to info such as business registration and entity details on the go. Visit go.gov.sg/spcorpfeatures to learn more.

Home / Manage User Accounts / View User

USER S█████544A

| Profile | Assigned e-Services | Transaction History |

1

Personal Details

NRIC / FIN / Foreign ID No   S****544A

Country of Issue   **Singapore**

Contact Details

Email*   [   ]
          abc@abc.com

Mobile No.   [   ]

Account Details

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Instructions for Company's CorpPass Admin: Assigning Roles to Users.

1. Click on "Add e-Service Access"

USER████████544A

Profile	Assigned e-Services	Transaction History

Assign default e-Service access and/or customise e-Service access of the user. Click here (PDF, 2.0 MB) for step-by-step guide.

Default All e-Service Access

Select the checkbox below and click "Save" to grant the user default access to all e-Services currently onboard Corppass and to e-Services which will onboard in the future.

☐ Access to all e-Services required   [Save]

Customised e-Service Access

Click 'Add e-Service Access' below to customise e-Service access for the user. If 'Access to all e-Services' is selected above, adding the same e-Service will overwrite the default setting for that e-Service.

| Add e-Service Access | Edit e-Service Access(0) | 🗑 Remove e-Service Access(0) | ▼ Filter | Search 🔍 | ↗▼ |

1

☐ Govt. Agency ⬍	Assigned e-Services ⬍	Role ⬍	Parameters ⬍	Authorisation Effective Date ⬍	Authorisation Expiry Date ⬍
		No matching records found			
		0 eServices Selected			

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Instructions for Company's CorpPass Admin: Assigning Roles to Users.

1. Search "ESIMS"

Assign Selected e-Services

✓ ••••	② ••••	③ ••••	④
Select Users	Select e-Services	Enter Details	Review & Submit

Assign Selected e-Service(s) to

1 Selected User(s) **+**

Assign from selected e-Service(s).

▼ Filter   esims   🔍   ↱▾

1

	Govt Agency ⬍	Entity's selected e-Services ⬍	Description ⬍	Agency ⓘ Check Required ⬍	Additional ⓘ Details Required ⬍
☐	ENTERPRISE SINGAPORE	Enterprise Singapore Incentive Management System [ESIMS]	Enterprise Singapore Incentive Management System [ESIMS]		📄

0 e-Service(s) selected.

Showing 1 to 1 of 1 items

[Back] [Next]

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Instructions for Company's CorpPass Admin: Assigning Roles to Users.

1. Select ESIMS by checking the checkbox
2. Click Next.

Assign Selected e-Services

Select
Users

2 Select
e-Services

3 Enter
Details

4 Review
& Submit

Assign Selected e-Service(s) to

1 Selected User(s)   +

Assign from selected e-Service(s).

▼ Filter   esims   🔍

	Govt Agency	Entity's selected e-Services	Description	Agency ⓘ Check Required	Additional ⓘ Details Required
☑	ENTERPRISE SINGAPORE	Enterprise Singapore Incentive Management System [ESIMS]	Enterprise Singapore Incentive Management System [ESIMS]		📄

1 e-Service(s) selected.

Showing 1 to 1 of 1 items

Back   Next

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Instructions for Company's CorpPass Admin: Assigning Roles to Users.

1. Under "Role" select from the dropdown to view the available roles for ESIMS. Select **Loan Applicant***
2. Select the "Authorisation Effect Date"
3. If applicable, select the "Authorisation End Date"

*Please note that the users with this role will be able to create and submit loan applications as well as make declarations on behalf of the company. User(s) given this role should be Authorised by Company to do so.

Assign Selected e-Services to

1 Selected User(s) ➕

e-Services with 🗎 require additional details. For more information, contact the relevant agency. Click 🗎 to enter details.

* - denotes mandatory fields

Govt Agency ⬍	Entity's selected e-Services ⬍	Agency Check Required ⬍	Additional Details Required ⬍
🗑 ENTERPRISE SINGAPORE	Enterprise Singapore Incentive Management System [ESIMS]		🗎

1 e-Service(s) selected.

Role* ⓘ

Loan Applicant ⌄

Role Description

Can create and submit loan scheme application to PFI

Authorisation Effective Date * ⓘ

22/09/2022 📅

Authorisation Expiry Date ⓘ

📅

Back   Next

Instructions for Company's CorpPass Admin: Assigning Roles to Users.

1. Review the details
2. Click Submit if correct.

Assign Selected e-Services

✓ Select Users ···· ✓ Select e-Services ···· ✓ Enter Details ···· ④ Review & Submit

Verify the following details.

1 Selected Users +

1

Selected e-Services

ENTERPRISE SINGAPORE

- **Enterprise Singapore Incentive Management System [ESIMS]**

Role	Loan Applicant
Authorisation Effective Date	22/09/2022
Authorisation Expiry Date	31/12/9999

Back   Submit

2

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Instructions for Company's CorpPass Admin: Assigning Roles to Users.

Confirmation page will appear.

1. Click "Return to Homepage".

Instructions for Company's CorpPass Admin: Assigning Roles to Users.

For confirmation, click into the user's account again.

1. You should be able to see the ESIMS role under the User's list of eServices.

Profile | Assigned e-Services | Transaction History

Assign default e-Service access and/or customise e-Service access of the user. Click here (PDF, 2.0 MB) for step-by-step guide.

Default All e-Service Access

Select the checkbox below and click "Save" to grant the user default access to all e-Services currently onboard Corppass and to e-Services which will onboard in the future.

☐ Access to all e-Services required   [Save]

Customised e-Service Access

Click 'Add e-Service Access' below to customise e-Service access for the user. If 'Access to all e-Services' is selected above, adding the same e-Service will overwrite the default setting for that e-Service.

[Add e-Service Access] [Edit e-Service Access(0)] [🗑 Remove e-Service Access(0)]   ▼ Filter   [Search   🔍] [↗▾]

☐	Govt. Agency ⬍	Assigned e-Services ⬍	Role ⬍	Parameters ⬍	Authorisation Effective Date ⬍	Authorisation Expiry Date ⬍
☐	ENTERPRISE SINGAPORE	Enterprise Singapore Incentive Management System [ESIMS]	Loan Applicant	-	22/09/2022	31/12/9999

①

0 eServices Selected

User Onboarding

User onboarding is only applicable for user that logs in the first time to ESIMS. Below are the steps to onboard:

1. Login to ESIMS Internet using your CorpPass

2. You will be redirected to onboarding page, fill in all the required fields with your particular

3. Click "Proceed" to finalised the registration

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How To Create a Loan Application (1)

How To Create a Loan Application (2)

You are about to create an application.

For easier form filling, you may copy a previously submitted application and update as necessary. Please ensure the details are still valid. If creating a new application for the first time, please select the scheme and click "Proceed".

Please select the scheme to create a new application for

Enterprise Financing Scheme(EFS)

Would you like to create a copy of previous application?

Please select an application

Proceed

1. On the pop-up, select the Loan Scheme for the Loan Application : Select "Enterprise Financing Scheme"

2. Borrowers may select a previous application to copy from

3. Click on "Proceed" button to proceed with the creation

4. You will be redirected to the Loan Application form page

How To Create a Loan Application (3)

1. Fill in all mandatory fields in the following tabs:
    1. Company Information
    2. Shareholding Information
    3. Financial Details
    4. Financial Request
    5. Documents
    6. Declaration
    7. Review

2. On "Declaration" tab, borrower must select which particular Participating Financial Institution (PFI) organization that you want to submit the Application case to.

3. Have a final look of your inputs on "Review" tab and submit to PFI

4. Upon successful submission, you will see a 'Successful Submission' page where you can see the submission details as a confirmation.

Company Information tab (1)

- Some of the fields are pre-populated according to the borrower's information registered in *ESIMS Company Profile.* You may not edit these data in the application form.

- Please fill in all mandatory fields (those that are marked with asterisks (*))

Company Information tab (2)

- A red "i" icon will appear on the tab if there is any invalid input within the tab page

- Error message *"Required Field!"* will appear if you left a mandatory field empty upon saving/ submitting

- **[Goods Production as Proportion of Business Activity (%)]** refers to proportion (%) of company's revenue derived from production of goods. (Inputs are on best effort basis)
- **[Services as Proportion of Business Activity (%)** refers to proportion (%) of company's revenue derived from provision of services. (Inputs are on best effort basis)
- **Sum of your input in these 2 fields must be equal to 100%**

- **Number of Staff** includes foreigners / contract staff / CPF

Shareholding Information tab (1)

Build your Shareholding, Subsidiaries and Ultimate Parent Company's Subsidiaries structure in this tab. Click on "Add Row+" to start adding a shareholder and its information.

For 'Shareholding Details of Applicant Company'
1. Provide details of the borrowing company's shareholders. (Corp Level 1)
2. Each Corp Level's Share% should sum to 100%*
3. If there are any Corporate shareholders with > 50% in share %, please provide the details of that Company's shareholders by adding the next Corp Level.
   a) E.g. if there is a Corp Level 1 company owning 51% of the applicant company. Add a Corp Level 2 for the Company's shareholders with "UEN of Company Owned by Shareholder" = the Corp Level 1 Company with 51% in share %.
   b) Corp Level 2's total share% should also sum to 100%.
   c) Repeat step 3 as necessary. (e.g. create Corp level 3 etc)
4. For Corporate shareholders with share % > 50% please include their Sales turnover and no of staff.

Shareholding Information tab (2)

Build your Shareholding, Subsidiaries and Ultimate Parent Company's Subsidiaries structure in this tab

- Click on "Add Row+" to start adding a shareholder and its information. A new section will be added at the bottom of the list for each shareholder to be filled up.
- Each shareholding details would have to be expanded individually when tallying up the shareholding percentage and deriving the hierarchy.
- For 'Details of Subsidiaries' and 'Ultimate Parent Company's Subsidiaries' sections:
- If applicable, please untick the "Not Applicable" checkbox and click on the "Add Row+" button to add information. You will be required to fill in all information within the table. (see next page in this slide)
- If not applicable, please tick the "Not Applicable" checkbox.
- You may proceed to the next tab by:
- clicking "Next" button OR
- by clicking any tab that you want on Left Hand Side Panel.
- Number of Staff includes foreigners / contract staff

Financial Details (1)

- Select the [Latest FY], system will auto populate the subsequent years descending as well as years in 'Financial Projections' table *(e.g [Latest FY] = 2021, subsequent will be 2020, 2019, 2018, 2017, 2016)*

- The first 2 latest FY columns are mandatory, you can't leave them blank. (However, 0 (zero) is allowed)

- The 3rd FY column is optional, tick the "Not Applicable" if you have no information to input. Untick if you have information to input.

- [Group Annual Sales Turnover (S$)] is calculated from SUM of:
  - **[Company Revenue (S$)]** from the same table
  - **[Sales Turnover] of** 'Shareholding Information' tab (from records of Shareholders & Subsidiary tables where applicable)
  - Thus cannot be edited by user

- [Group No. Of Staff] is calculated from SUM of:
  - **[Number of Staff]** of 'Company Information' tab
  - [**No. of Staff**] of 'Shareholding Information' tab (from records of Shareholders & Subsidiary tables where applicable)
  - Thus cannot be edited by user

Financial Details (2)

- Fill-in the 'Financial Projections' table **(optional)**

- On the [Title] of the table, you must select 3 years that are in ascending orders.
  - If the years you selected are not in ascending order, an error message will appear *"Please ensure that the financial years selected are in ascending order."*

- This table input is optional, you can leave it blank if there are no relevant information to input

Financial Request

- Indicate the product(s) and sub-product(s) including the [Amount] and type of [Financing] (whether it is Overseas or Domestic financing) in this tab

- **After selecting a product, system will auto-populate the sub-products that you can request.**

  - If you want to request for the sub-product, fill in the fields of the sub-product row ([Amount of Financing Required], [Overseas Financing] and or [Domestic Financing]

  - If you do not required the sub-product, leave the row empty.

  - If [Amount of Financing Required] is empty, the sub-product is considered not requested.

  - You can remove the product and its sub-product by clicking the 'Rubbish bin' icon. Once removed, you can't revert, you need to add a new row and fill in the details again.

- Click on "Add Row+" to start adding a product and sub-product and its information that you want to request

Documents (Optional)

After you selected a file, upload will start and:

① File will appear under the 'Upload' widget.

② Supporting documents are optional for applicant and can leave it blank if there are no files to be uploaded.

③ You can give your input in "Remarks" or leave it blank.

④ Click "Update" to confirm upload and its remarks.

⑤ You can download the uploaded file to check by clicking on the 'Download' icon

⑥ You can delete the uploaded file by clicking the 'Rubbish bin' icon

Declaration

1 **Fill in the PFI Information**
- Select the PFI Organisation you want to submit the application to. Note that you cannot select a specific officer.
- If applicable, you may indicate the Relationship Manager (RM) from the selected PFI. When indicated, any email notification related to the application will be sent to the RM you indicated.

2 **Fill in Applicant Remarks to PFI**
- You may leave a remarks to PFI by typing into the provided [Remarks] field

3

Complete the Company Declaration
- **[Date]** can only be current date or past dates
- Tick all the checkboxes to proceed with submission. If any of the checkboxes is not ticked, system doesn't allow you to submit the application.

Review

1 **You can download the whole form in a PDF Print friendly version by clicking on the "Print" button**

- A pop-up will appear to indicate that download has started. You may close the pop-up at anytime, it will not impact the
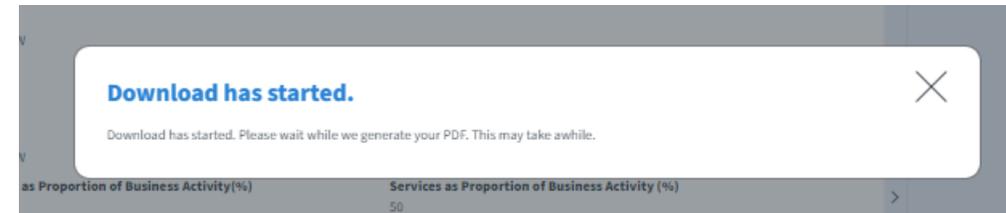
2 **Review tab will show all your inputs on the fields within the form in a read only manner**

- Please return to the original tab if you need to change your input

- By default, only "Company Information" section will be expanded

- Click on the respective headers to view the relevant information.

3 **Once you have reviewed and ready to submit, click on "Submit" button**

- Upon clicking, a confirmation pop-up will appear for you to indicate your remarks and confirm the submission.

- Upon confirming the pop-up, you will be redirected to 'Successful Submission page'

Successful Submission Page (Applicant submission)

Applicant Actions

Clicking "Action" drop down will let you see actions you can take on this case.
- Unavailable action(s) will be disabled and shown as greyed-out
- For Loan Applicants these are the following possible actions when the application is 'Pending Applicant'
  - <u>Reassign Case (To Reassign to another Loan Applicant)</u>
  - <u>Delete Draft (Application will be removed from the Pending Action tab)</u>

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LOAN APPLICANT FAQs

Application submission

Q: There are so many roles available on Corppass for the ESIMS eService. Which one should I choose?

A: As ESIMS administers a wide range of incentive programmes, there are roles related to those other programmes. For purpose of submitting an Enterprise Singapore Loan to one of our Preferred Financial Institutions (PFIs), please select the "Loan Applicant" role. Please note that the user(s) with this role will be able to create and submit loan applications as well as make declarations on behalf of the company. User(s) given this role should be Authorised by Company to do so.

Q: If the Employee with the Loan Applicant role leaves the company, how can I remove access?

A: Access to the ESIMS eService is managed via Corpppass. If the user is no longer authorized to act on behalf of the company, the company's Corppass admin should remove the user and/or access to the ESIMS eService on CorpPass

For more corppass support, please refer to user guides at this link: Corppass - User Guides or contact support@corppass.gov.sg for further enquiries.

Application submission

- **Q: How should I fill [Goods Production as Proportion of Business Activity (%)] and [Services as Proportion of Business Activity (%)]?**

- **A:** This can be filled in on a best effort basis, the total from those two fields should add up to 100%. It should indicate to us what % of your business activity is on Goods production compared to providing Services.

- **Q: My company does not have 2 years worth of Financial history, but all the fields are mandatory. How do I complete the Historical Financial Performance table?**

- A: User must select the latest financial year (FY). The fields below should be based on the Company's financial statements. Where these are unavailable, system will accept '0' as an input

Application submission

- **Q: How do I fill in the shareholding table?**

- **A:** First, in the "Shareholding detail of applicant company" section please fill in the details of all shareholder of the company. Each shareholder should have their own entry, use the 'add more' button as needed. These should be created as "corporate level = 1". And the entire level 1's shareholding % should add up to 100% (Indicating that all shareholders have been listed successfully)

- Second, if there are any Corporate shareholders (Type = Private and or Public Company) with shareholding >50%, please give us the 'No of staff' and ' Sale revenue' details and details of all shareholders of that company. As before, each shareholder should have their own entry and should be created with corporate level +1 of the Corporate shareholder (In this case, = 2). The entire level 2 shareholding % should add up to 100%. Repeat second step until there are no more Corporate shareholders with shareholding >50%.

Application submission

Q: Which loan product should I select?

A: If you are already in touch with a PFIs relationship Manager (RM), please seek advise from the RM or bank officer. Otherwise please refer to Enterprise Singapore's website for more information on the loan types, their purpose and eligibility requirements. Loans & Insurance Schemes | Enterprise Singapore (enterprisesg.gov.sg)

Q: What are the supportable file format and size for document upload?

A: File format xls.xlsx.ppt.pptx.doc.docx.eml.jpg.jpeg.pdf.png.txt with size up to 10MB each are supportable for upload.

Application submission

Q: How to do check the status of the application once it has been successfully submitted?

A: You can check the status of the application directly with the PFI that you have submitted the application.

Q: I only realized that I made some errors in the application form, what should I do?

A: If you are already in touch with a PFIs relationship Manager (RM), you may reach out to the RM and he can route the application form back to you to make amendments before resubmitting.

Q: **Can I submit applications to more than 1 PFI? Do I have to refill the form every time?**

A: You are allowed to submit applications to more than 1 PFIs. When you create subsequent applications, there will be an option that allows you to select which application you would like to copy the details from.

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