

Going the extra mile

Sing Investments & Finance Limited stands out in a competitive market by taking the time to understand the financing needs of its customers

Singapore Corporate Awards 2019

- Best Chief Executive Officer (Small-Cap Category)
– won by Mr Lee Sze Leong
- Best Risk Management (Small-Cap Category) Merit
– won by Sing Investments & Finance Limited

WHILE entrepreneurs are expected to be experts in their own industries, they may not be conversant in the various financing solutions available to help them in their day-to-day business operations.

Sing Investments & Finance Limited (SIF) goes to great lengths to understand the financing needs of its SME customers. Its relationship managers are personal and have painstakingly made efforts to understand their customers' needs via site visits and interviews with their management before offering financial solutions.

Some of the SMEs may find it difficult to articulate their business strategy and the financing they require to support it. In such cases, SIF's relationship managers would make site visits to the companies to understand and handhold them through the whole business planning journey.

All these initiatives help the company in its 'KYC' (know your customer) process and make the assessment more complete and comprehensive. This meticulous process is also important as some of the smaller businesses do not have up-to-date financials, making the assessment of these borrowers more difficult.

These efforts are part of SIF's robust risk management system that played a part in it winning a merit award in the "Best Risk Management (Small-Cap Category)" at the Singapore Corporate Awards 2019. Meanwhile, SIF CEO Mr Lee Sze Leong was also a winner in the "Best Chief Executive Officer (Small-Cap Category)".

With over 50 years of lending experience in Singapore, SIF's activities involve accepting fixed and savings deposits from the public and providing loans and credit facilities to individuals and corporations, particularly local SMEs.

Tailoring financing solutions

Going the extra mile to understand customer needs is also the first step in SIF's approach to customising financing solutions for their clients. "The reason why the company is able



"At Sing Investments & Finance Limited, keeping in tune with our customers' needs and placing them at the centre of our business is key to us. In all attempts, our people endeavour to provide the best service possible and are guided by a set of core qualities – sincerity, integrity and flexibility."

CEO Mr Lee Sze Leong (left)



to customise financing solutions is primarily because we attempt to understand our customers' businesses, and our nimble structure enables us to offer customised solutions to smoothen the business workflow, taking care of their end-to-end processes," explains Mr Lee.

The company's relationship managers are attentive and they respond to customers' requests quickly. The customer-centric approach adopted by its relationship managers has helped to bring about many more exciting new opportunities for the company.

Meeting business and personal needs

SIF's many business customers also use the company's services for their personal financing needs. Recognising this fact, SIF trains its relationship managers to be conversant in both their corporate and retail products. This allows the same relationship manager to attend to all the financing needs of a customer, fostering a close and deep relationship with that customer in the process.

For customers, this holistic service saves them the hassle and time of dealing with multiple relationship managers to meet both their business and individual financing requirements. To achieve this level of service, SIF's relation-

ship managers undergo intensive on-the-job training guided closely by experienced supervisors.

Says Mr Lee: "We have customers that are with SIF for decades. In our more than 50 years in the financing arena, we have witnessed and supported the growth journey of a number of SMEs, beginning as start-ups to eventually becoming publicly-listed companies."

About Sing Investments & Finance Limited

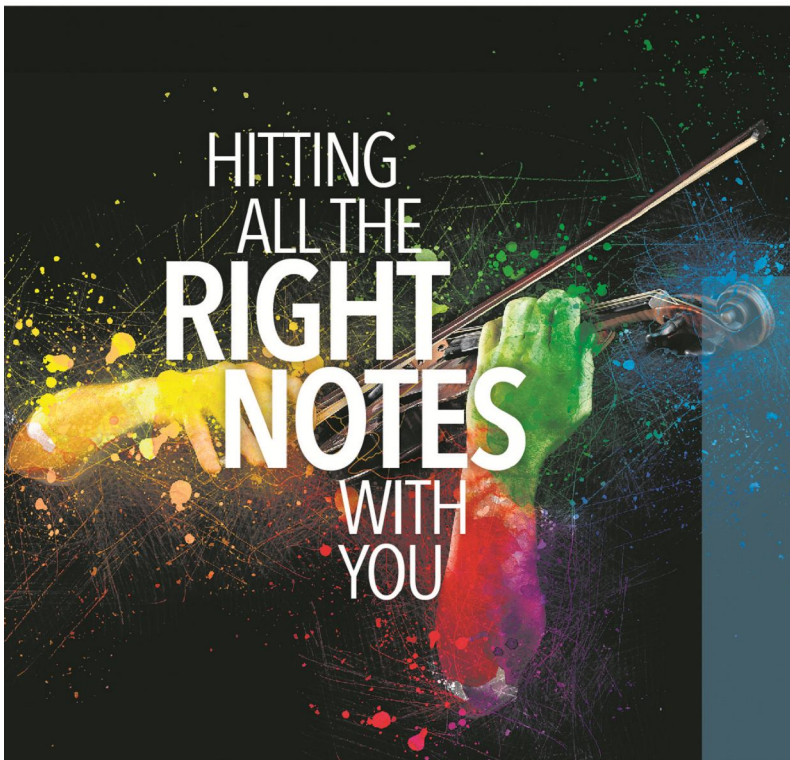
Sing Investments & Finance Limited was incorporated in Singapore on 13 November 1964 and was listed on the Singapore Stock Exchange in July 1983. The company has more than 50 years of lending experience in the financing arena in Singapore.

Its wide range of financing products includes commercial/residential property loan, land and construction loan, machinery/equipment financing, business working capital, hire purchase financing, auto-dealers financing and invoice factoring.

Sing Investments & Finance Limited has four branches across Singapore, located strategically at 96 Robinson Road, Ang Mo Kio Avenue 6, Bedok North Street 1 and Jurong Gateway Road.



SING INVESTMENTS & FINANCE LIMITED



Best Chief Executive Officer (Winner)

- Small-Cap Category

Best Risk Management (Merit)

- Small-Cap Category



At Sing Investments & Finance Limited, keeping in tune with our customers and stakeholders' needs has always enabled us to hit all the right notes in the marketplace.

As we celebrate another new milestone, in conjunction with our digital transformation, this same people-centric approach is all set to bring about more exciting possibilities and opportunities.

Ultimately, this is what makes our accolades at the Singapore Corporate Awards 2019 that much sweeter – our fundamental belief that by putting you at the centre of our business, we will always bring about results that are music to your ears.