

## **ANNEX I-1: EXAMPLES FOR BUDGET 2026 STATEMENT**

This Annex provides details on the examples featured in the Budget 2026 Statement.

### **(A) Section B: Advance Our Refreshed Economic Strategy**

#### **Rotary Engineering Pte. Ltd.**

Rotary Engineering is an international energy infrastructure services company providing a full suite of Engineering, Procurement, and Construction (“EPC”) and Maintenance services to the energy and chemicals industries.

Headquartered in Singapore, Rotary Engineering is active across South-East Asia and the Middle East, with a growing track record in delivering large-scale energy infrastructure projects. In the Middle East, the company has established a presence in markets including Qatar, the United Arab Emirates, and Saudi Arabia. In 2021, the company clinched a contract for a petroleum tank farm in Mesaieed, Qatar. In 2024, it was awarded a contract to build integrated storage and transfer infrastructure for the TA’ZIZ Chemical Storage Terminal in Ruwais, Abu Dhabi.

Enterprise Singapore supported Rotary Engineering on these international projects, including by facilitating access to financing through the Enterprise Financing Scheme and supporting the deployment of Singapore-based talent to the Middle East. Enterprise Singapore’s Scale-Up programme also enabled the company to develop a strategic plan to expand beyond traditional oil and gas projects into a broader suite of energy transition-related solutions.

Rotary Engineering plans to further strengthen its EPC and Maintenance capabilities for sustainable energy storage and plants infrastructure, while deepening its international footprint in South-East Asia and the Middle East.

### **(B) Section C: Harness AI as a Strategic Advantage**

#### **(i) DBS**

DBS began experimenting with Artificial Intelligence (“AI”) as early as 2014. Today, it deploys over 2,000 AI models across more than 430 use cases throughout the organisation to reduce manual tasks and enable employees to focus on higher-value work. Examples include the Customer Service Officer Assistant, which has reduced call handling time by up to 20% and achieved over 95% accuracy in handling other key tasks such as call transcriptions. Launched in July 2025, DBS Joy, a Generative AI (“Gen AI”) – enabled corporate banking assistant also provides 24/7 support to customers, serving more than 20,000 unique users and increasing customer service scores by 10%.

On the employee front, DBS is equipping all employees with skills to use AI confidently and responsibly through partnerships with the DBS Staff Union and other industry bodies. The bank is also using AI to future-proof employees' careers by availing Gen AI-enabled career coaching platforms such as iCoach to all staff.

To ensure the ethical and responsible use of AI, DBS has developed a robust Responsible AI and AI governance framework guided by its PURE (Purposeful, Unsurprising, Respectful, and Explainable) principles.

Looking ahead, DBS has begun experimenting with Agentic AI and is seeing positive results. CodeBuddy, which combines Gen AI and Agentic AI capabilities, helps data professionals streamline coding by reducing the time spent on certain tasks such as routine activities and data analysis by up to 20%.

## **(ii) Grab**

Grab is a leading “superapp” in Southeast Asia, serving over 800 cities across deliveries, transport, and digital financial services. The company undertook a firm-wide AI transformation, developing various AI-enabled technologies and tools that were rolled out organisation-wide. Notable internal tools include Jarvis, an AI data assistant that enables account managers to generate complex merchant business reports at scale in about 10 minutes instead of eight hours. Mosaic, an AI-powered design tool, helps to produce visuals in seconds, saving Grab's design team nearly 3,200 hours daily.

Grab has also scaled these internal advancements into Agentic AI features that enhance the app experience for partners and users alike. Grab's AI Merchant Assistant serves as a 24/7 digital business advisor, providing tailored recommendations to merchants to help drive business success. For visually impaired commuters, Grab has introduced Voice Assistant, an AI-enabled feature that improves app accessibility and understands the Singaporean accent with 94% accuracy.

## **(iii) HarriAnn's Pte. Ltd.**

HarriAnns is a homegrown family business with humble origins that has grown from generation to generation. Late Mdm Chia Nguk Eng founded the business selling freshly made Nonya Kueh and Glutinous Rice from a wooden pushcart in Tiong Bahru in the 1940s, before setting up a stall at Tiong Bahru Food Centre. The stall initially had no formal name, with only the Chinese characters for Glutinous Rice (*nuo mi fan*) displayed on the signboard. Her son, the late Mr Harry Tan, had been helping his mother since the age of seven. He and his wife, Mdm Annie Lim, took over the stall in the 1980s, and renamed the stall HarriAnns, a combination of the couple's names. Under the late Mr Tan's management, he expanded the kueh range to include a wider variety of traditional offerings such as *ondeh ondeh*, while preserving his mother's original Glutinous Rice recipe. HarriAnns is now managed by the third

generation, Mr Alan Tan, operating eight cafes and supplying products to hotels in Singapore, such as The Shangri-La, Paradox Singapore Merchant Court, and Raffles Hotel.

By using Enterprise Singapore's Productivity Solutions Grant, HarriAnns adopted an AI-enabled restaurant management solution to automate its order processing, kitchen routing, invoicing, payment, and delivery planning systems, which were done manually in the past. This enabled HarriAnns to improve productivity by reducing the time taken to manage its customers' orders and deliveries, allowing it to serve more customers quickly and significantly boost its revenue.

HarriAnns plans to deepen its investments in automation and digital solutions to drive productivity and support the scaling of its business, while ensuring that it maintains high standards in food quality, heritage recipes, and artisanal craftsmanship.

### **(C) Section D: Build a Resilient and Skilled Workforce**

#### **(i) Mr Jeffrey Loh Tai Leng**

Jeffrey (age 44) had spent 18 years as a cabin crew with Singapore Airlines. Recognising the importance of continuous learning in today's job market, Jeffrey decided to leave his long-standing career and step out of his comfort zone. At the age of 43, he enrolled in Singapore Institute of Technology's SkillsFuture Career Transition Programme ("SCTP") in Digital Product Management, which allowed him to pick up transferrable skills in product thinking and customer-centricity.

As a mid-career professional, Jeffrey received additional government support. The SkillsFuture subsidies and the Mid-Career Credit top-up helped to significantly offset his course fees. He also received Training Allowance during the period of the SCTP, which helped to support his daily expenses and gave him greater peace of mind while undergoing training to acquire new competencies and skills.

Today, Jeffrey is a Duty Terminal Manager at Changi Airport Group, applying product thinking, data-driven decision-making, and stakeholder management techniques to drive service improvements and manage complex operations effectively.

### **(D) Section E: Give Families More Support and Greater Assurance**

#### **(i) Family of Mdm Hurul Ain Binte Abdul Rahman and Mr Muhammad Hafiz Bin Hassan**

Hurul (age 31) and Hafiz (age 32) are proud parents to five children aged three to eleven. The family shares a close-knit bond, enjoys spending time together, and consistently encourages one another to grow and improve.

The couple places strong emphasis on their children’s education, ensuring regular school and preschool attendance, with their younger children receiving support from the ComLink+ Package for Preschool.

With support from their family coach, Eugene Wang, and through their own sustained efforts, Hurul and Hafiz have made significant strides in strengthening their financial stability. Hurul has progressed steadily at her company as a Customer Relations Manager, reflecting her strong work ethic, while Hafiz has upskilled and secured a better-paying role as a lorry driver. Both remain in stable employment and receive additional support through the ComLink+ Package for Employment.

Looking ahead, the family is preparing for their next milestone – a new four-room BTO flat in Woodlands – through voluntary CPF contributions and support from the ComLink+ Package for Home Ownership. With their continued dedication and the support of their family coach, Hurul and Hafiz are working towards the brighter future they envision for their family.

## **(E) Section G: Renew and Strengthen Our Singapore Spirit**

### **(i) Little Hands, Big Hearts SG**

Little Hands, Big Hearts SG is a child-led initiative started by siblings Kay (age nine) and Kaizen (age seven) with their parents, Faith (age 43) and Willy (age 40). Guided by a simple idea – monthly missions that turn care into action – the initiative rallies other families and children to come together to identify and address community needs, with support from the Singapore Government Partnerships Office and Our Singapore Fund.

Little Hands, Big Hearts SG launched their first project in January 2026, focusing on fire safety awareness. Kay and Kaizen designed a poster to raise awareness on fire safety and worked with Nee Soon Town Council to display the poster at HDB lift lobbies. They also brought other children and their families to visit the Yishun Fire Station, where they presented care packs and handmade gifts to the officers on duty.

Looking ahead, the family has more projects lined up, including organising a beach cleanup, distributing care packs to seniors, providing stationery for Children’s Homes, and creating appreciation cards for migrant workers.

## **(F) Section I: Conclusion**

### **(i) Ms Ayuni Nur Izyanti Md Zuraimi**

Ayuni’s (age 19) journey of service began with the Temasek Polytechnic Community Service Club (“TPCSC”), where she rose to become President and strengthened TPCSC’s partnerships and volunteer programmes, and led initiatives that made a lasting impact on the community.

Since then, Ayuni’s journey has extended beyond weekly volunteering. She co-organised creative learning events like an “Amazing Race” activity to make learning engaging for children from vulnerable families or disadvantaged backgrounds. She also spearheaded large-scale initiatives, such as the TAD Charity x Small Act Big Difference Charity Art Exhibition in 2023, which raised over \$62,000 and mobilised more than 105 hours of volunteer effort to support the Straits Times School Pocket Money Fund.

Looking ahead, Ayuni remains committed to volunteerism as a lifelong pursuit, aspiring to a future where service and professional excellence go hand in hand.

### **(ii) Ms Shantini D/O Subramaniam**

Shantini’s (age 23) journey of service is a testament to her resilience, compassion, and purposeful action. Growing up in a lower-income family, Shantini developed a deep empathy for individuals and families navigating hardship, which she channelled into a lifelong commitment to service. From distributing household items to underprivileged families, to leading community initiatives, Shantini's service is driven by her belief in the transformative power of small, intentional acts of kindness. She began volunteering at the Sree Narayana Mission Nursing Home when she was 11 years old.

Shantini also advocated for peaceful coexistence between humans and wildlife in Singapore. She demonstrated leadership by securing sponsorship from the National Youth Council and organised Pesta Ubin with her team, a community event focused on wildlife conservation. Featuring informational booths, educational materials, and a keynote speech by then-Minister for National Development, Mr Desmond Lee, the event fostered conversations on environmental stewardship and inspired reflection on responsible human-wildlife interaction.

As she embarks on her undergraduate studies in Nursing at the National University of Singapore (“NUS”), Shantini continues to serve the community through her leadership of Project Caring Hearts – a volunteer initiative supporting palliative patients through befriending programmes and community outreach. She is also part of Project Iris in NUS, where students work alongside children with cancer.

Shantini’s journey demonstrates that even in the face of significant challenges, we can uplift others and create lasting social impact.

### **(iii) Mr Josef Tan Kai Heng**

Josef’s (age 19) journey of service began at the age of 17, when he volunteered at the National Day Parade 2023 through Heartware Network. This initial experience sparked a deep sense of purpose in him – to contribute meaningfully to society and be part of something larger than himself. Since then, Josef has actively participated in various national and community events, including River HongBao 2024 and the Istana Open House.

In 2024, Josef joined a non-profit group and started an initiative to provide educational opportunities for migrant workers. Recognising that access to education and upskilling is often limited for this community, Josef sought to improve the workers' access to upskilling. Through collaborations with ItsRainingRaincoats and 24asia, he helped start a programme at Sembawang Recreation Centre that equips migrant workers with practical and future-ready skills such as AutoCAD, Microsoft Excel, and Artificial Intelligence, which Josef personally taught.

As he continues his studies in Computer Engineering at Singapore Polytechnic, Josef remains committed to applying his skills conscientiously, balancing professional ambitions with a lifelong commitment to service and community impact.