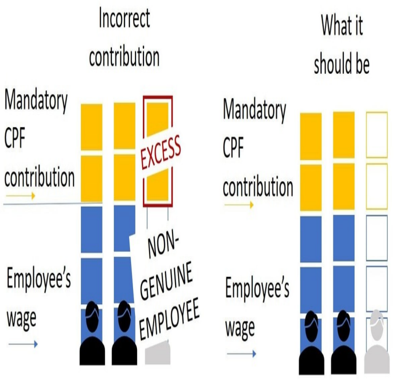

SME Cash Grant 2026: Count the Right Employees Before 31 August

Description

The 2026 SME Cash Grant is automatic, but its calculation is not a simple year-end headcount. IRAS uses the highest number of qualifying local employees in any one month from April to June 2026, provided CPF contributions were timely. The amount is S$500 per person, capped at S$2,500 per business.

The reader task is to reconcile entity status, revenue or headcount test, local qualifying employees and the 31 August assessment cut-off without filing an unnecessary application. The article therefore keeps the governing fact, the calculation or comparison, and the final decision in separate steps.

Reconcile April, May and June separately

Entity

ACRA-registered companies, sole proprietorships and partnerships are automatically assessed. Individuals employing under an NRIC are not eligible.

Official source 1 was opened on 29 August 2026 and checked for this exact entity claim.

Official source 2 was opened on 29 August 2026 and checked for this exact entity claim.

Check the business-level eligibility test

Size test

The business must have YA2025 annual revenue not above S$100 million, assessed by 31 August 2026, or no more than 200 employees at 30 June 2026.

Owner-operated entities follow another branch

Employees

Qualifying locals are Singapore citizens or permanent residents. Company shareholder-directors can count as employees; sole proprietors and partners do not count as employees.

Prepare the payment route before November

Timing

Late CPF contributions are excluded, including late payment caused by administrative oversight.

Reconcile April, May and June separately

Payment

Eligible active businesses are due to receive payment in November 2026 by IRAS GIRO or PayNow Corporate. The grant is taxable.

Build the working file

The first original tool is four worked payout examples across companies, sole proprietors and partnerships. Create it from the dated source material, show every input and keep the unresolved cells visible. A correct-looking answer with an undocumented input is not ready for a decision.

The second tool is a reconciliation worksheet for CPF timing, employee count and entity status. Use it after the first tool, because the comparison only adds value when the underlying person, entity, place, account or time period has already been matched correctly.

Ask another person to repeat the result from the saved evidence without seeing your conclusion. If they cannot reproduce the same branch, inspect the source date, definition, arithmetic and exception before relying on it. This catches errors that a polished summary can conceal.

A decision table you can use

0 employees, company	No employee-based grant	Not applicable
1 employee	S$500	Highest qualifying month
3 employees	S$1,500	Highest qualifying month
5 or more	S$2,500	Business cap

The table is a working aid. Date the evidence, preserve the original notice or statement, and flag any cell that depends on an assumption rather than a controlling source.

Where this decision commonly goes wrong

Do not combine entity, size test, employees into one yes-or-no box. Each answers a different question and can change on a different date. A pass on one row does not cure a failure on another.

Do not convert an authorityâ??s illustration, capacity figure, proposed rule, programme status, straight-line distance or published operating hour into a personal guarantee. Keep the sourceâ??s own limitation beside the number whenever it affects money, timing, access, safety or eligibility.

Before choosing, write down the strongest reason the opposite decision could be right. Then identify the evidence that would switch your answer. This small counter-case prevents the first attractive number, convenient route or reassuring label from controlling the whole judgment. If no evidence could change the conclusion, the exercise has become advocacy rather than a decision.

Finally, set a review trigger. Reopen the controlling page when a deadline passes, a formal notice arrives, the person or entity changes, the route is altered or the decision is delayed. The current answer remains useful only while its material inputs remain current.

Worked example

A company had two qualifying locals in April, five in May and four in June. If the CPF contributions were on time and the other eligibility conditions are met, the highest month is five and the grant is capped at S$2,500. An average of 3.67 is not used.

This example is an illustration, not a report of a real person, interview, visit, taste test, price check or transaction. It shows how to apply the decision method while keeping the underlying evidence visible. Replace every sample input with the readerâ??s own current evidence before using the outcome.

What to verify before acting

1. Open the current authority, operator or organiser page instead of relying on a saved social post.
2. Match the rule or listing to the correct person, entity, property, platform, route or account.
3. Record the effective date, closing date or data date separately from the webpage update date.
4. Check any amount, threshold, deadline and exception against the exact source passage that controls it.
5. Keep a stop condition for missing evidence, changed access, conflicting dates or an unaffordable downside.

Limits and next reading

IRAS performs the official assessment. Payroll records, CPF timing and entity structure can change the result. The mid-October checker and November notice should be treated as the controlling outcome.

For useful context on the next decision, LBRD explains how to [compare a project grant with a cash grant](). A second practical progression is to [review the current MRA support route](). Both links were checked against the intended live pages before publication.

Featured image: Government-scheme employee self-review example. Image: Inland Revenue Authority of Singapore. [Image source and rights record]().

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