

# Mobile ESS unit project financing options in Singapore 2026

What is enterprise financing scheme - project loan (EFS pl)?

What is it? The Enterprise Financing Scheme - Project Loan (EFS - PL) supports Singapore-based enterprises' overseas project financing needs, which include the financing of working capital, guarantee and fixed assets.

What is being enhanced?

What is EFS & how does it work in Singapore?

Encourages Long-term Capability Building: By offering financing for activities like automation (via fixed asset loans), international expansion (project loans), and acquisition of other firms (M&A loans), EFS is aligned with Singapore's broader push for companies to transform and upgrade. It nudges companies to invest in productivity and growth.

What is the Enterprise Financing Scheme (EFS) - trade loan?

Budget 2025 introduces significant enhancements to the Enterprise Financing Scheme (EFS) to bolster support for Singaporean enterprises' internationalisation and mergers and acquisitions (M&As) efforts: Increased loan quantum: The maximum loan quantum under the EFS - Trade Loan has been permanently increased from \$5 million to \$10 million.

Who manages EFS-Green & Enterprise Financing Scheme (EFS-Green) in Singapore?

The Monetary Authority of Singapore (MAS) also supports related initiatives (for example, MAS launched a Green and Sustainability-Linked Loan Grant Scheme complementary to EFS-Green), but the EFS itself is chiefly managed by Enterprise Singapore. Enterprise Financing Scheme Program

Does Enterprise Singapore cover loan default risk?

With up to 50% of loan default risk co-underwritten by Enterprise Singapore, and up to 70% for young enterprises\* or selected markets\*\*, you can rest easy knowing that the risks are mitigated. \*Young enterprise refers to firms formed within the past 5 years with at least 1 employee, and more than 50% equity owned by individuals.

Does Enterprise Singapore have a bridging loan program?

Enterprise Singapore reported that it worked with PFIs to disburse 32,000 loans totaling about S\$18 billion to 21,000 enterprises in 2020. This unprecedented volume of lending (much of it under EFS-WCL, EFS-TL, and the Temporary Bridging Loan) provided a lifeline to businesses.



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Contact us for free full report

Web: <https://solarcomplete.co.za/contact-us/>

Email: [energystorage2000@gmail.com](mailto:energystorage2000@gmail.com)

WhatsApp: 8613816583346

