

Example 1: ABC Tenant Pte Ltd commenced business* on 1 July 2019 [1 of 2]

MONTHLY INCOME TABLE
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You may refer to examples of how to fill up the table in the link below:

[Examples for Monthly Income Table](#)

You should only fill in cells coloured yellow (like to this cell).

Name of Party who is serving the Negotiation / Notice of Revision / Notice of Negotiation for Contract of National Interest:		ABC Tenant Pte Ltd
Date of commencement of business (DD/MM/YYYY):		01/07/2019
If your date of commencement is:		
On or before 1 July 2019	use	Table A (on or before 1 Jul 19)
any time in the period 2 July 2019 to 1 December 2019 (both dates inclusive)	use	Table B (2 Jul 19 to 1 Dec 19)
any time in the period 2 December 2019 to 1 January 2020 (both dates inclusive)	use	Table C (2 Dec 19 to 1 Jan 20)
any time in the period 2 January 2020 to 1 Jul 2020 (both dates inclusive)	use	Table D (2 Jan 20 to 1 Jul 20)
any time on or after 2 Jul 2020 to 1 Sept 2020	use	Table E (2 Jul 20 to 1 Sep 20)

Step 1: Fill in name of party seeking relief

Step 2: Fill in date of commencement of business*

After Step 2 is completed, the Applicable Table that must be completed will be highlighted. For ABC Tenant, Table A is the Applicable Table.

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[Table A \(on or before 1 Jul 19\)](#)
[Table B \(2 Jul 19 to 1 Dec 19\)](#)
[Table C \(2 Dec 19 to 1 Jan 20\)](#)
[Table D \(... \)](#)

Step 3: Select the spreadsheet with the Applicable Table

*ABC Tenant Pte Ltd runs a restaurant selling food and beverages. Its lease commenced on 1 June 2019 but it carried out renovations until 30 June 2019. It was ready to receive customers and earn revenue on 1 July 2019. The date of commencement of ABC Tenant is 1 July 2019.

Example 1: Table A (for ABC Tenant Pte Ltd) [2 of 2]

MONTHLY INCOME TABLE
Table A (on or before 1 Jul 19)

Complete this table if your commencement date is on or before 1 Jul 2019.

Only fill in cells that are coloured yellow. Do not fill in cells for months that you have no data for - leave those blank.

For more information on the assessment of fall in income, including the meaning of "commencement date", please refer to [here](#).

For examples on how to fill up the Monthly Income Table, please refer to [here](#).

Date of commencement of business:	1 July 2019
Relevant Periods to assess fall in average monthly Gross Income:	1 Jul 2019 - 31 Dec 2019 vs 1 Jul 2020 - 31 Dec 2020
Number of days in first Relevant Period:	184
Number of days in second Relevant Period:	184

The date of commencement of business filled in at **Step 2**, and the relevant periods for your business, will automatically appear in these fields.

Step 5: Fill in income not earned in the ordinary course of business[^] for each month in the yellow-coloured boxes in this table.

In this example, ABC Tenant sold a kitchen equipment in Oct 2020 for \$10,000. It also received dividends of \$3,000 in July 2019 and July 2020 from its shares in other companies. These are income not earned in the ordinary course of its business.

Step 4: Fill in your gross income for each month earned in the ordinary course of business in the yellow-coloured boxes.

For ABC Tenant, this would be its income from selling food and beverages for each month.

	Monthly Gross Income earned in the ordinary course of business* (in SGD)		Monthly Gross Other Income [^] (in SGD)	
	2019	2020	2019	2020
July	\$ 10,000.00	\$ 2,000.00	\$ 3,000.00	\$ 3,000.00
August	\$ 12,000.00	\$ 2,800.00		
September	\$ 11,500.00	\$ 2,900.00		
October	\$ 12,500.00	\$ 3,000.00		\$ 10,000.00
November	\$ 13,000.00	\$ 3,300.00		
December	\$ 14,000.00	\$ 3,500.00		
Total gross income	\$ 73,000.00	\$ 17,500.00	\$ 3,000.00	\$ 13,000.00
Average daily gross income	\$ 396.74	\$ 95.11		
Average monthly gross income (based on 30 day month)	\$ 11,902.17	\$ 2,853.26		
Percentage fall in average monthly gross income	76.03%		Total gross income (both "other income" and "income earned in the ordinary course of business")	\$ 76,000.00
				\$ 30,500.00

After **Step 4** is completed, the percentage fall in average monthly gross income will be automatically generated. To be eligible, the fall has to be at least 70%.

Example 2: XYZ Supplier Pte Ltd commenced business* on 3 August 2020 [1 of 2]

MONTHLY INCOME TABLE
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You may refer to examples of how to fill up the table in the link below:

[Examples for Monthly Income Table](#)

You should only fill in cells coloured yellow (like to this cell).

Name of Party who is serving the Negotiation / Notice of Revision / Notice of Negotiation for Contract of National Interest:		XYZ Supplier Pte Ltd
Date of commencement of business (DD/MM/YYYY):		03/08/2020
If your date of commencement is:		
On or before 1 July 2019	use	Table A (on or before 1 Jul 19)
any time in the period 2 July 2019 to 1 December 2019 (both dates inclusive)	use	Table B (2 Jul 19 to 1 Dec 19)
any time in the period 2 December 2019 to 1 January 2020 (both dates inclusive)	use	Table C (2 Dec 19 to 1 Jan 20)
any time in the period 2 January 2020 to 1 Jul 2020 (both dates inclusive)	use	Table D (2 Jan 20 to 1 Jul 20)
any time on or after 2 Jul 2020 to 1 Sept 2020	use	Table E (2 Jul 20 to 1 Sep 20)

Step 1: Fill in name of party seeking relief

Step 2: Fill in date of commencement of business

After **Step 2** is completed, the Applicable Table that must be completed will be highlighted. For XYZ Supplier, Table E is the Applicable Table.

Cover Page	Table A (on or before 1 Jul 19)	Table B (2 Jul 19 to 1 Dec 19)	Table C (2 Dec 19 to 1 Jan 20)	Table D ...
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Step 3: Select the spreadsheet with the Applicable Table

Note: Table E will only be shown after you click on the “...” symbol

*XYZ Supplier Pte Ltd is a manufacturer of parts for household appliances. The company was incorporated in Apr 2020. From Apr 2020, XYZ Supplier was hiring employees, and purchasing equipment. XYZ Supplier was able to start taking orders from customers from 3 Aug 2020. The first sale was made only on 10 Aug 2020. The first batch of parts was manufactured on 1 Sep 2020. **The date of commencement of XYZ Supplier’s business is 3 Aug 2020.**

Example 2: Table E (for XYZ Supplier Pte Ltd) [2 of 2]

MONTHLY INCOME TABLE					
Table E (2 Jul 20 to 1 Sep 20)					
Complete this table if your commencement date is between 2 Jul 2020 to 1 Sep 2020 (both dates inclusive.)					
Only fill in cells that are coloured yellow. Do not fill in cells for months that you have no data for - leave those blank.					
For more information on the assessment of fall in income, including the meaning of "commencement date", please refer to here .					
For examples on how to fill up the Monthly Income Table, please refer to here .					
Date of commencement of business (start date of Relevant Period):	3 August 2020				
Last day of Relevant Period:	31 December 2020				
Number of days in Relevant Period:	151				
Monthly Gross Income earned in the ordinary course of business* (in SGD)			Monthly Gross Other Income^ (in SGD)		
	2020 (actual income)	2020 (projected [#] income)		2020 (actual income)	2020 (projected [#] income)
July			July		
August	\$ 500.00	\$ 4,000.00	August		
September	\$ 700.00	\$ 4,500.00	September	\$ 2,000.00	\$ 10,000.00
October	\$ 1,000.00	\$ 5,000.00	October	\$ 20,000.00	
November	\$ 2,000.00	\$ 5,500.00	November		
December	\$ 3,000.00	\$ 6,000.00	December		
Total gross income	\$ 7,200.00	\$ 25,000.00	Total gross other income	\$ 22,000.00	\$ 10,000.00
Average daily gross income	\$ 47.68	\$ 165.56			
Average monthly gross income (based on 30 day month)	\$ 1,430.46	\$ 4,966.89	Total gross income (both "other income" and "income earned in the ordinary course of business")	\$ 29,200.00	\$ 35,000.00
Percentage fall in average monthly gross income	71.20%				

Step 4: Fill in your actual gross income earned in the ordinary course of business from your commencement date to 31 Dec 2020, and your projected income for the same period, **if your projections were made before 1 Feb 2020.**

For XYZ Supplier, before 1 February, it had projected to earn between \$4,000 and \$6,000 for 3 August 2020 to 31 December 2020 from the sale of manufactured parts. XYZ Supplier should leave the fields for July 2020 blank as business has not commenced then.

The date of commencement of business filled in at **Step 2** will automatically appear in this field.

Step 5: Fill in income not earned in the ordinary course of business^ from your commencement date to 31 Dec 2020, and such projected income for the same period.

In this example, XYZ Supplier:

- Earned investment income of \$2,000 in Sep 2020. It projected investment income of \$10,000 in Sep 2020 when it did projections before 1 Feb 2020.
- Received JSS Support grant of \$20,000 in Oct 2020. This was not projected for.

After **Step 4** is completed, the percentage fall in average monthly gross income will be automatically generated. To be eligible, the fall has to be at least 70%.

^For most businesses, the following gains will typically not be derived in the ordinary course of business: (a) gains from the sale of fixed assets; (b) grants and subsidies; (c) interest; (d) dividends; and (e) investment income. Any COVID-19 related reliefs and grants (such as the JSS) are not income derived in the ordinary activities of business.

Example 3: Individual X commenced business* on 1 January 2020 [1 of 2]

MONTHLY INCOME TABLE
COVER PAGE

You may refer to examples of how to fill up the table in the link below:

[Examples for Monthly Income Table](#)

You should only fill in cells coloured yellow (like to this cell).

Name of Party who is serving the Negotiation / Notice of Revision / Notice of Negotiation for Contract of National Interest:	Individual X
Date of commencement of business (DD/MM/YYYY):	01/01/2020

If your date of commencement is:

On or before 1 July 2019	use	Table A (on or before 1 Jul 19)
any time in the period 2 July 2019 to 1 December 2019 (both dates inclusive)	use	Table B (2 Jul 19 to 1 Dec 19)
any time in the period 2 December 2019 to 1 January 2020 (both dates inclusive)	use	Table C (2 Dec 19 to 1 Jan 20)
any time in the period 2 January 2020 to 1 Jul 2020 (both dates inclusive)	use	Table D (2 Jan 20 to 1 Jul 20)
any time on or after 2 Jul 2020 to 1 Sept 2020	use	Table E (2 Jul 20 to 1 Sep 20)

Step 1: Fill in name of party seeking relief

Step 2: Fill in date of commencement of business

After **Step 2** is completed, the Applicable Table that must be completed will be highlighted. For Individual X, Table C is the Applicable Table.

Cover Page	Table A (on or before 1 Jul 19)	Table B (2 Jul 19 to 1 Dec 19)	Table C (2 Dec 19 to 1 Jan 20)	Table D (...)
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* Individual X is a private hire car driver. He is seeking relief in respect of his car rental agreement.

To supplement his income which was affected by COVID-19, X used his car to provide delivery services. He also started a home-baking business.

X started driving a PHC car on 1 January 2020. His date of commencement is 1 January 2020.

Step 3: Select the spreadsheet with the Applicable Table

Example 2: Table C (for Individual X) [2 of 2]

MONTHLY INCOME TABLE
Table C (2 Dec 19 to 1 Jan 20)

Step 4: Since X is seeking relief in respect of his car rental contract, the income that would be considered is income from (i) the private-hire car business; and (ii) the delivery business as they arise from businesses related to his car rental contract. Income from the home-baking business would **not** be considered.

X should fill in his actual gross income earned in the ordinary course of the private-hire car business and the delivery business from the commencement date (i.e. 1 Jan 2020) to 31 Jan 2020, and from 1 Jul 2020 to 31 Dec 2020.

After **Step 4** is completed, the percentage fall in average monthly gross income will be automatically generated. To be eligible, the fall has to be at least 70%.

Complete this table if your commencement date is between 2 Dec 2019 to 1 Jan 2020 (both dates inclusive.)

Only fill in cells that are coloured yellow. Do not fill in cells for months that you have no data for - leave those blank.

For more information on the assessment of fall in income, including the meaning of "commencement date", please refer to [here](#).

For examples on how to fill up the Monthly Income Table, please refer to [here](#).

Date of commencement of business:	1 January 2020
Relevant Periods to assess fall in average monthly Gross Income:	1 Jan 2020 - 31 Jan 2020 vs 1 Jul 2020 - 31 Dec 2020
Number of days in first Relevant Period:	31
Number of days in second Relevant Period:	184

The date of commencement of business filled in at **Step 2** will automatically appear in this field.

Step 5: Fill in income not earned in the ordinary course of business[^] from the commencement date to 31 Jan 2020, and from 1 Jul 2020 to 31 Dec 2020.

In this case, X:

- Earned dividend income from his investment in shares of \$300 in Dec 2019 and \$300 in Dec 2020.
- Received support under the Self-Employed Person Income Relief Scheme ("SIRS") of \$3,000 in July and October 2020."

Monthly Gross Income earned in the ordinary course of business* (in SGD)			Monthly Gross Other Income [^] (in SGD)		
	2019	2020		2019	2020
July		\$ 1,000.00	July		\$ 3,000.00
August		\$ 1,500.00	August		
September		\$ 2,000.00	September		
October		\$ 1,800.00	October		\$ 3,000.00
November		\$ 1,900.00	November		
December		\$ 2,500.00	December	\$ 300.00	\$ 300.00
January 2020*	\$ 7,000.00		January 2020*		
Total gross income	\$ 7,000.00	\$ 10,700.00	Total gross other income	\$ 300.00	\$ 6,300.00
Average daily gross income	\$ 225.81	\$ 58.15			
Average monthly gross income (based on 30 day month)	\$ 6,774.19	\$ 1,744.57	Total gross income (both "other income" and "income earned in the ordinary course of business")	\$ 7,300.00	\$ 17,000.00
Percentage fall in average monthly gross income		74.25%			

[^]For most businesses, the following gains will typically not be derived in the ordinary course of business: (a) gains from the sale of fixed assets; (b) grants and subsidies; (c) interest; (d) dividends; and (e) investment income. Any COVID-19 related reliefs and grants (such as the JSS) are not income derived in the ordinary activities of business.

NOTE: For an individual who is not a sole proprietor, "business" refers to the business or businesses that is related to the contract that the individual is seeking relief for under the Framework.