

FREE GUIDE · AHAFLO

The Monday Starter Kit

AI Readiness for Singapore SMEs

Your sector's pre-flight checklist and 90-day roadmap
— ready to use this Monday.

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F&B · Retail · Clinics · Accounting · Consultancy · Legal

Which episode is yours?

Find your sector below. Three bullets tell you exactly what the episode covers and whether it speaks to where you are right now. Start with your episode — the full article is waiting for you at elainemao.com.

■ F&B

EPISODE 1 — FROM SURVIVING THE RUSH TO OWNING THE NUMBERS

- Demand forecasting to cut food waste and over-ordering
- Kitchen Display Systems to streamline peak service
- Automated admin so evenings are yours again

■ ■ Retail

EPISODE 2 — FROM EXPERIENCE-LED TO DATA-EMPOWERED

- Inventory AI to end stockouts and markdowns
- Behavioural CRM to understand who buys and why
- Omnichannel management to unify physical and online stock

■ Clinics (GP + Dental)

EPISODE 3 — FROM PATIENT QUEUE TO DIGITAL CARE

- AI scheduling to cut no-shows by up to 30%
- Clinical documentation AI so doctors stop typing at 8pm
- Patient risk stratification to identify who needs you before they call

■ Accounting

EPISODE 4 — FROM COMPLIANCE-FIRST TO CLIENT-FORWARD

- Bookkeeping automation saving 18 hours per employee per month
- InvoiceNow migration — April 2026 deadline is not optional
- AI advisory tools turning compliance data into client intelligence

■ Consultancy

EPISODE 5 — FROM KNOWING TO COMPOUNDING

- AI knowledge base so proposals stop starting from scratch
- Research time reduced from days to hours with AI synthesis tools
- CRM with AI note-taking so BD pipeline stays visible

■■ Legal

EPISODE 6 — FROM MATTER-BY-MATTER TO FIRM INTELLIGENCE

- LawNet GPT-Legal Q&A — already available to 75%+ of SG private practice lawyers
- Private AI for matter knowledge — searchable without breaching confidentiality
- Practice management analytics to run the firm, not just the cases

SECTION 2

Your Pre-Flight Checklist

Before you speak to any vendor or submit any grant application, run through your sector's checklist. It takes 20 minutes. It will save you weeks. All eight items ticked? You're ready for the roadmap.

■ F&B;

Episode 1 — From Surviving the Rush to Owning the Numbers

-
- Your single biggest operational cost is named and quantified
 - You know which systems you use and which are siloed
 - Your POS integrates with accounting software (yes / export-only / no)
 - Your business is PSG-eligible (Singapore-registered, 30%+ local shareholding)
 - Your Corppass account is active
 - Your ACRA-registered company name is confirmed on bizfile.gov.sg
 - Three years of financial statements are findable
 - PayNow Corporate is linked to your UEN

■■ Retail

Episode 2 — From Experience-Led to Data-Empowered

-
- Your highest inventory cost is quantified (write-downs, stockouts, markdowns)
 - You know which systems you run and which share data automatically
 - Your online and offline inventory are unified (yes / separate / manual reconciliation)
 - Your first-party customer data ownership is clear
 - Your PSG eligibility is confirmed
 - Your Corppass account is active
 - Your ACRA-registered company name is confirmed
 - PayNow Corporate is linked to your UEN

■ Clinics (GP + Dental)

Episode 3 — From Patient Queue to Digital Care

- Your single biggest administrative pain point is named and quantified
- Your CMS is Healthier SG-compatible (check AIC-approved list)
- Your NEHR data contribution status is confirmed
- Your Corppass account is active (for Business Grants Portal AND OurSG Portal)
- Your ACRA-registered company name is confirmed
- Your PSG eligibility is confirmed
- Patient data governance is considered (PDPA + MOH Cyber & Data Security Guidelines)
- Your CMS vendor's AI roadmap is understood before buying separate tools

■ Accounting

Episode 4 — From Compliance-First to Client-Forward

- Your own practice financials are clean and current
- Your InvoiceNow readiness is assessed across your client portfolio
- Your cloud software adoption rate is known (cloud vs desktop vs manual)
- Your PSG eligibility is confirmed
- Your Corppass account is active
- Your ACRA-registered company name is confirmed
- Client data governance is considered (confidentiality agreements with AI vendors)
- Your highest time-cost service is identified

■ Consultancy

Episode 5 — From Knowing to Compounding

- Your knowledge assets are inventoried — proposals, frameworks, engagement reports
- Your Microsoft 365 or Google Workspace is current (Copilot sits on top)
- Your business development pipeline is visible (even a spreadsheet counts)
- Your PSG eligibility is confirmed
- Your Corppass account is active
- Your ACRA-registered company name is confirmed
- Client confidentiality governance is considered (no client data in public AI models)
- Your highest time-cost deliverable is identified

■■ Legal

Episode 6 — From Matter-by-Matter to Firm Intelligence

- Your AI governance policy is drafted (MinLaw March 2026 Guide is your framework)
- Your client engagement terms address AI use and opt-out process
- Your AI tool shortlist uses private or enterprise instances only
- Your LawNet access is current — GPT-Legal Q&A is your fastest win today
- Your practice management system is current (Clio, Smokeball, or similar)
- Your Corppass is active (Business Grants Portal + LIFT programme)
- Your ACRA-registered company name is confirmed
- Your highest time-cost task is identified (research / review / drafting / reporting)

SECTION 3

Your 90-Day Roadmap

Week by week, from this Monday to cash back in your account. Realistic alongside a running business — not instead of one. Each week has a named milestone so you always know where you are.

■ F&B;

Episode 1 — From Surviving the Rush to Owning the Numbers

Week 1, Monday

Name your single most expensive operational problem. Calculate what it costs per week and per year.

✓ One problem. One number. Written down.

Week 1, Thursday

Map your data — POS, inventory, delivery platforms, accounting. Note which systems connect and which don't.

✓ Data map complete. Integration gaps identified.

Week 2

Open IMDA's CTO-as-a-Service Go Digital Advisor. Input your problem. Shortlist 2 vendors.

✓ Solution category confirmed. 2 vendors shortlisted.

Week 3

Request formal quotations addressed to your exact ACRA-registered company name.

✓ 2 quotations received.

Week 4

Submit PSG application on Business Grants Portal. Do not sign or pay before approval.

✓ Application submitted. Reference number received.

Weeks 5–10

Brief your team. AI handles admin — your people handle customers. Name this clearly.

✓ Team briefed. Change management begun.

Week 10–11

Letter of Offer arrives. Accept on portal. Sign vendor contract.

✓ Contract signed. Implementation scheduled.

Week 14+

Go live. Track your benchmark metric for 30 days before claiming.

✓ Live. Claim submitted. Cash returned.

Total elapsed time: approximately 3–4 months from first Monday to cash back in your account.

■ ■ Retail

Episode 2 — From Experience-Led to Data-Empowered

Week 1, Monday

Calculate what inventory mistakes cost last quarter. Markdowns, stockouts, write-downs — one number.

✓ Inventory cost quantified.

Week 1, Thursday

Map your data streams. POS, inventory, e-commerce. Note which pairs sync automatically.

✓ Data map complete. Integration gaps visible.

Week 2

Use IMDA Go Digital Advisor. Cross-reference Retail Industry Digital Plan. Decide PSG vs EDG.

✓ Solution category confirmed. 2 vendors shortlisted.

Week 3

Get formal quotations. Confirm integration with existing POS and e-commerce platform.

✓ 2 quotations received.

Week 4

Submit PSG or EDG application. The Golden Rule: do not sign or pay before approval.

✓ Application submitted.

Weeks 5–10

Brief your team. AI provides better information — your people provide the human touch.

✓ Team briefed.

Week 10–11

Letter of Offer. Accept on portal. Sign vendor contract.

✓ Contract signed.

Week 14+

Go live. Track markdown depth, stockout frequency, customer return rate.

✓ Live. Claim submitted. Cash returned.

Total elapsed time: approximately 3–4 months from first Monday to cash back in your account.

■ Clinics (GP + Dental)

Episode 3 — From Patient Queue to Digital Care

Week 1, Monday

Name and quantify your pain point. 6 no-shows/day × \$30 = \$45,000/year lost revenue.

✓ One problem. One number.

Week 1, Thursday

Audit your CMS — HSG-compatible? NEHR contributing? Reminder functionality available?

✓ CMS capability audit complete.

Week 2

Identify grant pathway: GP IT Enablement Grant / PSG / EDG. Use IMDA Go Digital Advisor.

✓ Grant pathway confirmed.

Week 3

Get 2 quotations. Confirm PDPA-compliant data handling and CMS integration.

✓ 2 quotations received.

Week 4

Submit application. The Golden Rule: do not sign or pay before approval.

✓ Application submitted.

Weeks 5–10

Brief your team. AI handles reminders and documentation structure. Clinical judgment stays human.

✓ Team briefed.

Week 10–11

Letter of Offer. Accept. Sign vendor contract.

✓ Contract signed.

Week 14+

Go live. Track your benchmark. Claim after 30 days active use.

✓ Live. Claim submitted. Cash returned.

Total elapsed time: approximately 3–4 months from first Monday to cash back in your account.

■ Accounting

Episode 4 — From Compliance-First to Client-Forward

Week 1, Monday

Audit your stack — how many clients on cloud, InvoiceNow-ready, or desktop?

✓ Portfolio software audit complete.

Week 1, Thursday

Calculate bookkeeping hours per week × effective hourly rate = automation opportunity value.

✓ Bookkeeping hour cost quantified.

Week 2

Research: (1) AI bookkeeping in existing platform (2) Practice management software (3) Advisory tools.

✓ Solution priorities identified.

Week 3

Get 2 quotations. Confirm client data security standards and platform integration.

✓ Quotations received.

Week 4

Submit PSG application. Begin InvoiceNow migration for non-ready clients in parallel.

✓ Application submitted.

Weeks 5–10

Migrate highest-priority non-InvoiceNow clients. April 2026 is not a soft deadline.

✓ InvoiceNow migration plan active.

Week 10–11

Letter of Offer. Accept. Sign contract. Plan implementation with minimal client disruption.

✓ Contract signed.

Week 14+

Go live. Are bookkeeping hours reducing? Is freed time going toward advisory conversations?

✓ Live. Claim submitted. Cash returned.

Total elapsed time: approximately 3–4 months from first Monday to cash back in your account.

■ Consultancy

Episode 5 — From Knowing to Compounding

Week 1, Monday

Audit your knowledge — can someone find relevant prior work in under 10 minutes?

✓ Knowledge audit complete. Gaps visible.

Week 1, Thursday

Calculate reconstruction cost — hours rebuilding prior work per proposal × hourly rate.

✓ Knowledge reconstruction cost quantified.

Week 2

Choose starting point: Copilot (M365) / Notion AI (knowledge base) / HubSpot (CRM). Pick one.

✓ Starting point identified.

Week 3

Get 2 quotations. Confirm client data handling and integration with existing tools.

✓ Quotations received.

Week 4

Submit PSG (off-the-shelf) or EDG (custom) application.

✓ Application submitted.

Weeks 5–10

Start knowledge capture habit now. 30 min debrief after every engagement. Habit before tool.

✓ Knowledge capture habit started.

Week 10–11

Letter of Offer. Accept. Sign contract. Begin implementation.

✓ Contract signed.

Week 14+

Go live. Track: time from brief to first draft, time to find prior work, pipeline visibility.

✓ Live. Claim submitted. Cash returned.

Total elapsed time: approximately 3–4 months from first Monday to cash back in your account.

Legal

Episode 6 — From Matter-by-Matter to Firm Intelligence

Week 1, Monday

Draft your AI governance policy using MinLaw March 2026 Guide. Non-negotiable first step.

✓ Governance policy drafted.

Week 1, Thursday

Activate LawNet GPT-Legal Q&A.; Run a query. Compare to keyword search. No grant required.

✓ LawNet GPT-Legal Q&A activated.

Week 2

Identify highest time-cost task. Calculate weekly hours. That's your AI investment target.

✓ Primary use case identified and quantified.

Week 3

Shortlist 2 vendors with private/enterprise instances. Confirm data residency and processing agreements.

✓ 2 vendors shortlisted. Data handling confirmed.

Week 4

Register for LIFT programme (MinLaw portal). Submit PSG or EDG application.

✓ LIFT registered. Grant application submitted.

Weeks 5–10

Build knowledge capture habit — 30 min debrief after every matter closes.

✓ Knowledge capture debrief habit established.

Week 10–11

Letter of Offer. Sign contract. Implement governance policy formally across the firm.

✓ Contract signed. Governance policy active.

Week 14+

Go live. Track research time, contract review time, drafting time vs baseline.

✓ Live. Claim submitted. Cash returned.

Total elapsed time: approximately 3–4 months from first Monday to cash back in your account.

What do you do on Monday?

All six full episodes are waiting for you at elainemao.com Each one goes deeper — real Singapore businesses, real data, real AI applications you can start this week.

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Dear Monday, with Elaine Mao · Weekly · Free · Unsubscribe anytime