

Singapore SME Survey 2025

Work Safety and Talent Retention



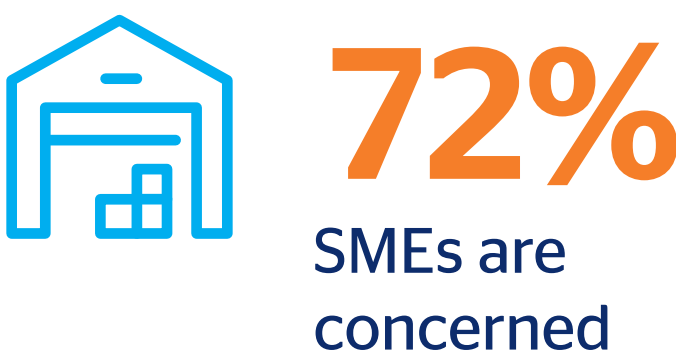
Singapore SMEs are highly and moderately concerned about multiple business risks, yet remain underinsured

Loss of income due to business interruption



only **23%** have insurance coverage

Loss of inventory



only **29%** have insurance coverage

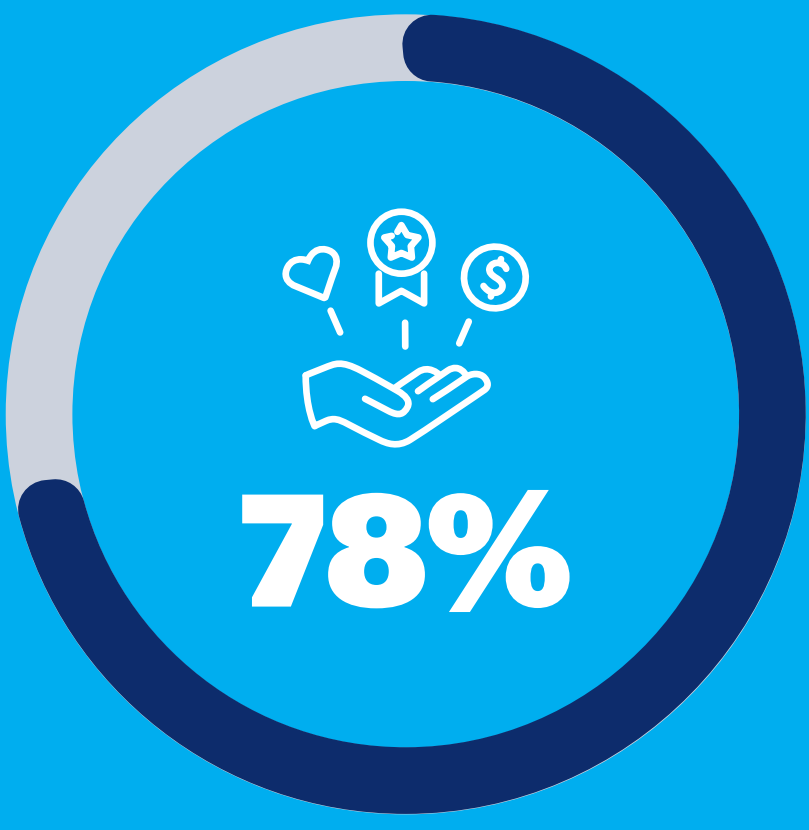
Fraud or fraudulent payments



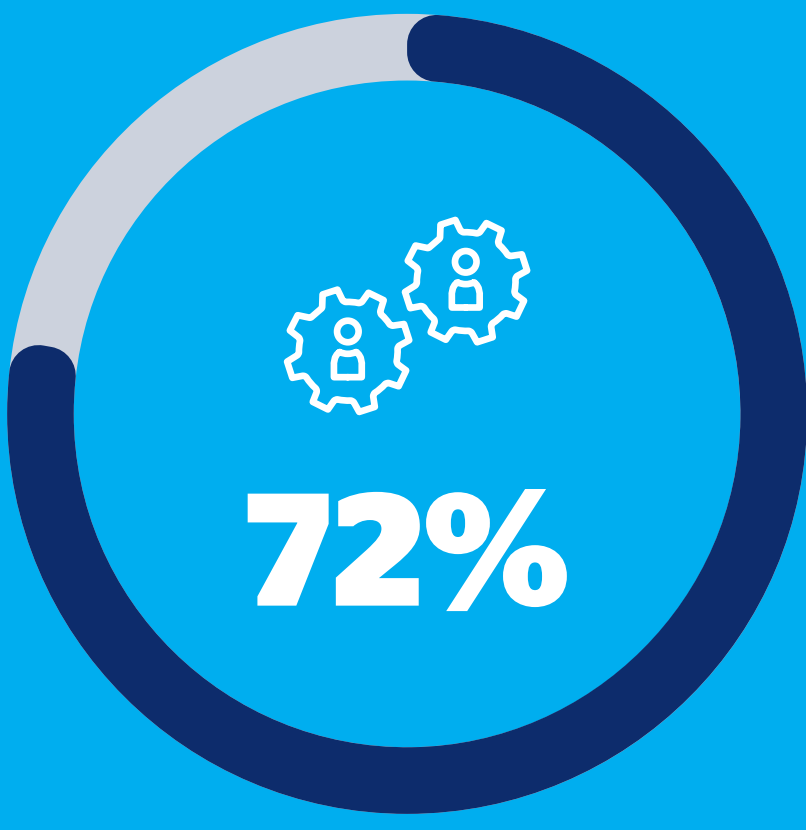
only **17%** have insurance coverage



Attention to work safety and health remains high, while mental health receives greater focus



Communicate coverage and benefits to their employees



Have return to work processes in place

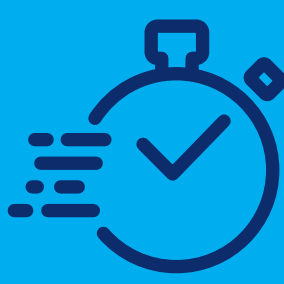


Experienced between one and three workplace safety and health events during the past year



Say mental health is either very important or somewhat important

SMEs are implementing measures to improve both mental and physical wellbeing



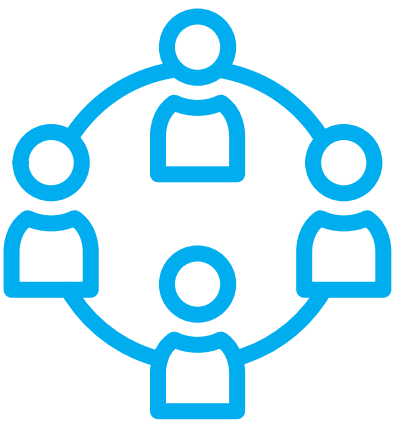
59%

Offer flexible working hours for improved work-life balance



45%

Offer work from home arrangements



Respondents view manpower as a key business challenge, with many employing older workers



49% view talent and manpower as a key business challenge

Singapore SMEs are a noteworthy employer of workers aged 65 or above



41%

Have workforces made up by at least 10% of workers aged 65 or above



44%

View this age group as experienced and skilled



39%

Believe such staff are more loyal

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