



Global Zurich Survey

Challenges, Risks and Opportunities for Small and Medium Enterprises

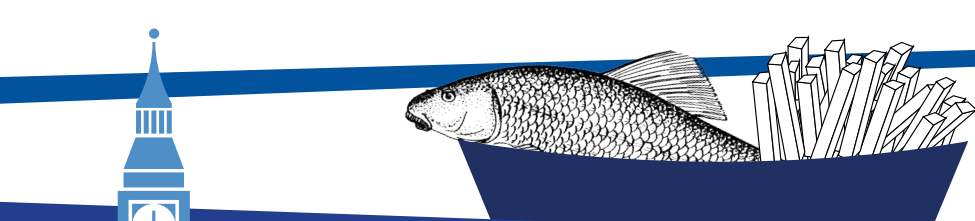
Challenges in the last year...



SME in most countries were mainly engaged with **expanding activities to target new customers in the domestic market**



Italian SME were mostly busy with **reduction of prices**



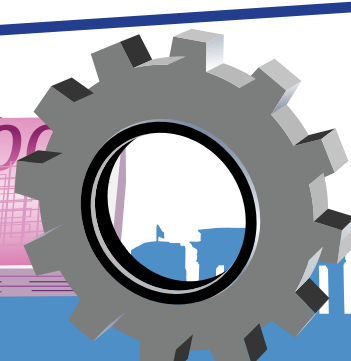
in the UK they looked at **increasing prices**



and raising the number of staff were important issues.



German SME were investing in **business assets and operations**



Brazilians dealt with **wage increases**



In Brazil, Mexico and the UK, SME were occupied with the **diversification of product range or services**

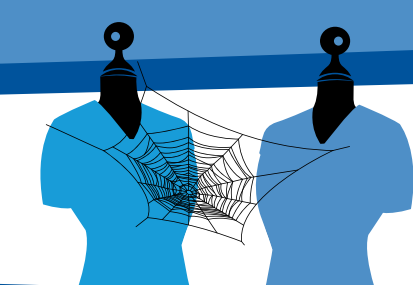


The United Arab Emirates SME focused on **expansions activities to new markets (exports)**



Risks in 2013...

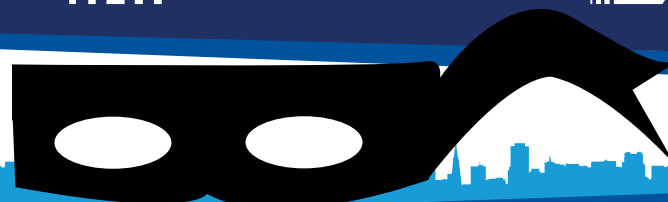
The key risk in 2013 is generally **the high competition and dumping prices impacting sales margins**



SME in Spain, Italy, Portugal and the UK are most strongly concern about the **lack of consumer demand**



in Portugal and Mexico **theft is seen as a big risk too**



SME in Brazil most worry about **failures of partners and suppliers**



Opportunities...

Internationally, the perception of the biggest opportunity was split between **new customer segments** and **cost/expense reduction**



The Swiss see opportunity in **the improvement of employees' pool**



The Spanish SME in **new business technologies**



SME in Germany in **new sales channels**



Finally, for SME in the UK and Switzerland, **the diversification of product range or services** is seen as an important opportunity



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