## Singapore Average Salary 2025 (Latest Estimates)

Category	Monthly Salary (SGD)	Annual Salary (SGD)
Median (50th percentile)	\~\\$5,100	\~\\$61,200
Mean (Average)	\~\\$6,300	\~\\$75,600

### **Key Notes:**

- These figures refer to full-time employed residents (Singapore Citizens and PRs).
- They include **employer CPF contributions**, but some sources may exclude bonuses or variable payments.
- Take-home pay (after CPF deductions) is typically \~20% lower than gross pay.
- Professionals in high-demand sectors (e.g. tech, finance, medical) often exceed national averages.
- Lower-income roles (e.g. service staff, cleaners) may earn \~\\$2,000-\\$3,000/month before CPF.

#### **Definitions:**

- Median Salary: The middle value—half of workers earn more, half earn less.
- Mean Salary: The total average—can be skewed upward by a small number of high earners.

## Comparison: Singaporean Average Worker vs. CupSpoon™ Franchise CB (2025)

Metric	Singapore Average Worker	CupSpoon™ Franchise CB (Full-Time)
Monthly Gross Income	\~\\$5,100 (median) / \~\\$6,300 (mean)	\\$5,000-\\$6,500+
Annual Gross Income	\~\\$61,200 (median) / \~\\$75,600 (mean)	\\$60,000-\\$78,000+
Work Hours	40–45 hrs/week	\~35–50 hrs/week (flexible)
CPF Contributions	Mandatory employer/employee	Optional (Self-employed Medisave only)
Job Security	Stable with benefits	Risk/Reward tied to performance
Upside Potential	Limited unless promoted	High: can scale with volume/team/ territory
Autonomy	Follows employer rules	Own boss under franchise system
Peak Season Bonus	1–2 months bonus typical	Earnings spike with weather, promos, events

# Interpretation:

- A CB Franchisee running full-time and hitting 100–150 cups/day can match or exceed the median Singaporean salary.
- CBs are not on fixed salaries but earn by output, so effort and smart planning lead to higher income.
- Unlike salaried jobs, CBs must self-manage savings, insurance, and CPF-related planning.