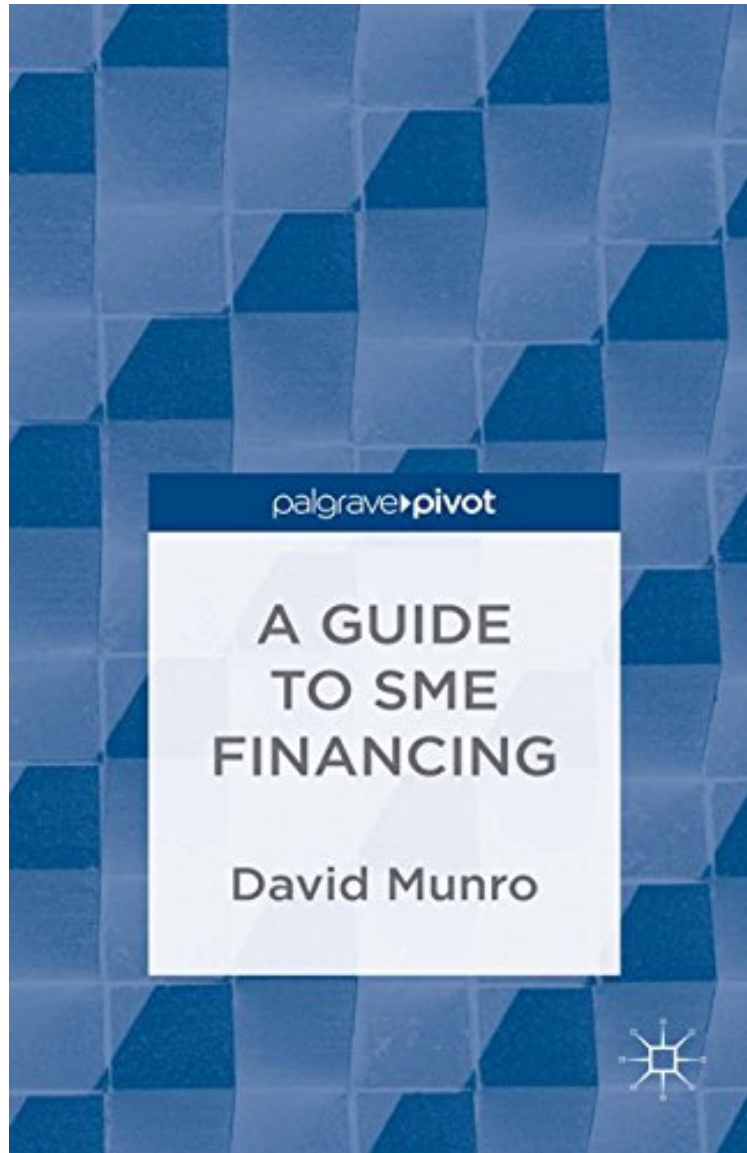


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## A Guide to SME Financing

*D. Munro*

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**D. Munro : A Guide to SME Financing** before purchasing it in order to gage whether or not it would be worth my time, and all praised A Guide to SME Financing:

1 of 1 people found the following review helpful. An invaluable tool for all levels of SME lendingBy Jamie BowmanIts so nice when a real practitioner sits down and shares his years of experience with the rest of us. This is what David Munro has done in "A Guide to SME Financing." This slim volume is chocked full of practical guidance and explanations that provide the reader with a deep understanding of the nuances of SME lending. Its a valuable read for all levels of SME lenders and other financial practitioners. As an added bonus, Mr. Munro has an eloquent writing

style which makes the Guide a pleasure to read.0 of 0 people found the following review helpful. The Small Business Banker's Bible?By Robert P, WarsawThis is a very useful book that should be in the hands of any bankercontemplating servicing the small business sector. Its author marshalsan abundance of practical, hands-on experience in developing markets -often places where doing business is seldom easy - to lay down the "howto get it accomplished" fundamentals of building a successful loanportfolio. Highly recommended.0 of 0 people found the following review helpful. Solid but could go deeper into the topic...By MBAll in all I would consider it very useful for those who have little understanding of SME finance in a development finance context. However, those who are somewhat knowledgeable about the topic it is rather superficial and lacks deeper inside.More case study type of examples, a more thorough guideline on training, looking more closely at the various models in how to structure SME inside a financial institution (by looking at HR, IT, ADMIN, Risk) and a deeper look into the use of technology based tools could be very helpful. Just one small error (which I found) is in the appendix I (scoring card): p.97 market profile; it should read 0 for dependent on imports and 100 for not dependent (as dependency on imports are carrying multiple risks, e.g. FX, timely delivery, custom issues and the like).

A Guide to SME Finance is a brief guide to designing and implementing an SME finance program within a commercial bank or other financial institution, such as an NGO. This work covers the rationale behind SME finance why it makes sense for a bank to enter this market sector, followed by a step-by-step approach to designing and implementing the program. Munro highlights the need to automate the lending process, and offers a lengthy description of how this can be accomplished. Examples of loan application, analysis, and approval forms and templates are included along with instructions for use. Additional formats are provided for loan officer goals and periodic reviews, portfolio and relationship profitability management, as well as a model credit score card to use as a 'sift' for loan applicants.

About the AuthorDavid Munro is Team Leader/Consultant at Maxwell Stamp Consultancy, Saudi Arabia.