

The INVEST Toolkit Guide

*For TA Funders and TA
providers*

November 2025



argidius







Dalberg



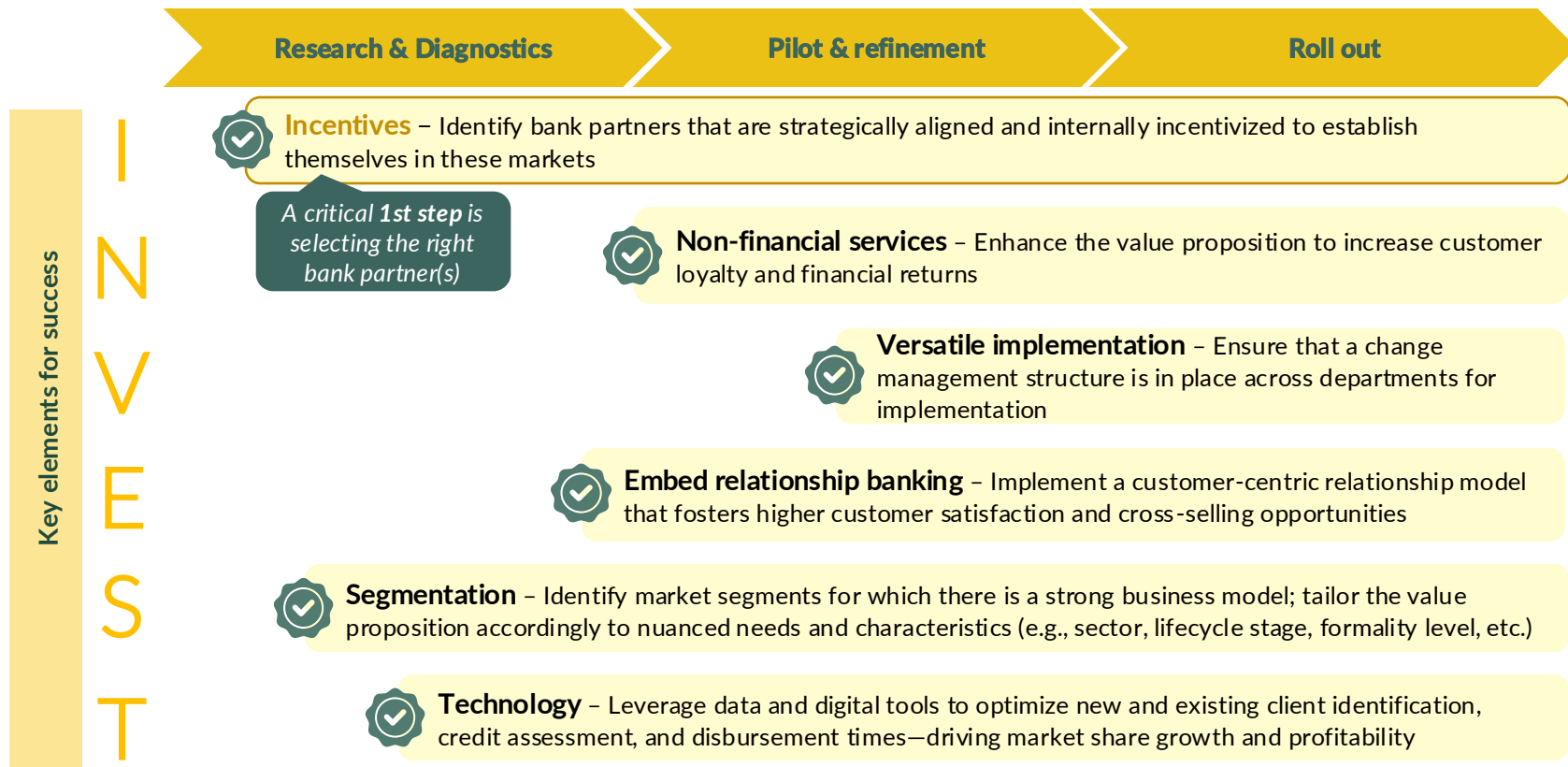
Note: This report was made possible through support from the Argidius Foundation on behalf of the Growth Firms Alliance. It does not necessarily reflect the views of other GFA sponsors, who did not participate in its development.

INVEST comprises a set of knowledge products and tools to support Banks and their Funders and Supporters through the process of understanding SME markets and developing profitable value propositions

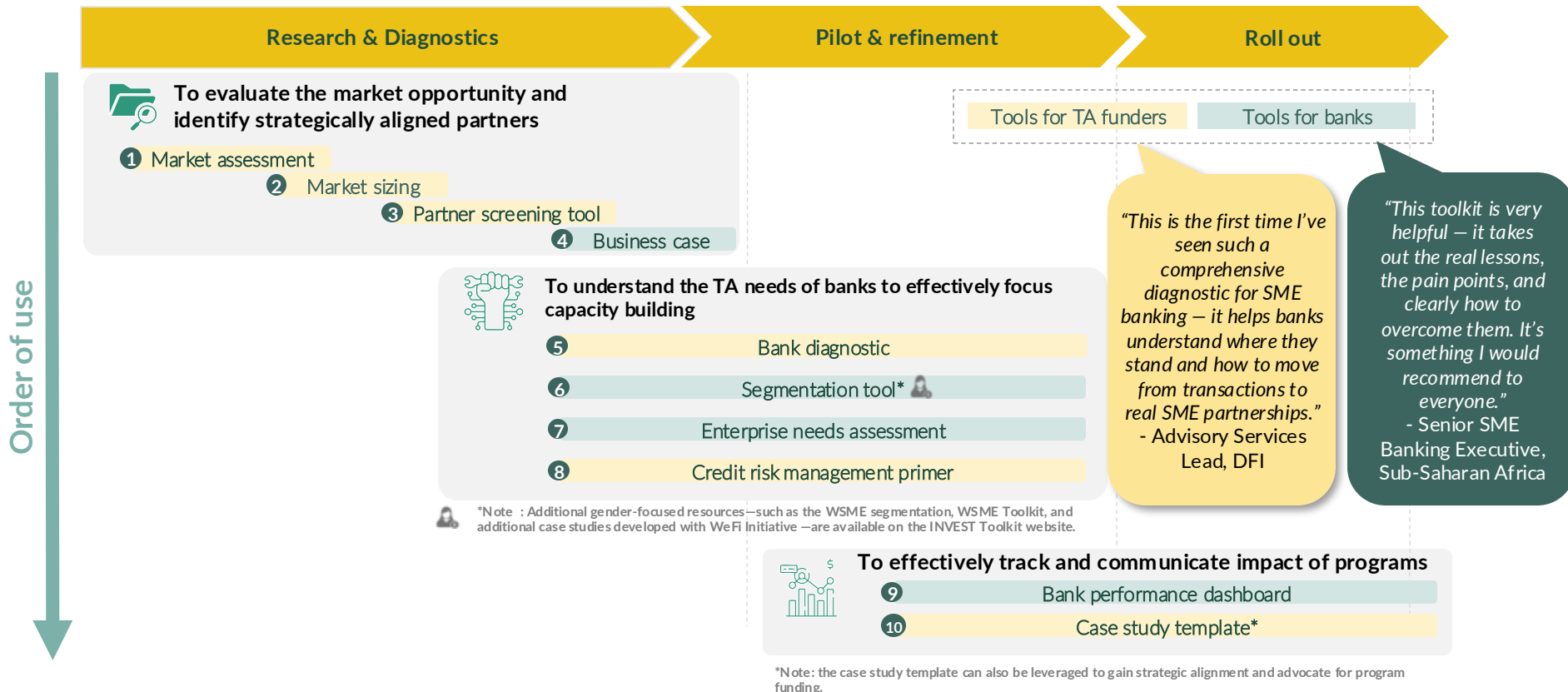


	Executive summary	Knowledge product	Toolkit	Toolkit guide
	A high-level summary designed to provide an overview of the INVEST Process and accompanying Toolkit	Document that highlights the SME banking gap, and describes INVEST as an effective approach to address it , backed by evaluations and case studies	An open and public digital platform that provides both TA funders and banks with a suite of tools to support them through INVEST Process to unleash SME banking.	An overview guide that introduces the INVEST Toolkit and offers an overview of its contents through descriptive one-pagers for each tool
TA Funders and Providers				
Banks	Find the bank version here .	Find the bank version here .		Find the bank version here .

The INVEST approach highlights that effective SME banking is a process, not a product, built on key elements for success



The INVEST Toolkit is a set of tools funders and TA providers can use to apply the INVEST process to unleash SME Banking



The INVEST Toolkit [can be found here](#)



TA funders and providers will have access to tools tailored to the key steps of the INVEST process

1. Market assessment tool

Analyze and compare potential markets across countries using key indicators to identify opportunities for SME banking expansion.

[Click here](#)

2. Market sizing tool

Quantify the size of the SME market and estimate the potential to serve MSMEs with formal financial services, including a gender-disaggregated view.

[Click here](#)

3. Partner screening tool

Evaluate and prioritize bank partners based on strategic alignment, internal readiness, and capacity to deliver SME banking programs.

[Click here](#)

4. Bank diagnostic tool

Assess the internal capabilities of partner banks to deliver SME banking and identify technical assistance needs to build capacity.

[Click here](#)

5. Segmentation tool

Segment SME clients to understand their growth potential, business needs, and appropriate financial services.

[Click here](#)

6. Credit risk management primer

Support banks and funders in identifying key credit risks in SME lending and provide strategies to mitigate these risks through internal improvements and TA support.

[Click here](#)

7. Case study template

Provide a customizable framework for funders to showcase program results, communicate the impact case for SME banking, and advocate for continued investment.

[Click here](#)

*The process begins with understanding the **market opportunity** and identifying **strategically aligned bank partners** (1-3)*

*Funders then assess **institutional capabilities** and **segment SME clients** to tailor their value proposition accordingly (4-6)*

*The Impact Assessment Template (tool 7) helps **demonstrate program impact** for reporting or advocacy purposes*

The tools can be applied sequentially or in a flexible manner, depending on the funder's starting point



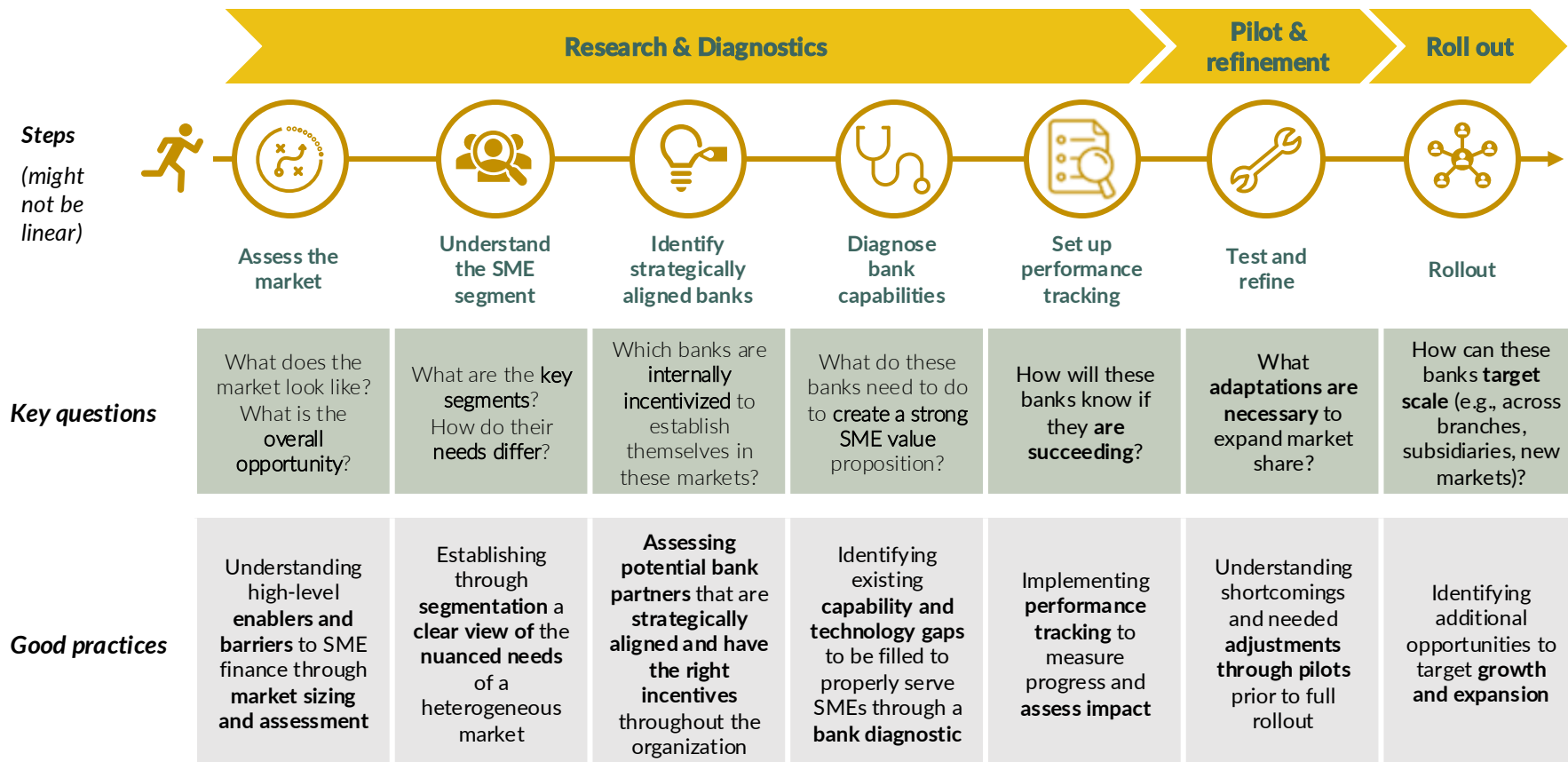
The tools can be leveraged by different ecosystem stakeholders including funders, TA providers and regulators

✓ <i>Relevance of tool by audience</i>	Funders	TA providers	Financial regulators
1. Market assessment tool	✓	✓	✓
2. Market sizing tool	✓	✓	
3. Partner screening tool	✓		
4. Bank diagnostic tool	✓	✓	
5. Segmentation tool	✓	✓	✓
6. Credit risk management primer	✓	✓	
7. Case study template	✓	✓	

- **Funders** include:
international, regional and local development finance institutions (DFIs), multilateral development banks (MDBs), foundations, family offices, and private commercial investors.
- **TA providers** include:
advisory firms, fintech, and other partners involved in SME banking design and delivery services

As you use this guide and its tools, we welcome you to submit feedback directly to **Dalberg** and **ConsumerCentriX**. The goal is for this toolkit to enhance how stakeholders develop and deliver SME banking initiatives. If you have ideas of how to improve the toolkit or questions, please [click here to submit](#).

These tools guide funders and TA providers through the critical questions at each stage of the SME banking journey



Note: The INVEST framework provides a simplified and generalized representation of elements of success applicable to the SME banking journey. It is intended for guiding purposes.

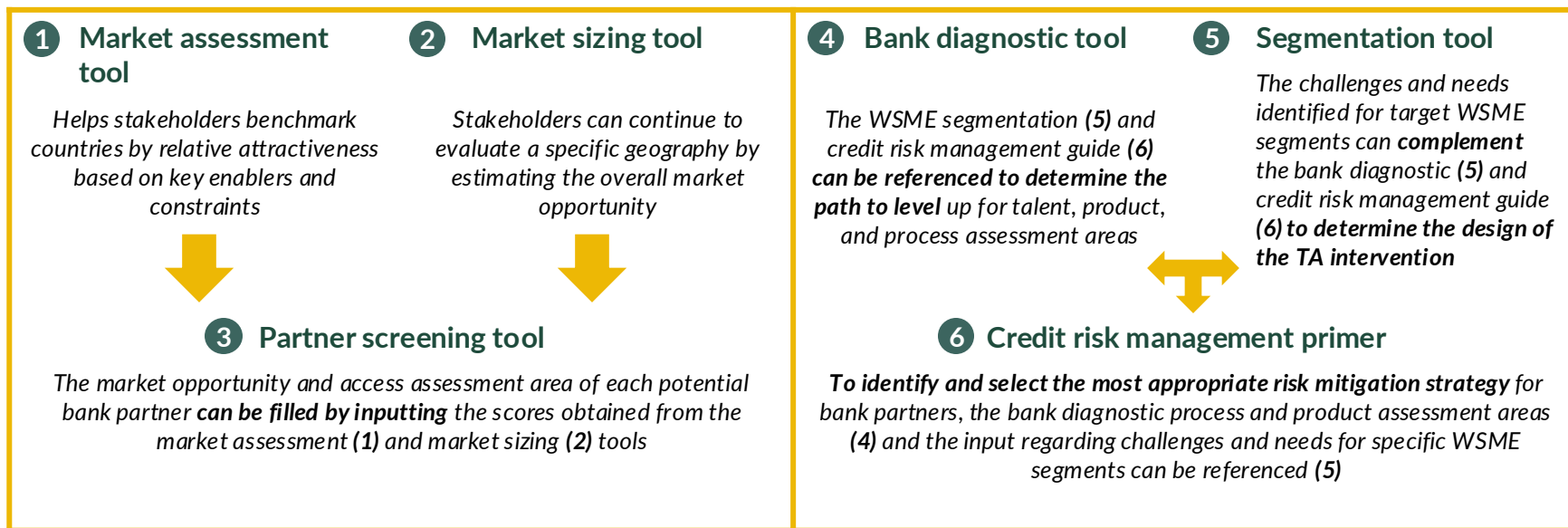


Each tool supports funders across the INVEST process, reinforcing key drivers of SME banking success

Order of use ↓	Tools	Description	Key questions answered	Success factors reinforced
	1 Market assessment tool	Excel-based model to help actors identify high-potential markets for SME banking expansion, based on key enablers and constraints	What does the market look like?	INVEST
	2 Market sizing tool	Excel-based model to estimate MSME market size by firm type (e.g., micro, small, medium) and gender. Predicts headcount, financial needs, and revenue potential.	What is the overall opportunity ?	INVEST
	3 Partner screening and prioritization tool	Excel-based partner screening and selection tool to help TA funders screen and prioritize strategically aligned bank partners to deliver SME banking programs.	Which banks are internally incentivized to establish themselves in these markets?	INVEST
	4 Bank diagnostic tool	Excel-based template to help funders and banks assess existing capabilities and gaps that need to be addressed to deliver an SME-aligned value proposition.	What do these banks need to do to create a strong SME value proposition?	INVEST
	5 Segmentation tool	Two excel-based tools to segment SMEs into high-, moderate-, and low-growth groups based on business traits, challenges, and support needs.	What are the key segments ? How do their needs differ ?	INVEST
	6 Credit risks management primer	PDF primer highlighting key internal credit risks banks face in SME banking, along with mitigation strategies and the potential role of TA, supported by real-world examples	What do these banks need to do to create a strong SME value proposition?	INVEST
	7 Case study template	An editable PowerPoint template to help TA funders present their SME banking efforts, highlighting outcomes and program learnings	How will these banks know if they are succeeding ? And how can I communicate outcomes ?	INVEST



While the toolkit includes seven standalone tools, many are interconnected and can be used in complementary ways to strengthen SME banking outcomes



7 Case study template

Helps stakeholders present their SME banking programs, highlighting outcomes and key learnings to demonstrate the value of collaboratively designed SME banking and advocate for further funding

A market assessment tool can assist banks, TA funders and providers identify high-potential markets for SME banking expansion

1

Tool Overview



Market assessment tool

Description & Use

Excel-based model to help actors identify high-potential markets for SME banking expansion, focusing on underserved SMEs, by leveraging existing data

Objectives

- Assess 173 countries by attractiveness and readiness using 80+ indicators
- Highlight key market factors to support the launch or growth of SME banking

Resources

- ✓ Excel tool
- ✓ User guide
- ✓ Video tutorial



This tool will support strategic SME banking decisions by helping assess market readiness and potential for SME portfolio development

Key Components

The Excel Tool is fully automated and serves as a scalable foundation for informed strategic planning and business case development. To enable meaningful comparison across diverse markets, each indicator is scored from 0 to 1, benchmarking countries against top-performing peers within their region or income group. This approach distills pre-existing datasets into an accessible format, helping users identify areas of relative strength, weakness, and opportunity

Pillar	Description
Enabling Environment	Assesses the macroeconomic, digital and institutional conditions required for SME banking to thrive.
Entrepreneurship	Evaluates the broader business ecosystem, startup activity, and legal-regulatory constraints affecting SME creation and growth
Financial Sector	Measures financial inclusion, SME lending capacity, banking infrastructure, and regulation, including dedicated youth indicators.
Women's Economic Inclusion	Reviews the strength, integration, and flexibility of the bank's digital infrastructure supporting SME banking
Product	Assesses gender gaps in education, economic participation, entrepreneurship, digital access, and legal restrictions

Visual Representation

Overview of Market Assessment Score

		Score by 100 per capita					
		Part 1: Policy	Part 2: Market	Part 3: Digital	Part 4: Gender	Part 5: Youth	Part 6: Legal
		Score	Score	Score	Score	Score	Score
Overall Score		0.41	0.17	0.14	0.10	0.10	0.10
A. Enabling Environment		0.41	0.17	0.14	0.10	0.10	0.10
A1 Economic Development and Sustainability		0.41	0.17	0.14	0.10	0.10	0.10
A2 Legal Framework		0.41	0.17	0.14	0.10	0.10	0.10
A3 Digital		0.41	0.17	0.14	0.10	0.10	0.10
B. Financial Sector		0.41	0.17	0.14	0.10	0.10	0.10
B1 General Credit for Business		0.41	0.17	0.14	0.10	0.10	0.10
B2 General Credit for Business		0.41	0.17	0.14	0.10	0.10	0.10
B3 Credit for Business		0.41	0.17	0.14	0.10	0.10	0.10
C. Financial Sector		0.41	0.17	0.14	0.10	0.10	0.10
C1 Financial Sector		0.41	0.17	0.14	0.10	0.10	0.10
C2 Financial Sector		0.41	0.17	0.14	0.10	0.10	0.10
C3 Financial Sector		0.41	0.17	0.14	0.10	0.10	0.10
D. Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D1 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D2 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D3 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D4 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D5 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D6 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D7 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D8 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D9 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D10 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D11 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D12 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D13 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D14 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D15 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D16 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D17 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D18 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D19 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D20 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D21 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D22 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D23 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D24 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D25 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D26 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D27 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D28 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D29 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D30 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D31 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D32 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D33 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D34 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D35 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D36 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D37 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D38 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D39 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D40 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D41 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D42 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D43 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D44 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D45 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D46 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D47 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D48 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D49 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D50 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D51 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D52 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D53 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D54 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D55 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D56 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D57 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D58 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D59 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D60 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D61 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D62 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D63 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D64 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D65 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D66 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D67 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D68 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D69 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D70 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D71 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D72 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D73 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D74 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D75 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D76 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D77 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D78 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D79 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D80 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D81 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D82 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D83 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D84 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D85 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D86 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D87 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D88 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D89 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D90 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D91 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D92 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D93 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D94 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D95 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D96 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D97 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D98 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D99 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10
D100 Women's Economic Inclusion		0.41	0.17	0.14	0.10	0.10	0.10

Key Macro-level Indicators		Part 1	Part 2	Part 3	Part 4	Part 5
	Score	Score	Score	Score	Score	Score
Population, total	22,015,756	18,818,491	8,753,558	22,763,927	18,847,888	33,098,564
GNI per capita (PPP)	2,640	2,843	4,646	2,570	2,596	2,640
MDG Score	6.8	6.9	6.9	6.8	6.8	6.8
Urban population (% of total population)	332	373	471	463	465	465
Life expectancy	60.3	60.3	60.4	60.4	60.9	60.9

A market sizing tool for funders to gain a sense of the overall size of the market for serving MSMEs with a full set of formal financial services

2

Tool Overview



Market sizing tool

Description & Use

Excel-based model to quantify the market size and opportunity to serve MSMEs

Objectives

- Estimate the market size of a given country, split by enterprise size and sex
- Estimate the opportunity to meet unmet demand with financial services

Resources

- ✓ Excel tool
- ✓ User guide
- ✓ Video tutorial



This tool will enable stakeholders to quantify the size of the market and opportunity for targeting MSMEs (split by size and gender) with formal financial services

Key Components

The results of the model are predicted in three main dimensions, shown on the accordingly named sheets:

- Headcount:** the number of entrepreneurs and businesses in the market - with split by size and gender, using the IFC definition of women-owned/led businesses
- Volumes:** the amount of financial needs served currently and in a projected scenario as per the perimeters of the model.
- Revenue:** the likely (after risk) revenue from serving the estimated volume of financial services under current market conditions – shown in the principal categories of financial needs. Includes interest and other fee revenues from transactions, deposits, loans and insurance.

All output is shown as a split by sex (women versus men –owned/led) and size categories of the business:

- self-employed and micro = <5 employees
- Very small = 5 to 10 employees
- Small = 10 to 50 employees
- medium = 50+ employees

The model will be shown in dollars and in local currency.

Visual Representation

Key Outputs: Overview of the principal results of the Market Sizing Tool

Country:
 Date to be used:

Report Base Case Data

	Market Results (in local currency)		
	Women	Men	Total of Market
BUSINESS DEMOGRAPHICS			
Number of entrepreneurs / businesses	811,100	888,777	1,699,877
(Share based on any account, %)	25.2%	25.7%	25.5%
(Share based on any account, %)	100.0%	100.0%	100.0%
BUSINESS FINANCE VOLUMES			
Total facilities enabled from segment, \$US\$	117,235,000	12,526,000	129,761,000
Total facilities enabled from segment, \$US\$	117,235,000	12,526,000	129,761,000
Implied upsize potential above baseline	117,235,000	12,526,000	129,761,000
Total assets outstanding from segment, \$US\$	8,174,224,206	2,181,211,600	10,355,435,806
Total assets outstanding from segment, \$US\$	8,174,224,206	2,181,211,600	10,355,435,806
Implied upsize potential above baseline	8,174,224,206	2,181,211,600	10,355,435,806
Components of business finance			
Short-term loans (interest & working capital, \$US\$)	18,636,100	5,280,200	23,916,300
Short-term loans (interest & working capital, \$US\$)	18,636,100	5,280,200	23,916,300
Implied upsize potential above baseline	18,636,100	5,280,200	23,916,300
Mid/long-term loans (CapEx, \$US\$)	965,072	686,912	1,651,984
Mid/long-term loans (CapEx, \$US\$)	965,072	686,912	1,651,984
Implied upsize potential above baseline	965,072	686,912	1,651,984
BUSINESS FINANCE REVENUES			
Total revenue per segment, \$US\$	258,351,000	60,713,000	319,064,000
Total revenue per segment, \$US\$	258,351,000	60,713,000	319,064,000
Implied upsize potential above baseline	258,351,000	60,713,000	319,064,000
Net interest income from business loans per segment, \$US\$	4,867,200	200,000	5,067,200
Net interest income from business loans per segment, \$US\$	4,867,200	200,000	5,067,200
Implied upsize potential above baseline	4,867,200	200,000	5,067,200
Net from business loans after risk cost per segment, \$US\$	3,201,600	100,000	3,301,600
Net from business loans after risk cost per segment, \$US\$	3,201,600	100,000	3,301,600
Implied upsize potential above baseline	3,201,600	100,000	3,301,600



The partner screening and prioritization tool will assist funders in screening strategically aligned banks to collaborate with in developing or scaling SME banking

3

Tool Overview

Dalberg

Partner screening tool

Description & Use

Excel-based tool to help TA funders screen and prioritize strategically aligned bank partners to deliver SME banking programs

Objectives

- Provide a framework for funders to screen a pool of bank partner candidates based on publicly available secondary data

Resources

- ✓ Excel tool
- ✓ Illustrative examples
- ✓ PDF user guide



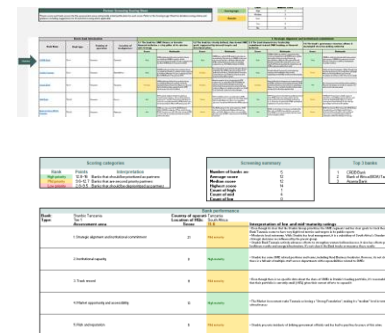
This tool helps TA funders screen a pool of candidate banks and confidently prioritize partners with the capacity to deliver high-impact, long-term SME finance outcomes

Key Components

An Excel-based prioritization tool and index with key criteria that can help screen, rank, and prioritize partner banks. The tool will include examples of how to score banks and automation guidelines.

Criteria	Description
Strategic alignment and institutional commitment	Banks' alignment to the funder's development focus and mission by assessing current strategic goals, leadership priorities, and internal alignment towards SME banking expansion
Institutional capacity	Banks' level of organizational development and ability to absorb technical assistance, including dedicated staff and systems
Track record	Banks' relevant prior experience carrying out donor-funded programs (e.g., # of programs successfully rolled out) and degree of focus on SME banking or financial (e.g., product and service offering, dedicated business lines)
Market opportunity and accessibility	Banks' relative attractiveness based on the markets they operate in, informed by market assessments, market sizing, and their client reach
Risk and reputation	Banks' risk and reputation standing by considering legal standing, regulatory history, public perception, ethical safeguards, and the presence of reputational red flags.

Visual Representation



The bank diagnostic tool helps funders and TA providers assess banks existing capability gaps to inform an optimized SME banking value proposition for banks to maximize reach and impact

4

Tool Overview

Dalberg

Bank diagnostic tool

Description & Use

Excel-based template to help funders and TA providers assess capabilities (including digital) and potential gaps that should be addressed through TA to deliver an SME banking value proposition

Objectives

- Assess banks' capacity and internal readiness to deliver SME banking
- Identify capacity-building opportunities to strengthen the business model

Resources

- ✓ Excel tool
- ✓ Illustrative examples
- ✓ PDF user guide



This tool helps funders and TA providers identify capability gaps to be filled through TA to effectively deliver SME banking

Key Components

An Excel-based tool with dynamic indicators and scores to identify a bank's SME maturity level and potential areas for TA support. Assessment categories would include:

Assessment Area

Description

Strategy

Assesses banks' current SME strategy, including relevant KPIs and institutional commitment

Talent and org. structure

Identifies banks' organizational capacity to deliver SME banking offerings at scale

Competitive positioning

Evaluates banks' understanding of their competitive positioning as well as their key business priorities based on growth opportunities

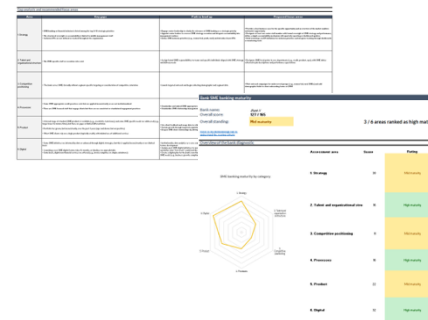
Processes

Captures banks' operational practices and procedures towards SME banking, including the use of digital tools and data analytics

Product

Assesses banks' financial and non-financial offerings and the financial performance of their SME portfolios

Visual Representation



Segmentation tools enable funders and TA providers to understand the financial and business support needs of various segments of SMEs

5

Tool Overview

Segmentation tool

Description & Use

Two Excel-based tools to allow stakeholders to apply a new growth-based segmentation to SME customers and identify needs and opportunities

Objectives

- Identify the distribution of MSMEs across growth segments
- Understand the characteristics, needs, and entrepreneur profile of SMEs

Resources

- ✓ Excel tools
- ✓ User guide



This tool provides banks and TA funders with a data-driven segmentation framework to better target financial and business support for SMEs

Key Components

For wider sampling, download the tool and input questions into an online survey tools (ex. Survey Monkey). The first five questions of the screener classify respondents into a growth category (high, moderate, low). The subsequent questions enable the tool to assign respondents to their respective segments – using weighted scores.

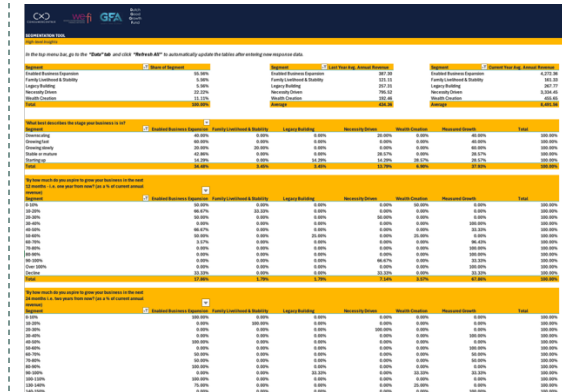
Enter the collected responses in the 'input response sheet' - being careful to leave corresponding cells blank for any omitted questions. The tool will automatically assign each survey response to a segment, in column A. Review segmentation classification - on the "high-level insights" sheet - the share of customers across each segment and the growth plan data.

For individual screening, a separate tool can be used as a questionnaire. Populate responses to questions. The segment and profile will be determined based on responses. Review insights on the profile.

The SME Segmentation Framework, with Growth Segments and Entrepreneur Profiles by Driving Force



Visual Representation



The credit risk management primer can help funders and TA providers identify, select, and implement risk mitigation strategies to support bank partners in developing an SME value proposition

6

Tool Overview

Dalberg

Credit risk management primer

Description & Use

Overview of the key internal credit risks banks face in SME banking, along with mitigation strategies and the potential role of TA

Objectives

- Identify key credit risks that limit SME lending
- Showcase how banks have addressed these risks through real world examples
- Outline risk-mitigation TA opportunities

Resources

- ✓ PDF Credit risk management guide
- ✓ PDF User guide



This tool assists funders and TA providers design interventions that strengthen bank partners internal credit risk management practices

Key Components

Practical guide with actionable insights on key SME credit risks, mitigation strategies, and TA approaches based on real world examples

Key SME banking risks

Difficulty assessing SME credit-worthiness

Lack of collateral or enforceable security

Delivering credit efficiently due to capacity constraints

Risk management practices

Developing and deploying SME credit scoring and rating models, use alternative and non-traditional credit scoring models, and adopting cash-flow based lending techniques

Accepting movable assets (e.g., equipment, inventory, receivables), using alternative data sources, and deploying supply chain and hybrid financing structures

Establishing dedicated SME units, training credit and relationship staff, and digitizing and streamlining credit workflows to avoid delays and reduce costs

TA support strategies (illustrative)

Support the design and integration of SME-specific scoring tools and provide analytics support/training

Assisting in the design and expansion of collateral registries, providing guarantee schemes, and supporting non-traditional collateral reforms

Facilitating staff training programs, SME tool development, and peer learning across banks

Visual Representation



A case study template can help TA funders communicate program outcomes and advocate for greater investment in SME banking by showcasing the opportunity

7

Tool Overview

Dalberg

Case study template

Description & Use

PowerPoint template to help TA funders present their SME banking programs, highlighting outcomes and key learnings

Objectives

- Provide a customizable template to highlight SME banking initiatives
- Demonstrate the financial and impact opportunity of SME banking

Resources

- ✓ PPT template
- ✓ Illustrative example
- ✓ User guide



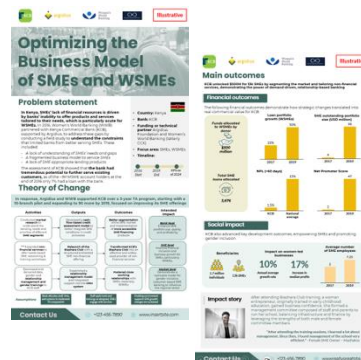
This tool enables TA funders to communicate their SME banking efforts, highlighting their social and financial returns and sharing learnings for the ecosystem

Key Components

Editable template to assess the impact of SME banking initiatives, including key components such as:

Component	Description
Problem statement	Outlines the main SME financing gap or challenge the initiative aimed to address (e.g., limited access for women-led SMEs), and why it was important in the local context
Scope of intervention	Describes the intervention's focus (e.g., SME segment targeted, geography, delivery model) and explains the Theory of Change linking the intervention to expected outcomes
Financial outcomes	Summarizes key financial indicators from the intervention, including profitability, repayment behavior, return on investment (ROI), and cross-sell performance, among others
Social impact return	Presents the social impact results of the initiative, such as jobs supported, women and youth reached, access to climate-smart technologies, and improvements in livelihoods
Program learnings	Highlights critical insights from implementation, challenges, and strategic recommendations that can inform future SME banking interventions or partnerships

Visual Representation



*For more
information visit*



Thank you!

Dalberg

