SME performance management tool

INVEST Banking Toolkit

1. OVERVIEW

The **SME Performance Management Tool** is a suite of data-visualization dashboards that organize and present financial service providers' SME data in a clear, structured way, helping institutions make informed, data-driven decisions.

Focus audience:

	FSPs	
SME Product and portfolio managers	Data analysis and strategy teams	Execu9ves and upper management

2. USE CASE & BENEFITS

Many financial service providers serving the SME market conduct very little analysis on the wealth of data that they hold on their clients. This data is incredibly valuable to inform strategy, investment, product design, marketing and operationalisation of SME products and services.

These data analysis tools demonstrate this value in a concrete way. This will not only increase awareness of the value of this data amongst SME product and portfolio managers, it also provides them with the blueprints, data structures and tools to implement such data analysis within their own institutions.

3. KEY OBJECTIVES

- **To demonstrate the power of the data available to a bank or financial service provider to inform strategy, product design, marketing and operations**
- To provide usable, flexible data analysis tools which can be implemented within financial institutions
- Demonstrate good practice to financial service providers in the analysis of SME data and how this can be used to inform decisions which increase access to finance

4. STRUCTURE & COMPONENTS

This tool is hosted on the INVEST Toolkit website, containing the following elements:

Data dictionary	Reference document defining metrics, fields, and calculations used in the dashboards.
Blank data-structure templates	Frameworks for banks to upload their internal data into the tool.
Component	Description
Guide slides & tutorial videos	Training material to help users understand how to use the tool.
Tableau dashboards	Visual analytics templates designed for SME-banking operations.

The Tableau component is a suite of 10 data visualization and analytic tools as presented in the table below.

Tab Name	Description
Deposits – Portfolio analysis	Analysis of the makeup of the SME portfolio uptake and usage of deposit accounts. This includes the ability to analyse: • value of accounts, number of clients, number of accounts, number of deposits, number of withdrawals, value of deposits, value of withdrawals, average values held and deposited • demographic composition (gender, size of business, type of business) • trends in uptake and behaviour (deposits and withdrawals) • uptake of products and services • geographic distribution of clients All of this can be done at the level of the institution, branch or business manager
Deposits – Applications	Analysis of the composition of applications for SME deposit accounts. This includes the ability to analyse: • number and value of applications • demographic composition (gender, size of business, type of business) • trends • geographic distribution of clients All of this can be done at the level of the institution, branch or business manager
Deposits – Overdraft performance	Analysis of the usage of overdrafts within SME deposit accounts. This includes the ability to analyse: • number and value of overdrafts • demographic composition (gender, size of business, type of business) • trends • geographic distribution of clients All of this can be done at the level of the institution, branch or business manager

Credit – Portfolio analysis	Analysis of the makeup of the SME portfolio uptake and usage of credit facilities. This includes the ability to analyse: • value of outstanding, value at issuance, number of clients, number of accounts • demographic composition (gender, size of business, type of business) • trends • uptake of products and services • geographic distribution of clients All of this can be done at the level of the institution, branch or business manager

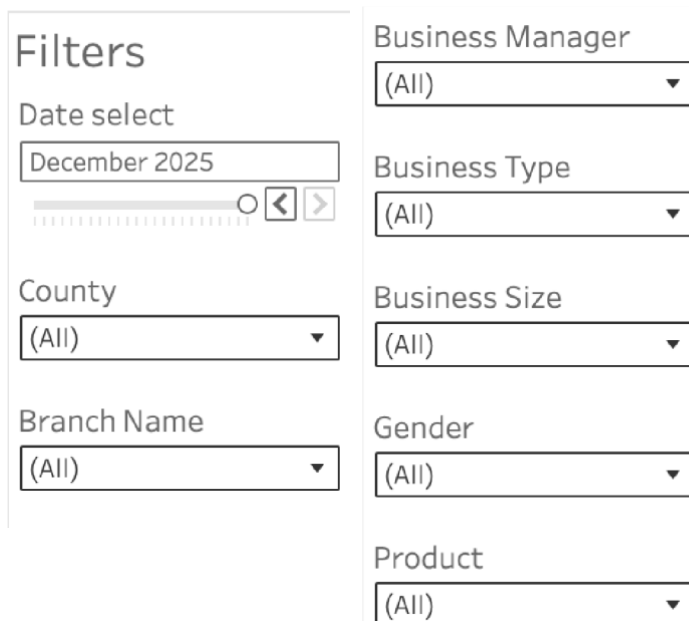|	
Credit – Applications	Analysis of the composition of applications for SME credit facilities. This includes the ability to analyse: • number and value of applications, number of existing clients with applications, value of applications and value of disbursals • demographic composition (gender, size of business, type of business) • trends • geographic distribution of clients All of this can be done at the level of the institution, branch or business manager
Credit – Application efficiency	Analysis of the efficiency of applications for SME credit facilities. This includes the ability to analyse: • time taken for each of the stages of the credit application process • demographic composition (gender, size of business, type of business) • trends • geographic distribution of applications and their performance All of this can be done at the level of the institution, branch or business manager
Credit – Rejected applications	Analysis of the rejected applications for SME credit facilities. This includes the ability to analyse: • number, value and reasons for the rejection of SME applications • demographic composition (gender, size of business, type of business) • trends • geographic distribution of applications and their performance All of this can be done at the level of the institution, branch or business manager
Credit – Credit performance	Analysis of the performance of SME credit facilities. This includes the ability to analyse: • Number, value and % of non-performing loans classified either simply as not performing or a more detailed analysis of the number of days overdue • demographic composition (gender, size of business, type of business) • trends • geographic distribution of applications and their performance All of this can be done at the level of the institution, branch or business manager
Performance tracking	Tracking key KPIs against target values.
Executive summary	Summary of key indicators from other dashboards for executives and higher level managers

5. HOW TO USE THE TOOL

Filters

Each dashboard has a range of filters which users can adjust and combine to create different views.

These filters can be used to:

- view different time periods
- create views for specific branches or business managers
- focus in on a certain demographic segment, such as women and analyse the characteristics of their uptake and performance of financial products

Filters

Date select

December 2025

County
(All)

Branch Name
(All)

Business Manager
(All)

Business Type
(All)

Business Size
(All)

Gender
(All)

Product
(All)

Downloads

All of the dashboards can be downloaded in a variety of formats including:

- images
- crosstabs
- PDF
- PowerPoint
- Tableau Workbook

Image

Data

Crosstab

PDF

PowerPoint

Tableau Workbook

Share

Data analysts within target institutions are able to download the Tableau Workbook file and open this with the freely available Tableau Public software. They can then either use the data structures provided on the website to replace the dummy data with real institution data or they can use it to see how the visualisations were created in order to add features to their existing analytics or to use this as a model of good practice for building new analytic tools.