



## Assessing and Improving Risk Management Practices

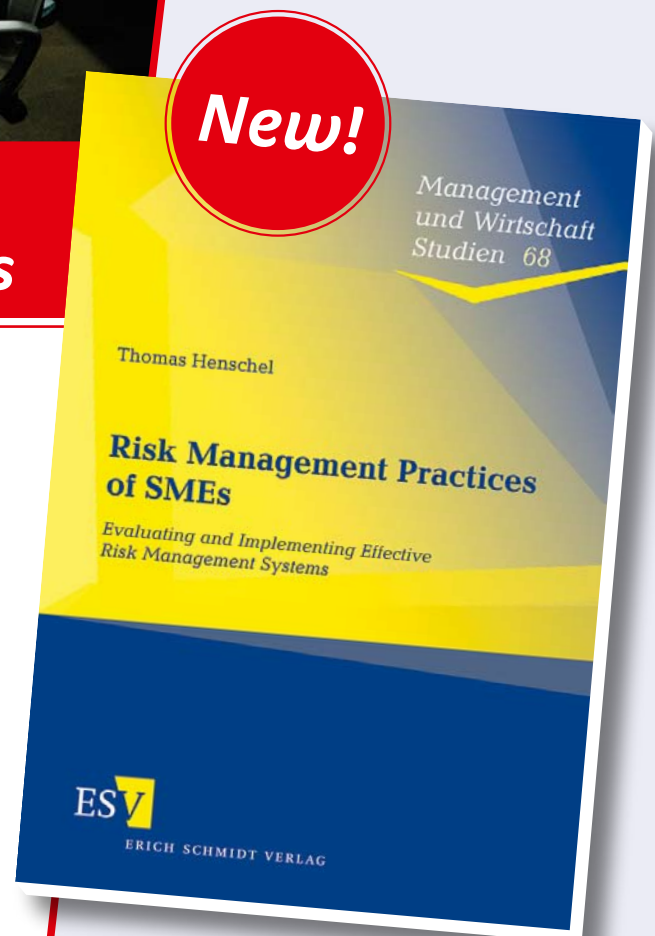
**F**or SMEs, the establishment of a risk management system is essential to their survival, since it affects their ability to continue to receive credit from banks. When rating a SME, the lending bank will also assess the proper implementation of a risk management system.

Thomas Henschel presents a scoring approach, which

- ➔ allows the evaluation of risk management in businesses and also their system of planning and corporate governance
- ➔ is very transparent and thus can easily be adapted for similar research problems of risk management
- ➔ allows a differentiated assessment of separate scoring figures for each component of a holistic risk management system.

**This book provides you precise recommendations for the implementation of an effective risk management in SMEs!**

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### **Risk Management Practices of SMEs**

*Evaluating and Implementing  
Effective Risk Management Systems*

**By Dr. Thomas Henschel**

2008, XX, 436 pages, with many illustrations,  
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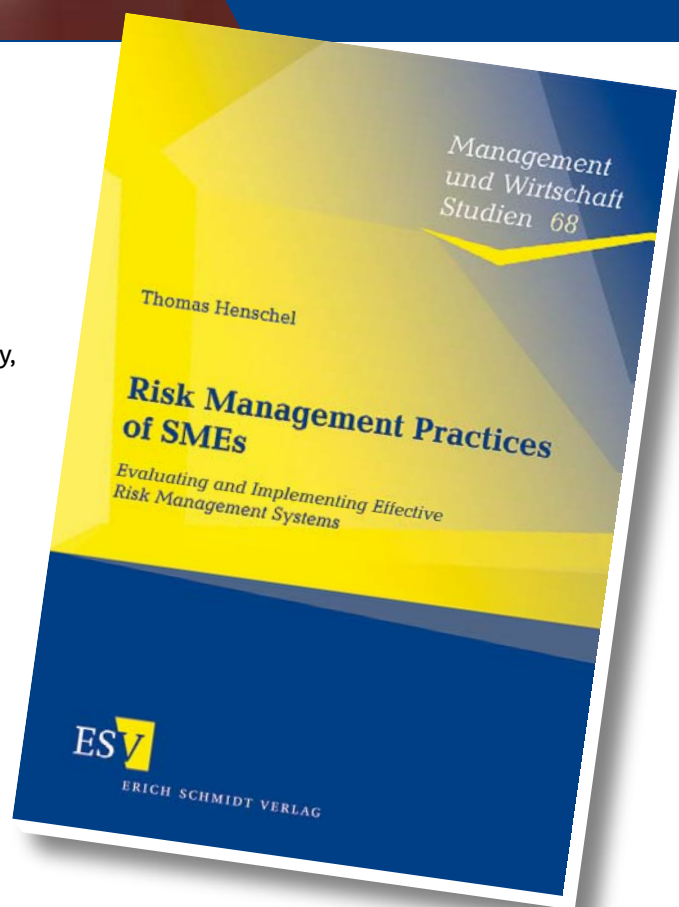
ERICH SCHMIDT VERLAG



### The Author

**Dr. Thomas Henschel** is a lecturer in the School of Business at the Hochschule Merseburg University of Applied Sciences, Germany. Previously, he worked in an international auditing firm. He is focused on supporting SMEs in business planning and risk management practices.

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