



Resourcing Small and Medium Sized Enterprises: A Financial Growth Life Cycle Approach (Contributions to Management Science)

Ciarán Mac an Bhaird

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In a world of increasing financial uncertainty and growing unemployment, the macroeconomic contribution of SMEs is more important than ever. Development of a vibrant, sustainable small firm sector is dependent on sufficient resourcing of SMEs, particularly adequate capitalisation. This book provides a timely examination of SME financing and determinants of capital structure. A special feature of this book is the novel methodological approach adopted, providing an innovative perspective on SME financing. Analysis of stated financing preferences and objectives of SME owners is combined with results of statistical analysis of firm characteristics in exploring holistic explanations for observed capital structures. The uniqueness of this approach is in the contribution of data on financing preferences to supplement and contextualise results of bivariate and multivariate statistical tests. This methodology extends the SME literature, and is of interest to academics, researchers, practitioners and policy makers.

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