

**Eric Munro, Head of Community Development Finance  
The Royal Bank of Scotland**

Eric is interested in increasing the supply of affordable credit for individuals, social enterprises and small business excluded from mainstream financial services. This work particularly focuses on promoting a better understanding of how the bank could be increasing its level of support for individual Community Development Financial Institutions, as well as meet the broader strategic needs of this emerging sector. He is a director of a number of organisations promoting community-based, community-led solutions to encouraging enterprise, tackling poverty and reforming public sector delivery.

Eric is a Fellow of the Chartered Institute of Bankers in Scotland and a graduate of Common Purpose.