

MicroTest measures are metrics or indicators that are standard measures to assess performance across the industry. In MicroTest, we took considerable care to develop a set of indicators that define performance for the domestic microenterprise industry; are accurate, reliable and easy-to-use; and that allow us to make comparisons across programs and over time. Each metric or indicator has a very specific definition that is used by all MicroTest members. For a full list of the measures and definitions please see: <http://fieldus.org/Microtest/MTMeasures05.pdf>.

The MicroTest measures are divided into six areas of program performance: Outreach to Target Groups, Scale, Credit Program Effectiveness, Training Program Effectiveness, Efficiency, and Sustainability. The measures in these datasheets follow this format.

In these datasheets we focus on standard statistical summary values of mean, median, minimum, and maximum. The summary statistics are mathematical representations of the data. Throughout the datasheets, we use two values for the notion of “average”, one the arithmetic average or mean, and the other the median or value in the middle. Note that neither of the mathematic terms necessarily describes what is “common”.

The other statistic we report is “Top Performance,” defined as the numeric value needed to reach to the top 20% of the database. It is a statistic, not a practice nor a behavior. For a more detailed discussion of how to read and understand MicroTest data, please see: <http://fieldus.org/Microtest/PerformanceBenchmarking.pdf>.

2008 Data		n=	53	53	1	1	
Measures			All Program Averages	All Program Medians	Minimum	Maximum	Top Performing 1/5 of Programs Floor
Target Data							
% of Women Clients			59%	66%	30%	100%	79%
	n=		53	53			
% of Clients of Color, Racial or Ethnic Traditionally-Disadvantaged Groups			60%	72%	3%	100%	98%
	n=		52	52			
% of Disabled Clients			5%	2%	0%	34%	7%
	n=		36	36			
% of Low-Income Clients (<100% HHS guidelines for low-income households)			24%	27%	5%	74%	37%
	n=		40	40			
% of Low-Income Clients (<150% HHS guidelines for low-income households)			38%	43%	13%	83%	53%
	n=		39	39			
% of Low-Income Clients (<80% HUD guidelines for low-income households)			68%	64%	16%	100%	88%
	n=		44	44			
% Clients with Start-Up Businesses			22%	18%	0%	64%	28%
	n=		52	52			
% Clients with On-Going Businesses			42%	22%	0%	88%	40%
	n=		52	52			
% Pre-Business Clients			31%	42%	0%	100%	71%
	n=		52	52			

2008 Data		n=	53	53	1	1	
Measures			All Program Averages	All Program Medians	Minimum	Maximum	Top Performing 1/5 of Programs Floor
Scale							
Number of Participants			663	299	17	5358	988
	n=		51	51			
Number of clients who received BD training and/or TA			231	102	4	1173	334
	n=		43	43			
Number of Loans Disbursed			86	26	0	792	77
	n=		35	35			
Dollar Value of Loans Disbursed			\$770,405	\$271,200	\$0	\$8,494,167	\$921,260
	n=		35	35			
Credit Performance							
Number of loans Outstanding			186	64	0	1730	203
	n=		35	35			
\$ Amount of Loans Outstanding			\$1,390,263	\$551,940	\$0	\$15,021,532	\$1,861,845
	n=		35	35			
Credit Deployment Rate			74%	65%	0%	97%	79%
	n=		29	29			
Average Loan Size			\$8,952	\$7,290	\$0	\$26,155	\$14,192
	n=		35	35			
% of Portfolio Loaned to Start-Ups			36%	44%	4%	100%	71%
	n=		29	29			
Restructured Loan Rate			12%	7%	0%	75%	
	n=		30	30			
Loan Loss Rate			8%	6%	0%	23%	0%
	n=		34	34			
Total Portfolio at Risk			11%	9%	0%	55%	2%
	n=		34	34			
Training Performance							
Training Completion Rates			76%	79%	27%	100%	88%
	n=		39	39			
Business Plan Completion Rates			68%	70%	24%	97%	79%
	n=		33	33			
Training Hours per Participant			11	15	0	170	26.0
	n=		48	48			
TA Hours per Participant			5	220	2	1131	740.0
	n=		51	51			

2008 Data		n=	53	53	1	1	
Measures			All Program Averages	All Program Medians	Minimum	Maximum	Top Performing 1/5 of Programs Floor
Cost/Efficiency Ratios							
Cost per Client	n=		\$2,292	\$2,487	\$415	\$7,493	\$1,326
			52	52			
Cost per Participant	n=		\$1,043	\$1,126	\$227	\$3,616	\$720
			50	50			
Cost per BD Training/TA Client	n=		\$1,851	\$2,110	\$50	\$7,412	\$740
			39	39			
Cost per Loan	n=		\$6,021	\$6,421	\$1,625	\$49,601	\$4,426
			31	31			
Operational Cost Rate	n=		0.38	0.51	0.06	5.56	0.24
			30	30			
Operational Self-Sufficiency	n=		33%	16%	0%	100%	41%
			30	30			
Training Program Cost Recovery	n=		8%	1%	0%	65%	6%
			48	48			
Program-Generated Revenue as a % of Total Funding	n=		19%	5%	0%	89%	27%
			51	51			