

SAMPLE PROGRAM

MicroTest - Our Mission and Members

MicroTest's mission is to improve the quality of microenterprise services and the stability of microenterprise organizations over time by promoting the use of common measures to regularly assess performance. This customized report is meant to help you reflect on your performance and identify areas for improvement.

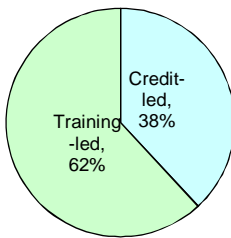
This report documents your program's performance over time using the MT framework: Target Market Reach; Scale; Credit Program Effectiveness; Training Program Effectiveness; Costs and Efficiency; and Sustainability. Each section starts with your program's trend data then compares that trend data to the MT median and top performance (T.P.) for the particular measure and concludes by comparing your program's most recent year's data to the median performance of your peer groups. Top performance indicates that 20% of MT programs achieved at least that level of performance for the particular measure.

The table and pie charts below summarize the current composition of MicroTest. At the bottom of the page you can find your peer groups*.

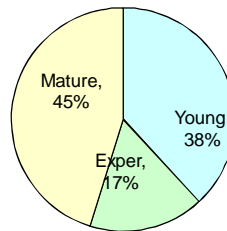
MicroTest Members	
MicroTest members submitting FY09 Data	42

The Four MicroTest Peer Groups* (FY2009 Data)

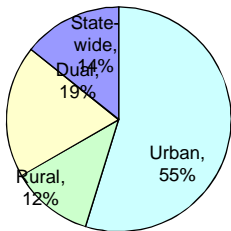
Methodology



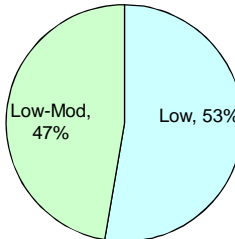
Program Age



Geographic Focus



Poverty Focus



Your Program is: Urban, Mature, Training-Led, and Low-Mod Income Focused.

*Young programs started in or after 2003; mature programs started before 1999; experienced programs started between 1999 and 2002. At least 40% of the clients of low-income focused programs have incomes below 150% of poverty. Low-mod programs serve a smaller percentage of clients at this level of poverty.

Your custom report has been updated with the latest analytical information from MicroTest. Therefore, the chart in each section which compares your program's most recent FY data to the median performance of your peer groups, now shows your FY09 data compared to FY09 data for the peer groups.

SAMPLE PROGRAM

Reaching Target Groups

This section of your report helps you to see who, according to key client characteristics, your program has served, and to reflect on the extent to which your program is fulfilling its outreach mission. Because your mission influences who you serve, please write your mission in the space provided in order to refer back to it as you read this report.

ORGANIZATION MISSION (fill in):

The first table below provides all available years of MicroTest data on the demographic characteristics of your clients. **The blue column in Table 1 is for you to enter estimated year-end program goals according to indicated measures (the cell is unlocked).**

Table 1

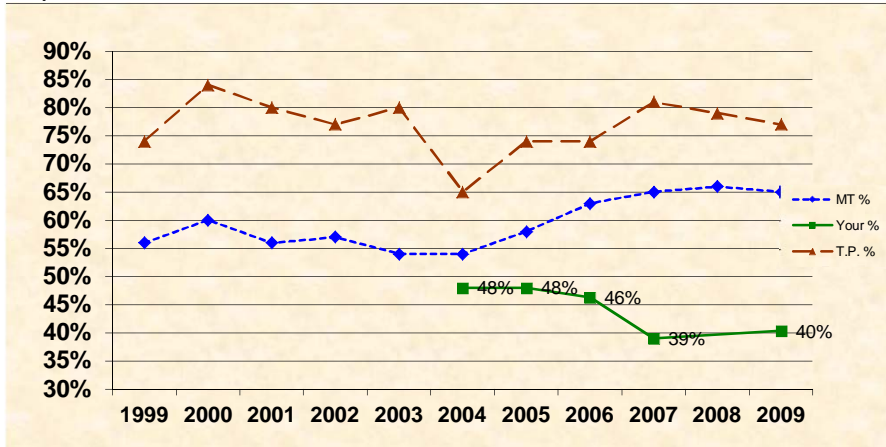
Target Market Trend Data: Client Demographics									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Total Clients Served	DK	DK	146	161	173	195	DK	228	
% Women Served	DK	DK	48%	48%	46%	39%	DK	40%	
% Minorities Served	DK	DK	95%	97%	100%	81%	DK	68%	
% Disabled Served	DK	DK	DK	DK	DK	DK	DK	DK	
% Low Income (100% of HHS)	DK	DK	8%	9%	20%	8%	DK	4%	
% Low Income (150% of HHS)	DK	DK	17%	25%	34%	8%	DK	10%	
% Low Income (80% of HUD)	DK	DK	DK	DK	DK	15%	DK	19%	
% of TANF Clients	DK	DK	DK	DK	DK	1%	DK	0%	

Do these trends reflect where your program wants to go in terms of outreach to women, minorities, and low-income populations?

Note: In the above table and throughout this report, "MD" represents Missing Data, "DK" represents Don't Know, "NS" represents Not Surveyed, and "NA" represents Not Applicable.

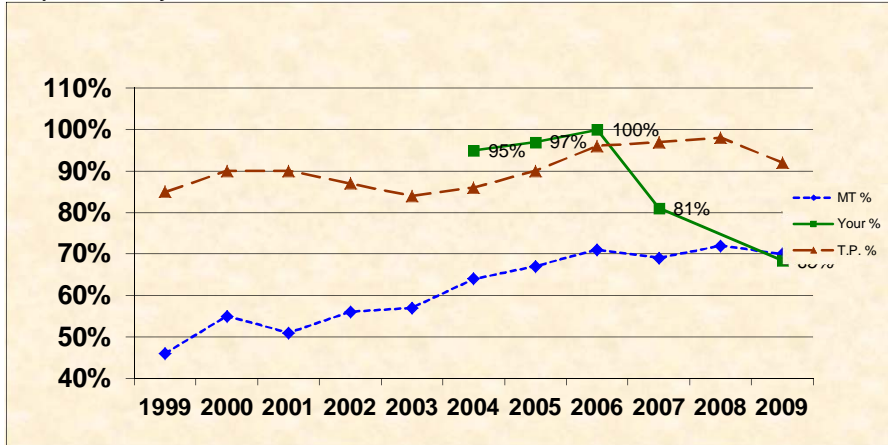
The 4 graphs below show how your targeting performance has changed since you began MicroTest. The graphs contain your program's data, the median targeting of all MicroTest members, and the floor to be included in the top 1/5 of all MicroTest programs for the particular measure.

Graph 1: Women Clients as a Percent of All Clients Served

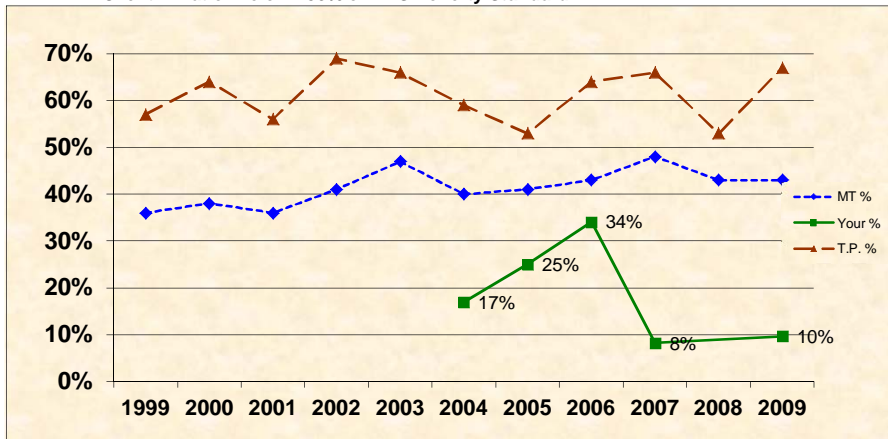


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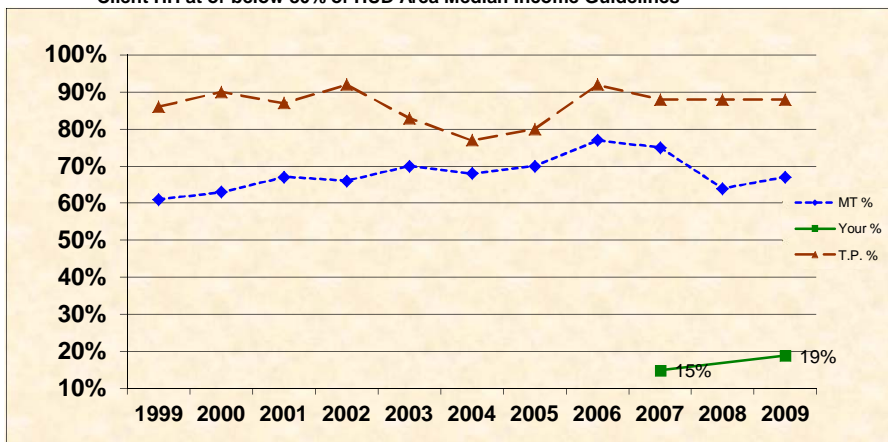
Graph 2: Minority Clients as a Percent of All Clients Served



**Graph 3: Low-Income Clients as a Percent of All Clients Served:
Client HH at or Below 150% of HHS Poverty Standard**



**Graph 4: Low Income Clients as a Percent of All Clients Served:
Client HH at or below 80% of HUD Area Median Income Guidelines**



Customized MicroTest Report for: **SAMPLE PROGRAM** Contains MT peer data from FY09

The Table below compares your program's most recent MicroTest targeting data regarding your clients' demographics to the median targeting data for your peer groups.

This table, and others like it in this report have been updated to show your FY09 data compared to peer group data from the same fiscal year.

Table 2

Target Market Reach						
Measure	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2008	Your Program 2009
Total Clients Served	111	233	121	153.5	DK	228
% Women Served	77%	66%	70%	60%	DK	40%
% Minorities Served	77%	60%	76%	65%	DK	68%
% Disabled Served	3%	5%	5%	5%	DK	DK
% Low Income (100% of HHS)	27%	28%	33%	9%	DK	4%
% Low Income (150% of HHS)	38%	45%	52%	21%	DK	10%
% Low Income (80% of HUD)	78%	68%	81%	56%	DK	19%
% of TANF Clients	1%	2%	3%	1%	DK	0%

The following table shows all available years of MicroTest data on the business status of your clientele, at program intake.

Table 3

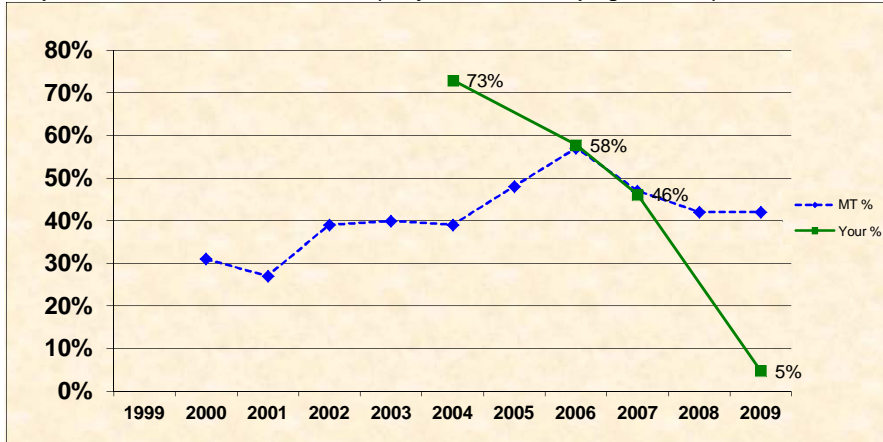
Target Market Trend Data: Client Business Status*									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Total Clients Served	DK	DK	146	161	173	195	DK	228	
% of pre-business clients	DK	DK	73%	DK	58%	46%	DK	5%	
% of clients at start-up	DK	DK	DK	DK	DK	DK	DK	6%	
% clients with on-going businesses	DK	DK	DK	DK	DK	DK	DK	20%	

*Pre-business clients did not have a business in operation at the time of their intake into your program. Start-up businesses were in operation for fewer than 12 months and Ongoing businesses were in operation for 12 months or more at the time of their intake.

Do these trends reflect the direction your program wants to go in terms of outreach to pre start-up businesses, start-ups, and on-going businesses?

The 3 graphs below show how your targeting performance has changed since you began MicroTest. The graphs contain your program's data, and the median targeting of all MicroTest members.

Graph 5: % Pre-Business Clients Served (not yet in business at program intake)

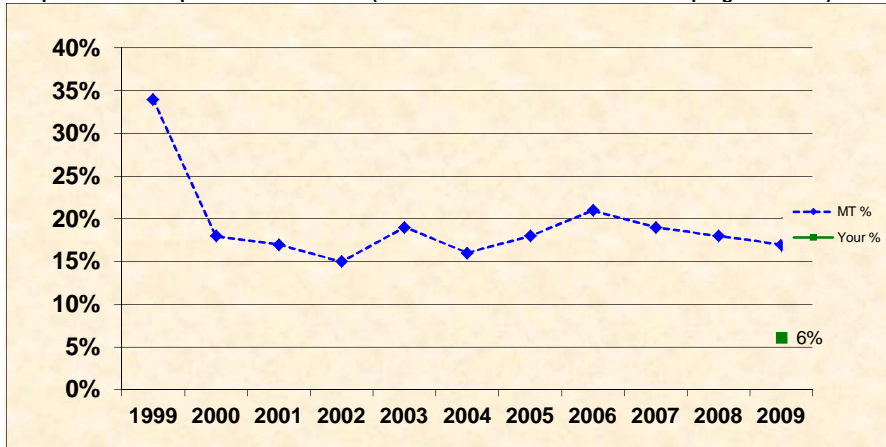


Customized MicroTest Report for:

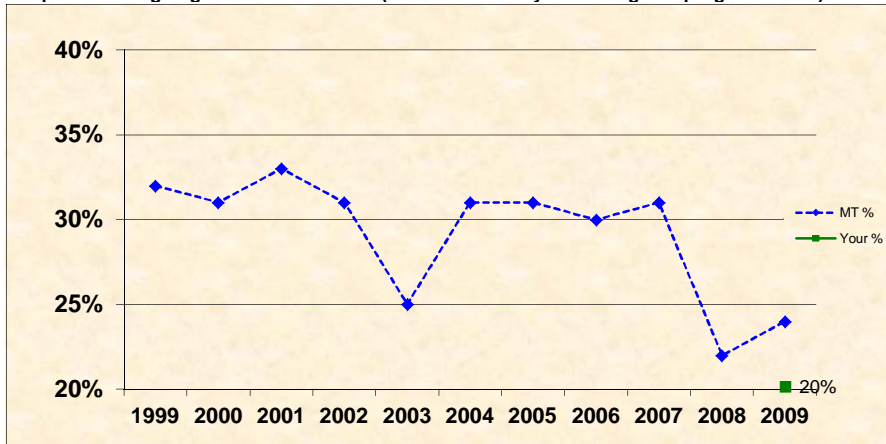
Contains MT peer data from FY09

SAMPLE PROGRAM

Graph 6: % Start-Up Businesses Served (in business less than 12 months at program intake)



Graph 7: % On-going Businesses Served (in business one year or longer at program intake)



The Table below compares your program's most recent MicroTest targeting data regarding your clients' business status at program intake to the median targeting data for your peer groups.

Table 4

Target Market Reach: Client Business Status						
Measure	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2008	Your Program 2009
Total Clients Served	111	233	121	153.5	DK	228
% of pre-business clients	47%	53%	49%	41%	DK	5%
% of clients at start-up	16%	19%	16%	25%	DK	6%
% clients with on-going businesses	30%	23%	20%	24%	DK	20%

SAMPLE PROGRAM
Achieving Program Scale

This section of your report shows the scale of your program according to the number of clients and participants who receive credit and training-related services in a year. It provides data on the volume of business development training and the volume of lending activity.

The following table shows all available years of MicroTest data on the scale of your microenterprise program.

Table 5

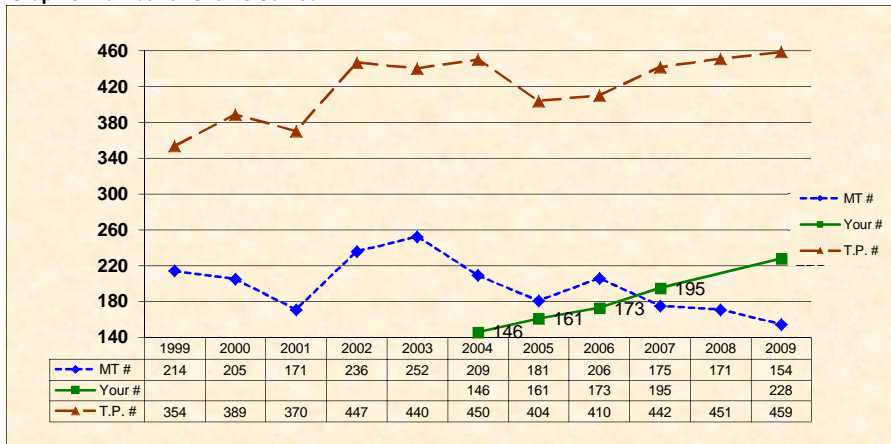
Program Scale Trend Data									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Total Clients Served	DK	DK	146	161	173	195	DK	228	
Total Participants Served*	DK	DK	650	562	715	843	DK	750	
Bus Dev Training Clients Served**	DK	DK	117	136	147	195	DK	228	
No. of Microloans Disbursed	16	4	10	10	9	30	DK	53	
\$ Value of Microloans Disbursed	\$92,265	\$63,000	\$160,000	\$150,300	\$78,570	\$396,850	DK	\$378,325	
No. of Microloans Leveraged	DK	DK	5	5	MD	8	DK	NA	
\$ Value of Microloans Leveraged	DK	DK	\$91,000	\$162,000	MD	DK	DK	NA	
Total Assisted Businesses	DK	DK	DK	DK	DK	31	DK	467	

*Participants are individuals who received any level of service from your program. This measure counts clients as well those who got less intensive services including those who attended only a short-term workshop or an orientation.

**This is the number of clients served by your program in the FY who received training or TA service delivered with the intent of helping the client develop a business (as opposed to a service delivered with the intent of obtaining microfinancing.)

The following 3 graphs show how a few key measures of your program's scale have changed over time, relative to the median for all MicroTest programs who reported in that particular year, and to the top 1/5 of all MicroTest programs for the particular measure.

Graph 8: Number of Clients Served

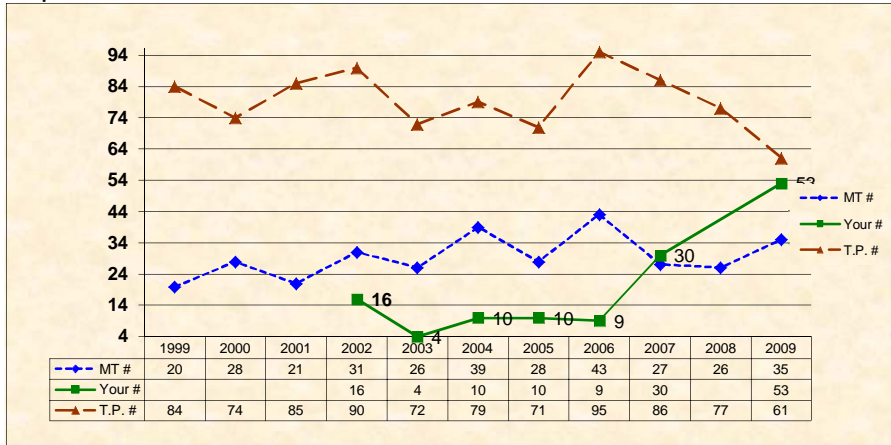


Customized MicroTest Report for:

Contains MT peer data from FY09

SAMPLE PROGRAM

Graph 9: Number of Microloans disbursed



Graph 10: Total Assisted Businesses

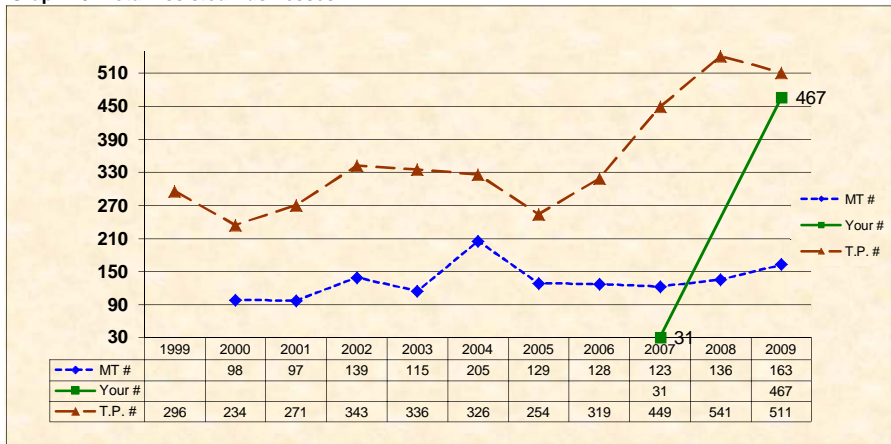


Table 6

Measure	Program Scale				Your Program 2008	Your Program 2009
	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program		
Total Clients Served	111	233	121	153.5	DK	228
Total Participants Served	340	757	215	327	DK	750
Bus Dev Training Clients Served	80	207	121	83	DK	228
No. of Microloans Disbursed	29	45	25	39	DK	53
\$ Value of Microloans Disbursed	\$267,000	\$651,003	\$75,613	\$475,584	DK	\$378,325
No. of Microloans Leveraged	5	2	2	2	DK	NA
\$ Value of Microloans Leveraged	\$52,655	\$32,000	\$32,000	\$40,000	DK	NA
Total Assisted Businesses	111	338	73	200	DK	467

SAMPLE PROGRAM
Credit Program Effectiveness

This section of your report focuses on the effectiveness of your credit program. It provides data on the size of your microfinance portfolio, the quality of your portfolio, and how the level of risk in your portfolio influences portfolio quality.

The following table shows all available years of MicroTest data on the effectiveness of your microlending program.

Table 7

Credit Program Effectiveness Trend Data									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Total Loans Outstanding, end FY	22	18	18	23	22	38	DK	87	
% of Total Portfolio at Risk*	43%	26%	5%	10%	17%	17%	DK	12%	
Restructured Loan Rate (%)**	0%	0%	0%	0%	0%	0%	DK	28%	
Loan Loss Rate (%)***	7%	2%	0%	4%	12%	0%	DK	11%	
% of Portfolio Outstanding to Start-up Businesses****	12%	7%	6%	15%	7%	27%	DK	16%	

*The percent of the portfolio with payments greater than 30 days past due.

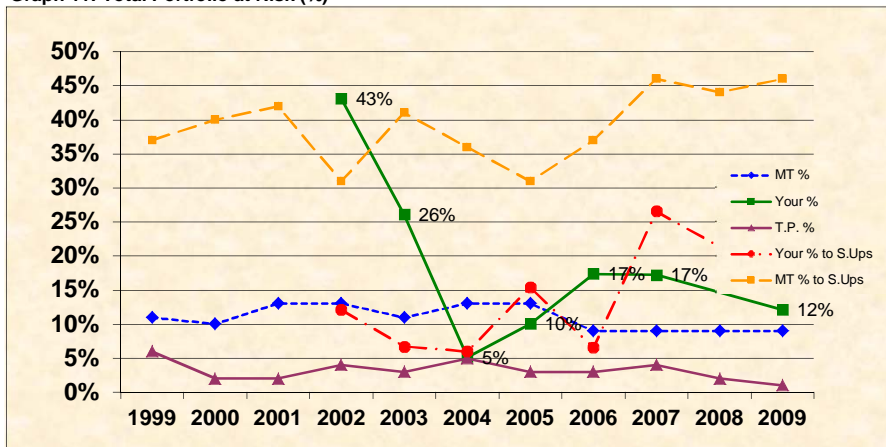
**The dollar amount of restructured loans outstanding at the end of the fiscal year divided by the total dollar amount of microloans outstanding at the end of the fiscal year.

***The dollar amount declared non-recoverable and written off, net of recoveries, during the FY divided by the average dollar amount of microloans outstanding for the FY.

****This measure is an indicator of risk in your portfolio and is there to help you evaluate your results with respect to the measures of Portfolio at Risk (PAR); Restructured Loan Rate; and Loan Loss Rate.

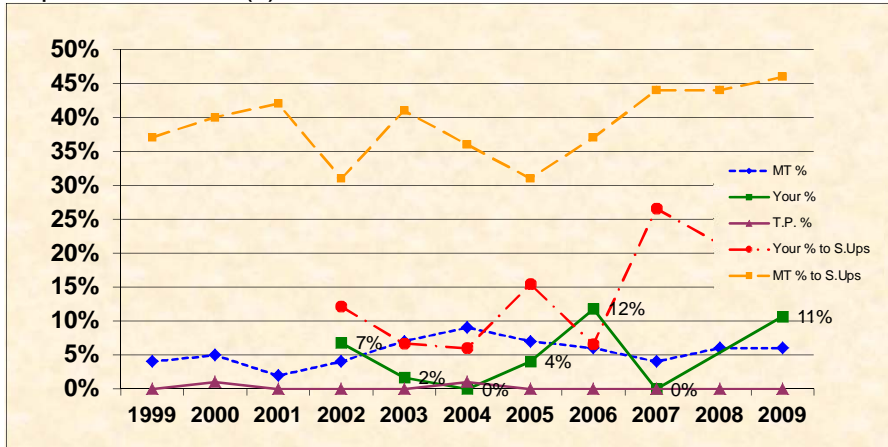
The following 2 graphs show how a few key measures of your portfolio quality have changed over time, relative to the median for all MicroTest, and to the top 1/5 of all MicroTest programs for the particular measure. The percent of portfolio outstanding to start-ups (% to S. Ups) is included as a potential indicator of risk.

Graph 11: Total Portfolio at Risk (%)



SAMPLE PROGRAM

Graph 12: Loan Loss Rate (%)



The table below compares your program's most recent MicroTest data regarding your credit program's effectiveness to the median data for your peer groups.

Table 8

Credit Program Effectiveness						
Measure	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2008	Your Program 2009
Total Loans Outstanding, end FY	94	131	53	99	DK	87
% of Total Portfolio at Risk	8%	10%	12%	8%	DK	12%
Restructured Loan Rate (%)	9%	9%	11%	9%	DK	28%
Loan Loss Rate (%)	6%	10%	5%	8%	DK	11%
% of Portfolio Outstanding to Start-up Businesses	34%	45%	45%	45%	DK	16%

SAMPLE PROGRAM

Training Program Effectiveness

This section of your report focuses on the effectiveness of your training program. It provides data on the size of your training program and assesses the extent to which your program has been effective at assisting clients to achieve key training objectives.

Table 9

Training Program Effectiveness Trend Data									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Total Number of Graduates*	DK	DK	150	155	120	110	DK	61	
Total Number of Trainees Completing Formal Business	DK	DK	30	24	12	NA	DK	17	
Training Completion Rate***	DK	DK	48%	56%	39%	70%	DK	95%	
Formal Business Plan Completion Rate****	DK	DK	DK	DK	DK	NA	DK	100%	

*The number of clients who actually completed training class requirements during the fiscal year—this includes all individuals who completed the full range of expected course requirements within the fiscal year and includes attendance, participation, specific work assignments, and product development. These must be based on a substantive multi-session training course, not a 1-2 hour seminar or overview.

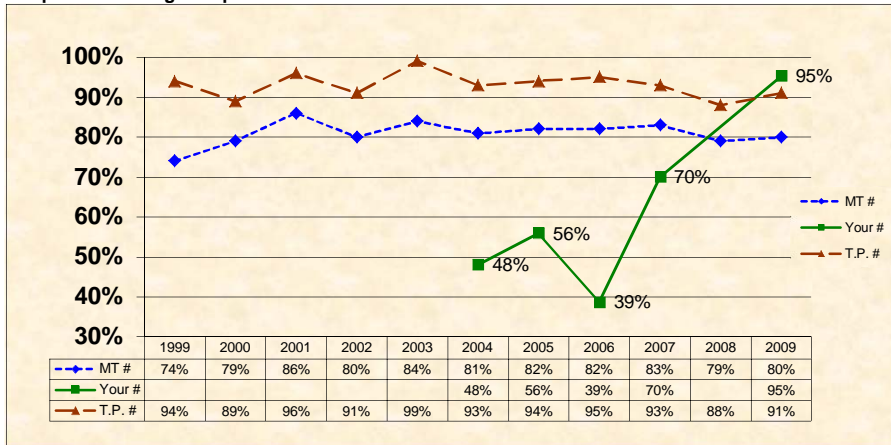
** The number of clients who actually completed a formal business plan during the fiscal year. A formal, complete business plan is defined as a document that describes the business' products/services, operations, marketing strategies, and financial status and plan that is ready for use for raising capital and guiding business development with a broader audience: customers, partners, investors, or the public. Please note that the definition of Business Plan has changed as of FY09. Before FY09, we did not distinguish between Formal and Informal Business Plans.

***The number of clients who graduated or completed course requirements during the fiscal year divided by the number of clients who intended to graduate.

****The number of clients who actually completed a formal business plan during the fiscal year as part of a training curriculum divided by the number of clients who intended to write a formal business plan. Please note that the definition of Business Plan has changed as of FY09. Before FY09, we did not distinguish between Formal and Informal

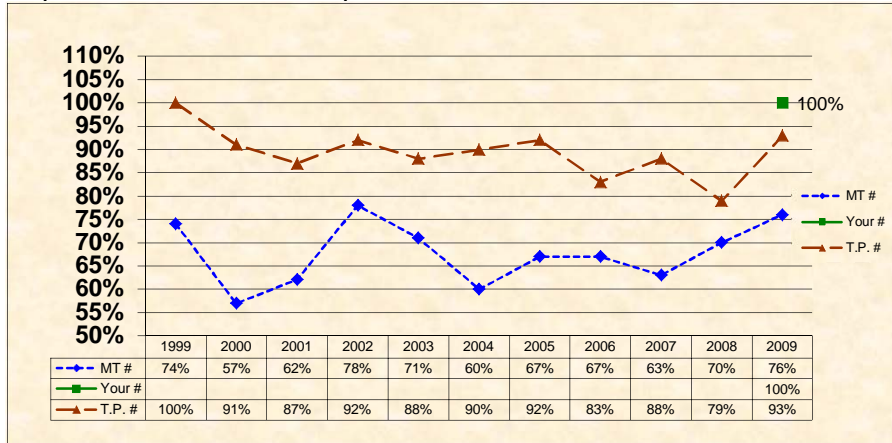
The following 2 graphs show how a few key measures of your Training Program's effectiveness have changed over time, relative to the median for all MicroTest programs, and to the top 1/5 of all MicroTest programs for the particular measure.

Graph 13: Training Completion Rate



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Graph 14: Formal Business Plan Completion Rate



The table below compares your program's most recent MicroTest data regarding your Training Program's effectiveness to the median data for your peer groups.

Table 10

Training Program Effectiveness						
Measure	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2008	Your Program 2009
Total Number of Graduates	78	113	92	86	DK	61
Total Number of Trainees Completing Business Plans	40	44	41	34	DK	17
Training Completion Rate	84%	79%	80%	83%	DK	95%
Formal Business Plan Completion Rate	75%	75%	75%	83%	DK	100%

SAMPLE PROGRAM
Program Cost and Efficiency

This section of your report concerns performance measures that describe the cost and efficiency of your program. It allows you to see the investment your program makes to train one client, assist one business and disburse one loan. It is meant to help you understand how much your program spends to deliver core services, and how efficiently your program uses internal resources.

The following table shows all available years of key MicroTest efficiency measures for your program.

Table 11

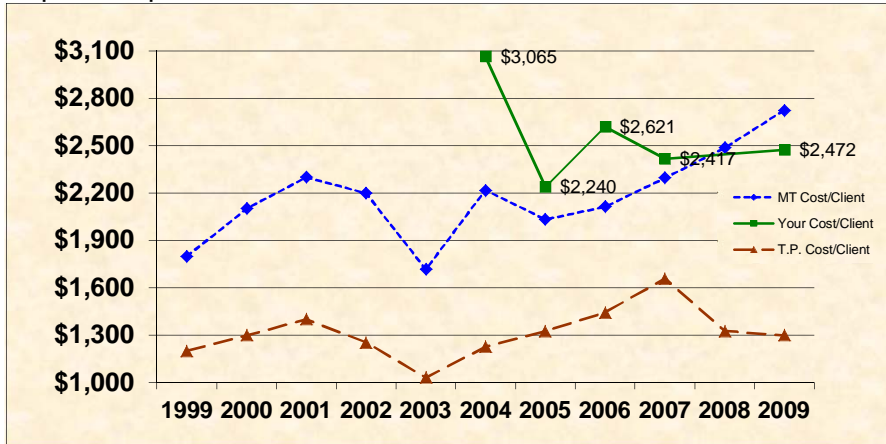
Cost and Efficiency Measures									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Cost per Participant	DK	DK	\$688	\$642	\$634	\$559	DK	\$751	
Cost per Client	DK	DK	\$3,065	\$2,240	\$2,621	\$2,417	DK	\$2,472	
Cost per Bus. Dev Training Client	DK	DK	\$1,345	\$1,246	\$1,392	\$894	DK	\$508	
Cost per Loan	DK	DK	\$18,962	\$11,695	\$23,267	\$9,559	DK	\$5,361	
Operational Cost Rate *	1.09	1.94	1.71	0.92	1.13	1.04	DK	0.45	
Clients per Direct Service Provider**	DK	DK	56	61	59	40	DK	37	

* Operational Cost Rate is a ratio that describes how much it costs a program to make and manage one dollar that is outstanding in its microloan portfolio.

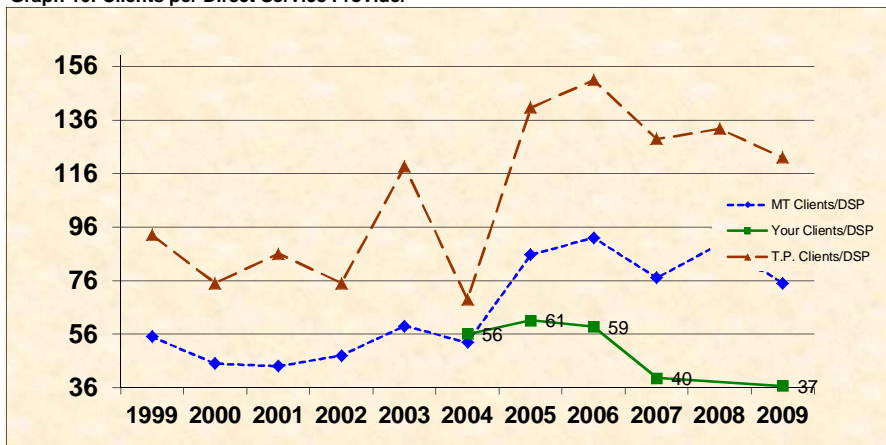
**This is an overall efficiency measure for microenterprise programs. It represents the number of clients managed or served, on average, by each direct service staff member.

The following graphs show how a few key measures of your program's efficiency have changed over time, relative to the median for all MicroTest programs, and to the top 1/5 of all MicroTest programs for the particular measure.

Graph 15: Cost per Client

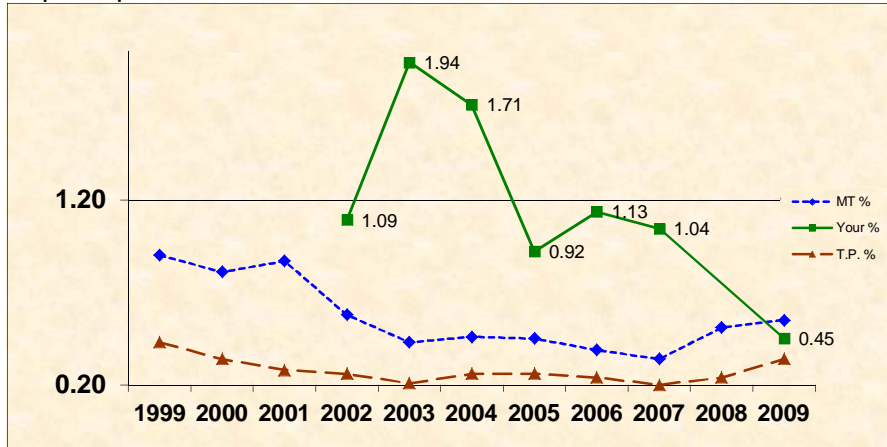


Graph 16: Clients per Direct Service Provider



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Graph 17: Operational Cost Rate



The table below compares your program's most recent MicroTest data regarding your program's efficiency to the average data for your peer groups.

Table 12

Cost and Efficiency Measures						
Measure	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2008	Your Program 2009
Cost per Participant	\$1,062	\$1,240	\$1,097	\$1,044	DK	\$751
Cost per Client	\$2,937	\$3,197	\$2,679	\$2,873	DK	\$2,472
Cost per Bus. Dev Training Client	\$1,689	\$1,948	\$2,552	\$1,404	DK	\$508
Cost per Loan	\$7,171	\$11,195	\$7,272	\$7,341	DK	\$5,361
Operational Cost Rate	0.54	0.56	0.86	0.54	DK	0.45
Clients per Direct Service Provider	66	73	93	75	DK	37

SAMPLE PROGRAM

Program Sustainability - Self Sufficiency

The final section of your custom report from MicroTest looks at your program's sustainability – the capacity to continue to offer services to clients over time. It focuses on two components to sustainability, self-sufficiency and funding diversification. Self-sufficiency ratios provide a sense of the current level of cost recovery from income your program generates. Funding diversification ratios reflect the different funding stream your program relies on to meet all of its resource requirements, including internally generated revenue.

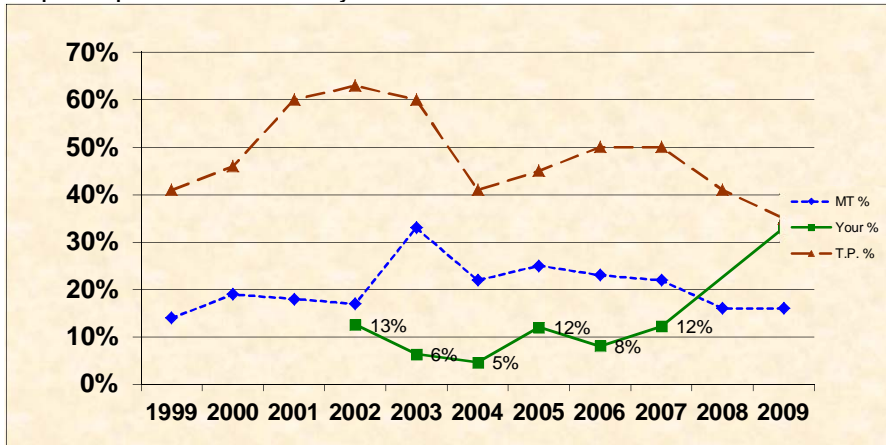
The following tables show all available years of key MicroTest sustainability measures for your program.

Table 13

Program Sustainability Measures – Self Sufficiency Measures									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Operational Self-Sufficiency (%)*	13%	6%	5%	12%	8%	12%	DK	33%	
BDS Cost Recovery (%)**	0%	0%	0%	0%	0%	6%	DK	8%	
Total Program Cost Recovery (%)***	7%	4%	3%	6%	4%	9%	DK	18%	

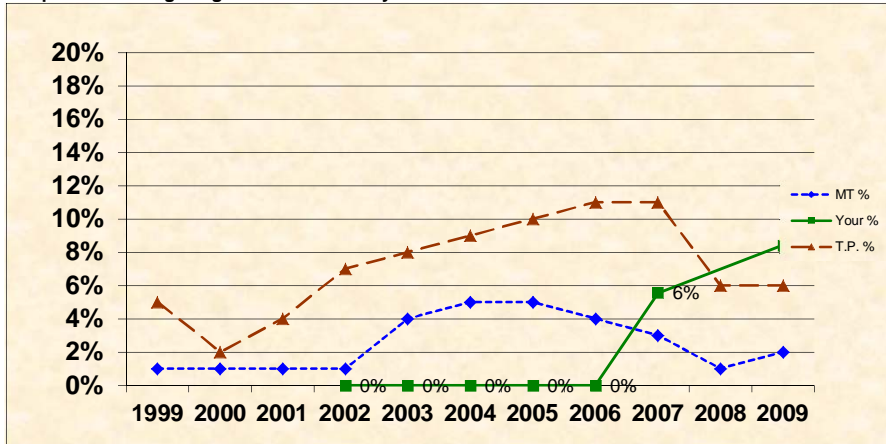
*This measure represents a lending program's ability to cover the operating costs of its credit program with internally generated income. It is calculated by dividing the financial income derived from the loan fund (interest and fees paid by borrowers and/or interest income generated by investment of unused loan funds) by the credit
 **This measure represents BDS program's ability to cover the costs of its training and technical assistance program with internally generated income. It is calculated by dividing income generated by the training program (training fees, workshop fees, income from sales of training materials) by the total expenses of the training program.
 ***This measure reflects the microenterprise program's overall ability to cover its total costs with internally generated income derived solely from its services to program clients. It is calculated by dividing the internally generated income from both lending and training and technical assistance services provided to clients, by the total costs of operating the microenterprise program.

Graph 18: Operational Self-Sufficiency



Operational Self-Sufficiency represents a lending program's ability to cover the operating costs of its credit program with internally generated income.

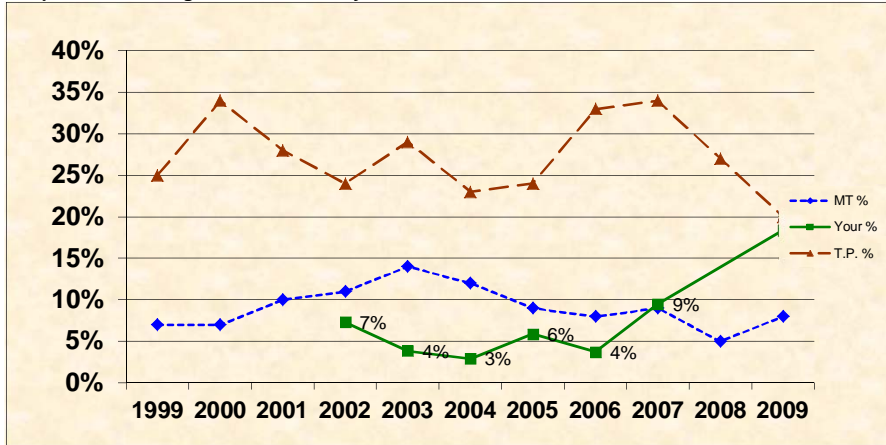
Graph 19: Training Program Cost Recovery



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Training Program Cost Recovery represents a training program's ability to cover the costs of its training and technical assistance program with internally generated income.

Graph 20: Total Program Cost Recovery



Total Program Cost Recovery (Program-related income as a % of operating expenses) reflects the microenterprise program's overall ability to cover its total costs with internally generated income derived solely from its services to program clients.

The table below compares your program's most recent MicroTest data regarding your program's sustainability to the median data for your **peer groups**.

Table 14

Self-Sufficiency Measures						
Measure	Urban Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2008	Your Program 2009
Operational Self-Sufficiency (%)	15%	17%	7%	17%	DK	33%
Training Prog. Cost Recovery (%)	1%	2%	3%	0%	DK	8%
Total Program Cost Recovery (%)	7%	11%	3%	9%	DK	18%

Customized MicroTest Report for:

Contains MT peer data from FY09

SAMPLE PROGRAM**Program Sustainability - Funding Diversification****Table 15**

Program Sustainability Measures – Funding Diversification Measures									
Measure	2002	2003	2004	2005	2006	2007	2008	2009	Your Goal
Earned Income over Total Income	10%	4%	3%	6%	4%	6%	DK	18%	
Private Funding over Total Income	0%	8%	8%	0%	8%	6%	DK	39%	
Fed Funding over Total Income	0%	0%	0%	0%	0%	66%	DK	0%	
State Funding over Total Income	0%	0%	0%	0%	0%	15%	DK	43%	
Local Funding over Total Income	90%	88%	89%	94%	88%	3%	DK	0%	
Other Income over Total Income	0%	0%	0%	0%	0%	4%	DK	0%	
TOTAL	100%	100%	100%	100%	100%	100%	0%	100%	

Are you comfortable with the level of diversification in your funding stream, so that you feel the organization is on secure ground or not?

Are you meeting your goals in terms of the percent of funding you would like to see from each source?