

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://microtest.org/Microtest/MTMeasures09.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>.

2009 Data		28	28	1	1	16	12	
Measures		All Program Averages	All Program Medians	Minimum	Maximum	Credit-Led Program Medians	Training-Led Program Medians	Top Performing 1/5 of Programs Floor
Credit Performance								
Number of loans Outstanding	n=	155	94	3	956	113	53	199
		28	28			16	12	
\$ Amount of Loans Outstanding	n=	\$1,079,544	\$752,910	\$732	\$4,182,513	\$1,407,464	\$242,520	\$1,816,411
		28	28			16	12	
Capital Available for Lending	n=	\$1,358,230	\$801,474	\$5,217	\$6,797,271	\$1,769,397	\$483,890	\$2,352,508
		24	24			12	12	
Credit Deployment Rate	n=	65%	68%	3%	86%	70%	66%	74%
		24	24			12	12	
Average Loan Size	n=	\$9,385	\$8,943	\$0	\$28,808	\$12,660	\$2,775	\$18,593
		28	28			16	12	
% of Portfolio Loaned to Start-Ups	n=	37%	46%	0%	100%	48%	45%	62%
		24	24			13	11	
Restructured Loan Rate	n=	10%	9%	0%	37%	7%	11%	
		27	27			15	12	
Loan Loss Rate	n=	12%	6%	0%	32%	7%	5%	0%
		28	28			16	12	
Total Portfolio at Risk	n=	11%	9%	0%	64%	8%	12%	1%
		28	28			16	12	