

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		n=	42	42	1	1	
Measures			All Program Averages	All Program Medians	Minimum	Maximum	Top Performing 1/5 of Programs Floor
Target Data							
% of Women Clients	n=		61%	65%	32%	100%	77%
% of Clients of Color, Racial or Ethnic Traditionally-Disadvantaged Groups	n=	42	42				
			55%	70%	5%	100%	92%
% of Disabled Clients	n=	42	42				
			5%	5%	0%	14%	9%
% of Low-Income Clients (<100% HHS guidelines for low-income households)	n=	31	31				
			26%	28%	0%	90%	47%
% of Low-Income Clients (<150% HHS guidelines for low-income households)	n=	39	39				
			41%	43%	6%	100%	67%
% of Low-Income Clients (<80% HUD guidelines for low-income households)	n=	38	38				
			70%	67%	6%	100%	88%
% Clients with Start-Up Businesses	n=	35	35				
			19%	17%	0%	68%	32%
% Clients with On-Going Businesses	n=	38	38				
			41%	24%	3%	85%	43%
% Pre-Business Clients	n=	38	38				
			26%	42%	0%	92%	60%
		40	40				

2009 Data		n=	42	42	1	1	
Measures			All Program Averages	All Program Medians	Minimum	Maximum	Top Performing 1/5 of Programs Floor
Scale							
Number of Clients			300	154	10	1648	459
	n=		42	42			
Number of Participants			668	371	13	3102	937
	n=		41	41			
Number of clients who received BD training and/or TA			209	86	9	1279	271
	n=		38	38			
Number of Loans Disbursed			65	35	0	357	61
	n=		28	28			
Dollar Value of Loans Disbursed			\$612,392	\$405,547	\$0	\$3,058,859	\$906,149
	n=		28	28			
Credit Performance							
Number of loans Outstanding			155	94	3	956	199
	n=		28	28			
\$ Amount of Loans Outstanding			\$1,079,544	\$752,910	\$732	\$4,182,513	\$1,816,411
	n=		28	28			
Credit Deployment Rate			65%	68%	3%	86%	74%
	n=		24	24			
Average Loan Size			\$9,385	\$8,943	\$0	\$28,808	\$18,593
	n=		28	28			
% of Portfolio Loaned to Start-Ups			37%	46%	0%	100%	62%
	n=		24	24			
Restructured Loan Rate			10%	9%	0%	37%	
	n=		27	27			
Loan Loss Rate			12%	6%	0%	32%	0%
	n=		28	28			
Total Portfolio at Risk			11%	9%	0%	64%	1%
	n=		28	28			
Training Performance							
Training Completion Rates			81%	80%	20%	100%	91%
	n=		29	29			
Formal Business Plan Completion Rates			76%	76%	20%	100%	93%
	n=		20	20			
Training Hours per Participant			18	15	0	96	32.7
	n=		38	38			
TA Hours per Participant			5	3	1	23	10.3
	n=		33	33			

2009 Data		n=	41	41	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=		\$2,528	\$2,722	\$256	\$10,800	\$1,300
			41	41			
Cost per Participant	n=		\$1,030	\$1,062	\$182	\$9,139	\$615
			40	40			
Cost per BD Training/TA Client	n=		\$1,937	\$1,669	\$137	\$11,141	\$650
			35	35			
Cost per Loan	n=		\$6,780	\$7,171	\$0	\$16,455	\$4,538
			27	27			
Operational Cost Rate	n=		0.42	0.55	0.16	29.83	0.34
			26	26			
Operational Self-Sufficiency	n=		29%	16%	0%	55%	35%
			27	27			
Training Program Cost Recovery	n=		9%	2%	0%	58%	6%
			40	40			
Program-Generated Revenue as a % of Total Funding	n=		16%	8%	0%	56%	20%
			41	41			