

FIELD

**Microenterprise Fund For Innovation, Effectiveness,
Learning and Dissemination**



**MicroTest
Program
Performance
Workbook Demo**

MT Performance Workbook Basics

What is it?

- The MicroTest Performance Workbook is a set of linked excel worksheets that gathers key information on your microenterprise program's training and credit activities and provides immediate feedback on the costs, efficiency and sustainability of those activities. Plus, the integrated custom report allows you to see how your program is changing over time, how it compares to other similar microenterprise programs, and how it compares to "top performance" in the industry.

Why do people use it?

- The MicroTest performance workbook provides information crucial to adapting and refining program services and assembling winning grant proposals. Programs that complete the workbook also cite an expanded data collection and analysis capacity within their organizations as a key reason for participating.

How is the MicroTest performance workbook unique?

- MT defined the set of standard measures accepted by the microenterprise industry which allows you to hone in on your microenterprise organization's performance and discuss this performance using terms and definitions the industry agrees on. TA from MT staff allows the data to really mean something and be used in a productive way for the program.



Introduction

#3 a **print workbook** button is provided that allows you to automatically print the entire workbook— allowing you to have a hard copy for your records.

#1 **Customization Feature:** The checkbox on the introduction page allows you to automatically hide questions that don't pertain to your organization.

#2 The **data counter** allows you to keep track of how many pieces of data you have left to provide. The data counter will go to 0 when the workbook is complete.

The screenshot shows the 'MicroTest Data Collection and Reporting Tool' interface for Fiscal Year 2002. On the left is the FIELD logo (Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination). The main content area includes: a 'Version: 5.01', 'Release Date: 9-Apr-03', and 'Excel Version: 10.0' section; a 'Please Note' box with instructions to enable macros; a 'Before you begin' section with a checkbox for 'Please check if you do not have a direct lending program'; a '#3 Print Workbook' button with an arrow pointing to it; a '#1 Customization Feature' checkbox with an arrow pointing to it; a '#2 Data Counter' section showing 'Number of missing data points in the MicroTest Tool: 71' with an arrow pointing to the number; and a 'Contains data for:' field at the bottom.



Organizational Data

Mark "Not Applicable"	Organizational Data				Mark "Don't Know"
Organization Name:	Country Enterprises				
Name of Microenterprise Program, if different:					
Primary MicroTest contact:	name	phone (incl. Ext.)	fax	e-mail	
	Jerry Black	202.736.2533	202.467.0790	jerry.black@aspeninst.org	
job title:	Program Manager				
Mailing Address:	street	city	state	zip code	
	One Dupont Circle, Suite 700	Washington	DC	20036	
website:	www.fieldus.org/ii/microtest.html				
Start date of Microenterprise program (Mo/Yr):	April-97				
Dates of Organization's FY 2002	from (month):	01	to (month):	12	
Program Focus/Strategy:	Credit-Led	Training-Led			<div style="color: red; font-weight: bold;">#4 Peer Group Information</div> <div style="font-size: 2em;">←</div> <div style="font-size: 2em;">↓</div>
	<input type="radio"/>	<input checked="" type="radio"/>			
Geographic Focus:	Rural	Urban	Dual-Area (Rural and Urban)		
	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>		
Type of Organization:	Human-Service Organization	Community Development Corporation or Entity	Community Development Financial Institution	Stand-Alone Microenterprise Programs	
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	

#4- Programs classify themselves according to their program type, geographic focus of their program, and organization type. This information allows MicroTest to provide **peer-group** analysis of the aggregate data.



Target Groups

Mark "Not Applicable"			Reaching Target Groups			Mark "Don't Know"		
Demographic Information			Business Status					
1. Number of Clients*	359		1. Number of Clients*	359				
	Number	Percent		Number	Percent			
2. Number and percent of women clients	157	44%	8. Number of pre-business clients	158	44%			
3. Number and percent of minority clients	26	7%	9. Number of clients with start-up businesses at intake	100	28%			
4. Number and percent of low income clients, using the measure of 100% of HHS poverty guidelines	90	25%	10. Number of clients with on-going businesses at intake	87	24%			
5. Number and percent of low income clients, using the measure of 150% of HHS poverty guidelines	134	37%	Number of clients with unknown business status at intake	14	4%			
6. Number and percent of low income clients, using HUD guidelines (80% of local median)	217	60%						
7. Number and percent of TANF clients	21	6%						

#5 DK and NA Buttons

#6 Auto Calculations

#5 DK and NA buttons allow you to quickly enter these responses for measures you don't know the answer to or that don't apply to your organization.

#6 data is automatically calculated as you enter key pieces of information into the workbook.

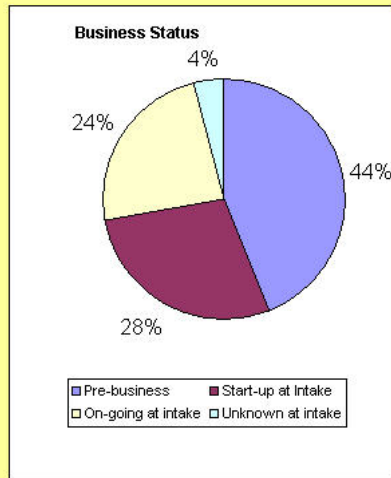
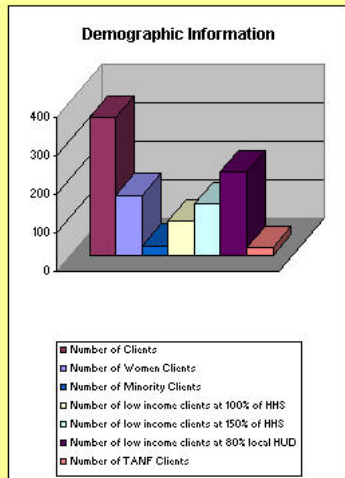


Target Groups Continued

Mark "Not Applicable"

Reaching Target Groups

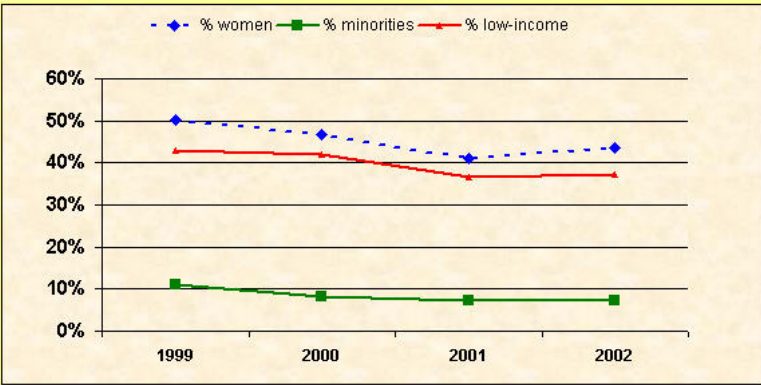
Mark "Don't Know"



#7 Custom Graphs

#7 Custom Graphs automatically fill-in to provide you information as you complete each section of the workbook.

Trend Data



#8 Trend Data

#8 Trend Data is supplied for key measures throughout the workbook for those members that have reported MT data for multiple years.



Credit Performance

Mark "Not"		Credit Portfolio Performance Measures		Mark "Don't Know"	
16. Number of Loans Outstanding as of end of fiscal year				40	
17. Dollar Value of Loans Outstanding as of end of fiscal year				\$337,511	
				Minimum	Maximum
18. Actual Range of Loan Sizes (fiscal year)		\$	1,320.00	\$	25,000.00
19. Average Loan Size for loans made in fiscal year				\$15,073	
Dollar amount outstanding to start-up businesses				\$73,155	
20. Percentage of portfolio outstanding to start-ups				21.7%	
Balance of restructured loans outstanding as of end of FY 02				\$25,263	
21. Restructured Loan Rate				7.5%	
Amount declared non-recoverable during FY 02 and written off (net of recoveries)				\$32,223	
Average amount outstanding for FY 02				\$407,702	
Option one:	sum of outstanding loans on last day of each month in fiscal year =		divided by 12 =	\$0	
Option two:	Amount outstanding on last day of FY01 =	\$477,893	Amount outstanding on last day of FY02 =	\$337,511	\$407,702
22. Loan Loss Rate				7.9%	
Aging Report:		Number of Loans	Amount Outstanding	Percent Outstanding	
23. Portfolio at Risk: loans with payments from 31 to 60 days past due		1	\$12,909	3.8%	
24. Portfolio at Risk: loans with payments from 61 to 90 days past due		0	\$0	0.0%	
25. Portfolio at Risk: loans with payments from 91 to 120 days past due		0	\$0	0.0%	
26. Portfolio at Risk: loans with payments past due greater than 120 days		0	\$0	0.0%	
27. Total Portfolio at Risk		1	\$12,909	3.8%	

The MicroTest workbook contains several measures to help you assess your credit program activities.



Training/TA

Training and Technical Assistance Provided

Business Development Training		
Course Name and Content	Course Length (hours)	Number of Course Clients
Introductory Workshop 1	15	65
Workshop 2	12	80
Workshop 3	6	32
Total number of clients receiving business development training		177
Average number of business development training hours per client		2.18

#9 Flexible Descriptors



#9 MicroTest provides your organization the opportunity to use descriptors to provide information about your program in addition to the standard 50 measures. The training page includes descriptors on the training and TA services your organization provides.

Business Development Technical Assistance	
Technical Assistance Provided?	YES
General business advising (other than credit-	<input checked="" type="checkbox"/>
Business plan consulting	<input checked="" type="checkbox"/>
Financial management assistance	<input checked="" type="checkbox"/>
All legal and regulations-related counseling	<input type="checkbox"/>
Tax assistance	<input type="checkbox"/>
Information & technology assistance	<input type="checkbox"/>
Operations assistance	<input checked="" type="checkbox"/>
General marketing consulting	<input checked="" type="checkbox"/>
Product development assistance	<input type="checkbox"/>
Access to markets assistance	<input checked="" type="checkbox"/>
E-Commerce assistance	<input type="checkbox"/>
Mentoring	<input type="checkbox"/>
Personal development counseling	<input checked="" type="checkbox"/>
Audits and site visits	<input checked="" type="checkbox"/>
Other business development technical assistance	<input type="checkbox"/>
Total number of clients receiving business development technical assistance	359
Average number of business development technical assistance hours per client	8.24



Time Collection

Composite Time Allocation Worksheet							Mark "Don't Know"			
Composite Direct Service Time Allocation Sheet: Paid Staff										
Paid Staff Positions (# 1-10)										
	Loan Fund Mgr		Bus. Devel.	Bus. Devel.	Bus. Devel.	Bus. Devel.	Bus. Devel.			
Totals	Hours per Month									
137.48	87.56		28.35	5.42	12.33	3.19	0.63			
0.00										
52.10			17.60	7.81	11.31	7.69	7.69			
134.67	2.79		34.98	24.96	40.13	24.79	7.02			
447.73	60.38		77.85	111.08	78.67	87.44	32.31			
0.00										
78.73	17.33		23.81	16.13	13.65	7.81				
850.70	168.06	0.00	182.59	165.40	156.08	130.92	47.65	0.00	0.00	0.00
851.41	167.90		182.59	165.40	156.08	131.80	47.65			
4.9	# 10 Helper Sheets									

#10 Helper Sheets assist you in gathering data that will be used to calculate other measures and ratios. The composite sheets helps you create an “average” month for your microenterprise direct service staff and volunteers that will be used to calculate the costs and efficiencies of your products and services.



Time Allocation

Allocated Time Worksheet

	Hours per Activity
A. Hours spent in Credit Functions and Credit-related TA Activities (Sum row totals 1 and 2 from Composite Staff Time Sheet)	137
B. Hours spent in Business Development Training and TA Activities (Sum row totals 3 and 4 from Composite Staff Time Sheet)	187
C. Total hours in Direct Service (add A and B)	324.2391667
D. Percentage of Direct Service Time allocated to Credit Activities (Divide A by C)	42%
E. Percentage of Direct Service Time Allocated to Business Development Training/TA Activities (Divide B by C)	58%
F. Total (D+E)	100%

Direct Service Breakdown

- D. Percentage of Direct Service Time allocated to Credit Activities (Divide A by C)
- E. Percentage of Direct Service Time Allocated to Business Development Training/TA Activities (Divide B by C)

←
#11 Time Breakdown

#11 MicroTest takes the data you entered in the composite sheet to calculate your organization's overall **breakdown of time** by credit and training/TA activities.



Ratios

Cost, Efficiency and Sustainability Ratios						
Ratio	Formula	1999	2000	2001	2002	#12 Historical Data
30. Cost per Client	$\frac{\text{Total Expenses}}{\text{Number of Clients}}$	\$1,551	\$2,385	\$2,947	\$2,327	<p>#12 Historical Data allows a program to see how their cost and other ratios have changed over time.</p> <p>#13 Formulas provided to help explain ratios</p>
31. Cost per Assisted Business	$\frac{\text{Total Expenses}}{\text{Number of Assisted Businesses}}$	\$5,750	\$5,407	\$8,898	\$3,616	
32. Business Start Rate	$\frac{\text{Number of Businesses Started After Intake}}{\text{Number of Clients Without Businesses at Intake}}$	NS	35%	80%	28%	
33. Cost per Participant	$\frac{\text{Total Expenses}}{\text{Number of Participants}}$	NS	\$2,236	\$2,280	\$1,082	
34. Cost per BD Training/TA Client	$\frac{\text{Total Training/TA Expenses}}{\text{Number of Training/TA Clients}}$	\$796	\$1,505	\$1,435	\$1,665	
Number of Volunteer FTE Business Development Staff	$\frac{\text{Total BD Training and TA Volunteer Hours}}{\text{FTE hours in a month (172)}}$	NS	0	0	0	<p>#13 Every ratio has its formula listed to assist you in understanding what the ratios mean and what they can tell you.</p>
35. Cost per Loan	$\frac{\text{Total Credit Program Operating Expenses}}{\text{Total Number of Loans Disbursed}}$	\$9,962	\$12,646	\$23,599	\$12,531	
Number of Volunteer FTE Credit Staff	$\frac{\text{Total Credit Related Volunteer Hours}}{\text{FTE hours in a month (172)}}$	NS	0	0	0	
36. Operational Cost Rate	$\frac{\text{Total Credit Program Operating Expenses}}{\text{Average Outstanding Portfolio}}$	0.01	0.77	0.98	0.83	
37. Clients per Direct-service Provider	$\frac{\text{Total Number of Clients}}{\text{Avg. Number of Full-time, Direct Service Staff}}$	82	59	51	72.6	
38. Operational Self Sufficiency	$\frac{\text{Total Income from Loan Fund}}{\text{Total Credit Program Operating Expenses}}$	44%	37%	31%	17.1%	
39. Short-term Financial Self-sufficiency	$\frac{\text{Total Income from Loan Fund}}{\text{Credit Program Operating and Financial Expenses}}$	38%	35%	26%	15.4%	



Data Cleaning

MicroTest Data Cleaning Page

Data Entry Validation Section

Total Number of "Missing Data" points 1 #15 Data Counter

Target Groups Page

Aspen Field Name	Description	Value
TargClientsNm	Number of Clients	359
TargWomenNm	Number of Women Clients	MD
TargWomenPc	Percent of Women Clients	0%
TargMinorityNm	Number of Minority Clients	26
TargMinorityPc	Percent of Minority Clients	7%
TargHHS100Nm	Number of 100% HHS Clients	90
TargHHS100Pc	Percent of 100% HHS Clients	25%
TargHHS150Nm	Number of 150% HHS Clients	134
TargHHS150Pc	Percent of 150% HHS Clients	37%
TargHUD80Nm	Number of 80% HUD Clients	217
TargHUD80Pc	Percent of 80% HUD Clients	60%
TargTANFNm	Number of TANF Clients	21
TargTANFPc	Percent of TANF Clients	6%
TargStartupNm	Number of Start-ups	100
TargStartupPc	Percent of Start-ups	28%
TargOngoingNm	Number of On-goings	87
TargOngoingPc	Percent of On-goings	24%
TargPreBusNm	Number of Pre-business Clients	158
TargPreBusPc	Percent of Pre-business Clients	44%
TargUnknBusNm	Number of Unknown business status Clients	14
TargUnknBusPc	Percent of Unknown business status Clients	4%

#16 Data Verification

#14 the **Data Counter** allows you to see how many questions you still have left to answer.

#15 the **Data Verification** cells allow you to see all your entries and locate any "MD" or missing data occurrences that cause your data counter to not reach 0.



Custom Report

Reaching Target Groups

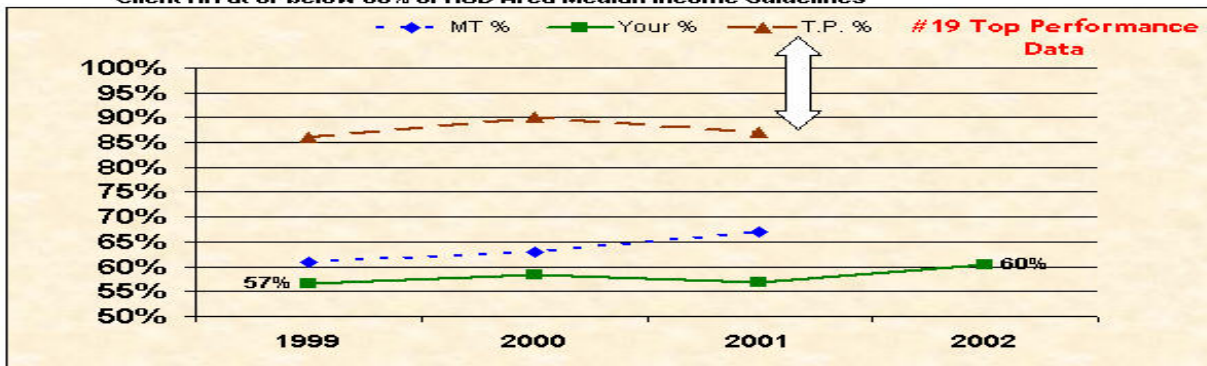
The first table below provides all available years of MicroTest data on the demographic characteristics of your clients. **The blue column in Table 1 is for you to enter estimated year-end program goals according to indicated measures (the cell is unlocked).**

Table 1

Target Market Trend Data: Client Demographics						
Measure	1998	1999	2000	2001	2002	Your Goal
Total Clients Served	226	330	331	311	359	
% Women Served	50%	50%	47%	41%	MD	
% Minorities Served	15%	11%	8%	7%	7%	
% Low Income (100% of HHS)	46%	25%	25%	20%	25%	
% Low Income (150% of HHS)	NS	43%	42%	37%	37%	
% Low Income (80% of HUD)	88%	57%	58%	57%	60%	
% of TANF Clients	20%	11%	5%	1%	6%	

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

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



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.

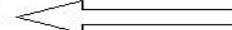
This table, and others like it in this report show your FY2002 data compared to peer group data from last year (FY2001.) They do not show your FY2002 data compared to FY2002 peer group data. If you wish to purchase a report that includes this up to date comparison, please contact Tamra Thetford

Table 2

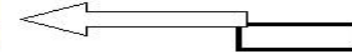
Target Market Reach						
Measure	Dual Area Program	Mature Program	Training-Led Program	Low-Mod Income Focused Program	Your Program 2001	Your Program 2002
Total Clients Served	300	255	210	208	311	359
% Women Served	54%	66%	78%	52%	41%	MD
% Minorities Served	44%	32%	52%	37%	7%	7%
% Low Income (100% of HHS)	20%	20%	23%	11%	20%	25%
% Low Income (150% of HHS)	32%	34%	42%	26%	37%	37%
% Low Income (80% of HUD)	58%	64%	70%	57%	57%	60%
% of TANF Clients	3%	6%	6%	2%	1%	6%

#16 **Interactive Features** of the custom report allow you to further personalize the document for your program.

#17 **Interactive Features**



#18 **Trend Data**



#17 Look at your program's progress over time using **trend data** for all 50 MT measures.

#18 Compare your program's performance to those MT programs achieving **Top Performance** for key measures.

#19 Compare your program's performance to your peers.

#20 **Peer Group Data**

