



Leading the Pack, On Par or Shaky?: Benchmarking Loan Program Performance

**By Luz Gomez
and Joyce Klein**

September 2012

*This guide was updated
by Lavanya Mohan in
September 2016*



FIELD
at the Aspen Institute



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microTracker.org*

FIELD

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One of the hallmarks of a high-performing organization – in the microenterprise or other fields – is that its decision-making is informed by data. When deciding how to best allocate resources dedicated to lending, data that describe how an organization’s microenterprise lending activity compares to that of others in the field are a useful tool for management and board members. Answers to questions such as the following can help leaders make better decisions about how to focus money, talent, and other resources:

- Are you on par with lenders working in similar markets in terms of the number of loans made?
- Are your loans performing better or worse?
- Are you more or less efficient than other microlenders?
- How does your ability to recoup your lending costs compare to peer organizations?

MicroTracker.org provides data that can enable your organization to address these questions, comparing your microlending activities to those of the industry as a whole, as well as to key peer groups or organizations. Specifically, the microTracker site enables you to benchmark your organization to other lenders using the following key indicators, as well as many others.

Scale of lending activity:

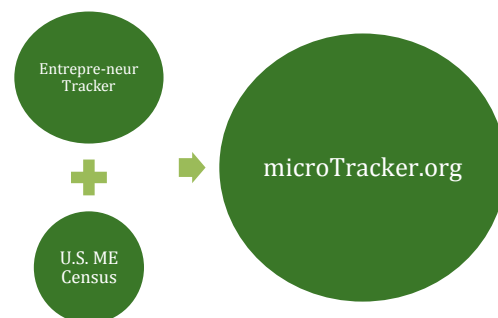
- Number of microloans disbursed during the fiscal year
- Number of full-time equivalent loan officers
- Volume of microloans disbursed during the fiscal year
- Volume of microloans outstanding at year-end
- Total amount of available capital for microlending during the fiscal year
- Microloan capital deployment rate (defined as the percent of total outstanding microloan dollars at year-end, divided by total microloan capital)
- Average size of loans disbursed during the fiscal year

What is the difference between MicroTracker and the US Microenterprise Census?

MicroTracker, previously known as MicroTest, is a long-running data collection effort, conducted by FIELD at the Aspen Institute. It captures both performance and outcome measures submitted by microenterprise organizations from across the country. It also includes a set of data tools and services that assist microenterprise development organizations (MDOs) to assess and improve their effectiveness.

EntrepreneurTracker captures data on the outcomes of clients who receive services from MDOs. The data are collected by organizations that participate in microTracker’s annual client outcomes survey, which uses a common survey and set of data collection and cleaning protocols. The data from the survey fuel the “Entrepreneur Data” and “Analyze Entrepreneur Data” tools on the microTracker.org. The site creates an aggregated data set that describes the experiences of MDOs’ clients and allows for comparisons across organizations nationwide that have reported this type of data.

US Microenterprise Census has been conducted periodically since 1992. The census, as its name implies, attempts to capture MDO performance data from a large segment of the industry. This data set fuels the “Industry Data” and “Analyze Industry Data” tools on the microTracker site and allows for comparison across a wide group of organizations that have reported data.



Portfolio quality:

- Percent of portfolio at risk (defined as outstanding balance of loans more than 30 days past due as a percent of total outstanding loans)
- Loan loss rate (defined as net write-offs as a percent of average outstanding loans for the fiscal year)
- Restructured loan rate (defined as the percent of outstanding loans in the portfolio that have been restructured during the fiscal year)
- Average interest rate (defined as the average interest rate of loans disbursed)
- Percent of outstanding loans made to start-ups (defined as the percent of outstanding loans made to businesses that were less than a year old at the time of the loan)

Lending costs:

- Cost per loan (defined as operating costs of the loan program divided by the total number of loans disbursed for the fiscal year)
- Cost per client (defined as the total microenterprise program operating expenses divided by the total number of clients assisted during the course of the fiscal year)
- Operational cost rate (defined as operating costs of the program divided by the average outstanding loans for the fiscal year)

Lending program cost recovery:

- Financial self-sufficiency (defined as earned revenues from lending divided by operating and financial costs of the loan program for the fiscal year)

In addition to the key indicators described above, microTracker collects data on many other metrics that may be of interest to your organization. Additionally, microTracker not only allows microlending organizations to compare and benchmark data to national, region-specific, or peer data; it also provides small-business lending organizations similar metrics to compare and benchmark their data.

A Step-by-Step Guide

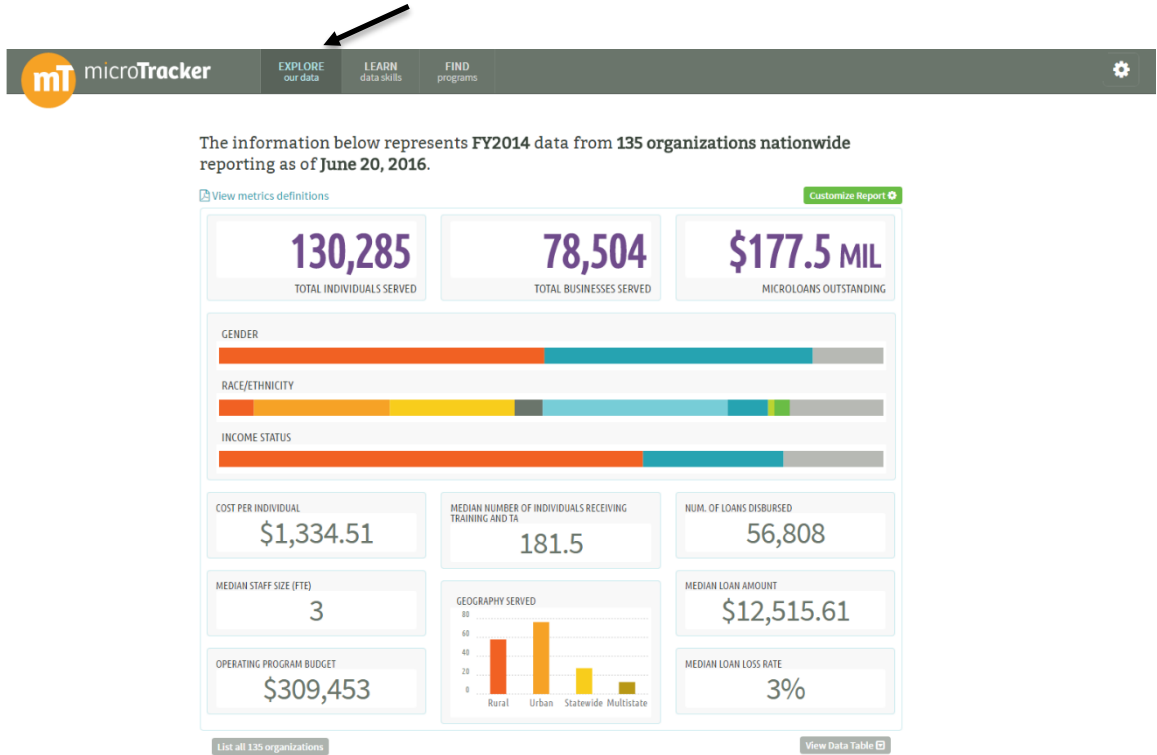
Get your organization started in the benchmarking process by tapping into the resources at your disposal via the microTracker site. The step-by-step guide below illustrates the process that microlending organizations can use to generate benchmarking data related to lending on the microTracker site.

Step 1: Organize the data

First, review and select the metrics from the list above on which your organization collects data or has submitted data to microTracker. You may select all metrics that you collect or focus on specific metrics of most interest to your organization. Create a simple spreadsheet for the data you want to mine on microTracker, so you can compare how your data stack up against peers' data. As an example, the data table below includes columns for data on your organization, all reporting microenterprise development programs, lending-focused programs, statewide programs, and two individual organizations that are particularly relevant comparisons for your organization.

Measures	Your Organization	All Programs Reporting	Credit-Led Programs	Statewide Programs	Peer Program #1	Peer Program #2
# of loans disbursed						
# FTE loan officers						
\$ microloans disbursed						
\$ microloans outstanding at year end						
\$ capital available for microlending						
% deployment rate						
Average loan size						
% portfolio at risk						
% of portfolio outstanding to start-ups						
Loan Loss rate						
Restructured loan rate						
Average interest rate						
Cost per loan disbursed						
Cost per client						
Operational cost rate						
Financial self-sufficiency						

On the microTracker site, select the “EXPLORE our data” option in the microTracker navigation bar. Then, select “Industry Data.” You will come to a page that provides nationwide data reported by microenterprise development organizations. You can view key statistics across all programs that have reported data to microTracker.



Step 2: Start mining the data

In order to mine specific microlending data categories, scroll down to the “Analyze Industry Data” section at the bottom of the industry data page and select the “Microfinance Volume and Performance” category to explore these measures.

Analyze Industry Data
Explore standardized metrics of microenterprise development organizations.

Harness the power of data. MicroTracker.org makes it easy to analyze data from more than 500 US microenterprise programs. Create side-by-side comparisons of microenterprise programs from across the country, or explore metrics for different segments of the industry. You can also drill down to individual states or types of organizations, or view data based on indicators you specify grouped into categories of scale, demographics, costs and efficiencies. For example, you can examine data on rural programs that serve primarily low-income clients, or mature organizations serving urban areas.

Category	Description
Size & Diversity	How many entrepreneurs are microenterprise programs serving? How many microloans are on the street? What is the profile of a microenterprise program's entrepreneurs?
Microfinance Volume and Performance	How risky are microloans? How well are microfinance organizations managing the risk in their lending portfolios? What difference does geography, budget size or focus on low-income clients make on your lending portfolio?
Business Development Services Volume and Performance	What type of business development services (BDS) are being provided to entrepreneurs? How much assistance is provided and how successfully?
Program Cost and Sustainability	Is microenterprise development cost effective? How much does it cost to make a microloan or assist an entrepreneur—or a prospective entrepreneur? How do costs compare across programs serving different populations or geographic regions?

[Home](#) [About microTracker](#) [About EntrepreneurTracker](#) [Contact Us](#)

You will then be taken to the report builder page for the “Microfinance Volume and Performance” data category. The data you will see are the national data on size and diversity measures. If you do not want to pull data on all of these metrics, select the “Customize Report” tool so you can select the indicators relevant to your specific questions and filter the results. You can then use this data to fill in the “All Program Reporting” column in your spreadsheet. As a reminder, the national industry data are pulled from data submitted by microenterprise development organizations (MDOs) through the US Microenterprise Census.

The screenshot displays the microTracker web application interface. At the top, a navigation bar includes the microTracker logo and links for 'EXPLORE our data', 'LEARN data skills', and 'FIND programs'. The main heading is 'Analyze Industry Data', followed by a descriptive paragraph about exploring data and comparing program data with other MDOs. Below this, the specific report title 'Microfinance Volume and Performance' is shown, with a 'Fiscal Year' dropdown set to '2024'. Two buttons are visible: 'Download Report' and 'Customize Report', with a black arrow pointing to the latter. The report content consists of two bar charts. The first chart, 'MICROLENDING VOLUME (#)', compares '# Microloans Disbursed' (approx. 25) and '# FTE Loan Officers' (approx. 1). The second chart, 'MICROLENDING VOLUME (\$)', compares '\$ of Microloan Dollars Outstanding' (approx. \$100,000), '\$ Microloans Disbursed' (approx. \$50,000), and '\$ Total Microloan Capital' (approx. \$1,500,000). Both charts include a 'National' data series represented by a red bar. Each chart has a 'Download' button and a 'View Data Table' link.

Below the main report, a 'Report Filters' sidebar is visible, containing sections for 'Fiscal Year' (set to 2024), 'Indicators' (with a link to 'Access Other Metrics'), 'Data Comparisons' (with a link to 'Access Other Metrics'), and 'Targeting and Scale'. At the bottom of the sidebar are 'Apply Filters' and 'Cancel' buttons.

Select the “Fiscal Year” filter, which will provide you a drop down menu of that shows the fiscal years for which data are available. You can also select the “Indicators” filter and choose indicators you are interested in learning about.

Report Filters

Fiscal Year

Please select the fiscal year for which you would like to view data.

2014

Indicators

Select the specific indicators you would like included on your report.

View metrics definitions

Clear All Indicators

Microlending Volume (#)

☒ # Microloans Disbursed
 ☒ # FTE Loan Officers

Average Loan Size

☒ Mean Microloan Amount
 ☒ Mean Small Business Loan Amount

Other Microfinance Activity (#)

☒ # of Other Microloans Disbursed
 ☒ # of Microloans leveraged, packaged or guaranteed

Small Business Lending (#)

☒ # of Small Business Loans Disbursed
 ☒ # of Small business loans leveraged, packaged or guaranteed

Loans Leveraged, Packaged or Guaranteed (#)

☒ # of Other Microloans Outstanding
 ☒ # of Business IDAs

Microlending Volume (\$)

☒ \$ of Microloan Dollars Outstanding
 ☒ \$ Microloans Disbursed
 ☒ \$ Total Microloan Capital

Microloan Portfolio Performance

☒ % Deployment Rate
 ☒ % Average Interest Rate
 ☒ % Outstanding to Start-up Businesses
 ☒ % Restructured Loans
 ☒ % Loan Loss Rate
 ☒ % Total Portfolio at Risk

Other Microfinance Activity (\$)

☒ \$ of Microloans leveraged, packaged or guaranteed
 ☒ \$ of Other Microloans Disbursed
 ☒ \$ of Other Microloans Outstanding
 ☒ \$ of Business IDAs

Small Business Lending (\$)

☒ \$ of Small Business Loans Disbursed
 ☒ \$ of Small Business Loans Outstanding
 ☒ Total Small Business Capital
 ☒ \$ of Small business loans leveraged, packaged or guaranteed

Small Business Deployment Rate (%)

☒ % Small Business Deployment Rate

To fill out the sample spreadsheet illustrated above, you would choose fiscal year 2014 and check the indicators listed on the spreadsheet.

Report Filters

Fiscal Year

Please select the fiscal year for which you would like to view data.

2014

Indicators

Select the specific indicators you would like included on your report.

View metrics definitions

Select All Indicators

Microlending Volume (#)

☒ # Microloans Disbursed

☒ # FTE Loan Officers

Average Loan Size

☒ Mean Microloan Amount

☐ Mean Small Business Loan Amount

Other Microfinance Activity (#)

☐ # of Other Microloans Disbursed

☐ # of Microloans leveraged, packaged or guaranteed

Small Business Lending (#)

☐ # of Small Business Loans Disbursed

☐ # of Small business loans leveraged, packaged or guaranteed

Loans Leveraged, Packaged or Guaranteed (#)

☐ # of Other Microloans Outstanding

☐ # of Business IDAs

Microlending Volume (\$)

☒ \$ of Microloan Dollars Outstanding

☒ \$ Microloans Disbursed

☒ \$ Total Microloan Capital

Microloan Portfolio Performance

☒ % Deployment Rate

☒ % Average Interest Rate

☒ % Outstanding to Start-up Businesses

☒ % Restructured Loans

☒ % Loan Loss Rate

☒ % Total Portfolio at Risk

Other Microfinance Activity (\$)

☐ \$ of Microloans leveraged, packaged or guaranteed

☐ \$ of Other Microloans Disbursed

☐ \$ of Other Microloans Outstanding

☐ \$ of Business IDAs

Small Business Lending (\$)

☐ \$ of Small Business Loans Disbursed

☐ \$ of Small Business Loans Outstanding

☐ Total Small Business Capital

☐ \$ of Small business loans leveraged, packaged or guaranteed

Small Business Deployment Rate (%)

☐ % Small Business Deployment Rate

Next you can choose **individual programs** to compare to all (or other) microenterprise development organizations (MDOs) that have submitted data to microTracker. You likely will want to see how your own program's results compare to industry-wide results. You may also want to compare to other organizations in your state, peer or sub-groups of organizations with similar characteristics, or specific organizations to benchmark your data against. Use the "Data Comparisons" filter to type in up to six data points which can include national data, your program data, other peer programs' data, or state-specific data.

Data Comparisons

Use this feature to type in specific microenterprise development organizations for which you would like to view data. You can compare up to six data points of nationwide, state, or individual organizations per report.

National x California (CA) x women

Women Entrepreneurs of Baltimore, Inc.
1118 Light St., Suite 101 Baltimore, MD 21230

Women's Business Development Center-IL
8 S. Michigan Avenue Suite 400 Chicago, IL 60603

Women's Initiative for Self Employment (Women's Initiative for Self Employment and Alternativas para Latinas en Autosuficiencia (ALAS))
1398 Valencia Street San Francisco, CA 94110

Women's Southwest Federal Credit Union

▶ Organizational Focus

▶ Area Served

▶ Organizational Type

▶ Staff Size

▶ Program Age

Program Performance Indicators

▶ Program Scale

▶ Demographics

▶ Race and Ethnicity

▶ Costs and Efficiencies

▶ Low Income Status

▶ Microfinance Metrics

Apply Filters

Cancel

In creating peer groups for comparison, you can filter by organizational focus, geographic area served, staff size, organizational type, and program age. For example, if you are a credit-led organization, you may want to compare your organization to lending-focused organizations on key metrics.

Targeting and Scale

To filter aggregate data by client characteristics, program characteristics and program performance indicators click on the headings below.

Program Characteristics

▼ Organizational Focus

- ☐ All Programs
- ☒ Lending focused
- ☐ BDS focused

▼ Area Served

- ☒ All Areas
- ☐ Rural
- ☐ Urban
- ☐ Statewide
- ☐ Multistate

▼ Organizational Type

- ☒ All Types
- ☐ CDC
- ☐ CDFI
- ☐ Credit Union
- ☐ Stand-Alone
- ☐ CAA
- ☐ Network
- ☐ Other

▼ Staff Size

- ☒ All Sizes
- ☐ Fewer than 2 FTEs
- ☐ 2-5 FTEs
- ☐ Greater than 5 FTEs

▼ Program Age

- ☒ Any Age
- ☐ 0-5 Years Old
- ☐ 6-10 Years Old
- ☐ 11+ Years Old

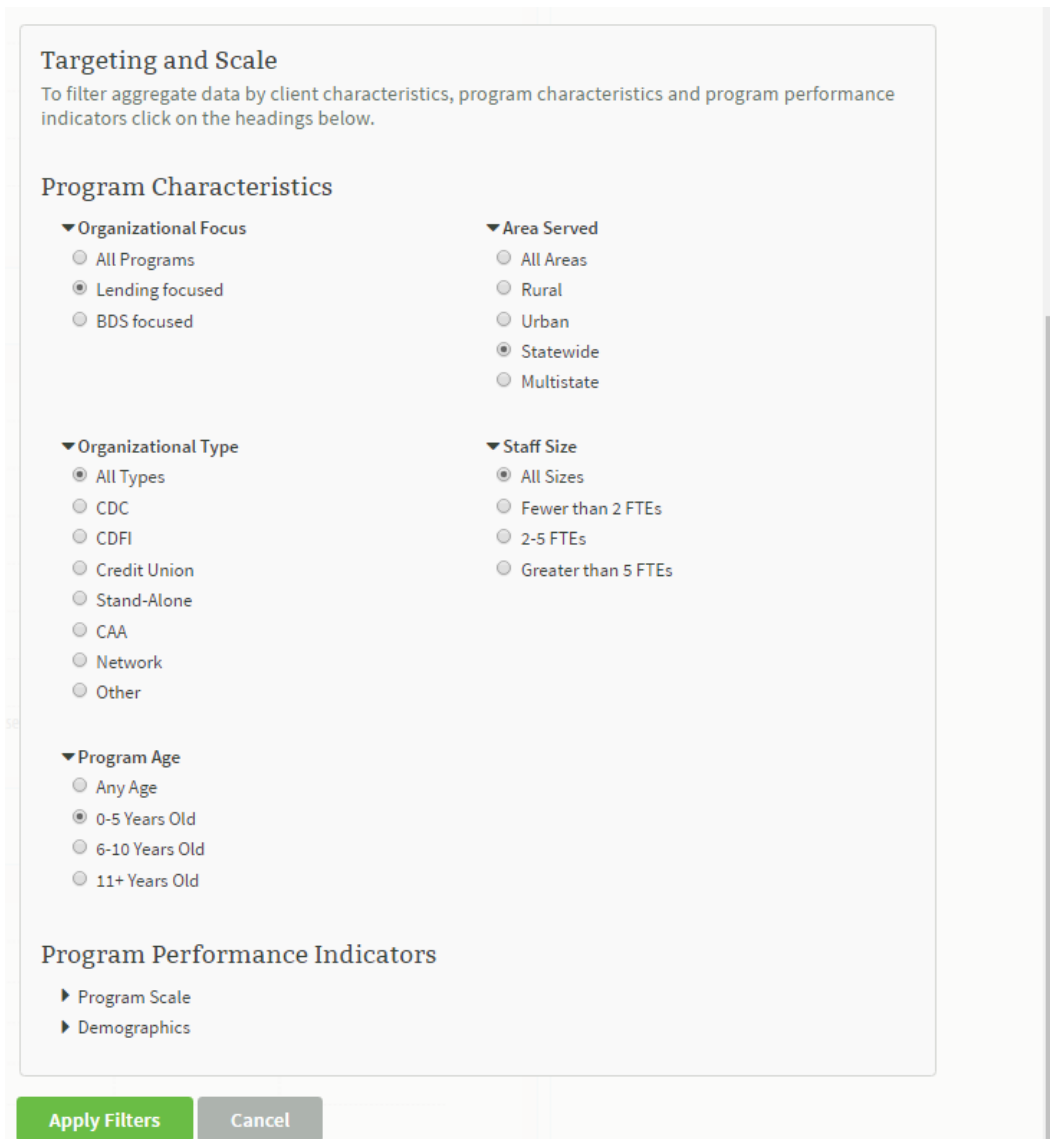
Program Performance Indicators

- ▶ Program Scale
- ▶ Demographics

Apply Filters

Cancel

You may also be interested in comparing your data to those of organizations operating statewide or across other types of geographical areas. You can also filter for multiple targeting and scale categories simultaneously. For example, as shown below, you can filter for lending-focused, statewide programs that are up to five years old.



Targeting and Scale

To filter aggregate data by client characteristics, program characteristics and program performance indicators click on the headings below.

Program Characteristics

- ▼ **Organizational Focus**
 - ☐ All Programs
 - ☒ Lending focused
 - ☐ BDS focused
- ▼ **Area Served**
 - ☐ All Areas
 - ☐ Rural
 - ☐ Urban
 - ☒ Statewide
 - ☐ Multistate
- ▼ **Organizational Type**
 - ☒ All Types
 - ☐ CDC
 - ☐ CDFI
 - ☐ Credit Union
 - ☐ Stand-Alone
 - ☐ CAA
 - ☐ Network
 - ☐ Other
- ▼ **Staff Size**
 - ☒ All Sizes
 - ☐ Fewer than 2 FTEs
 - ☐ 2-5 FTEs
 - ☐ Greater than 5 FTEs

Program Performance Indicators

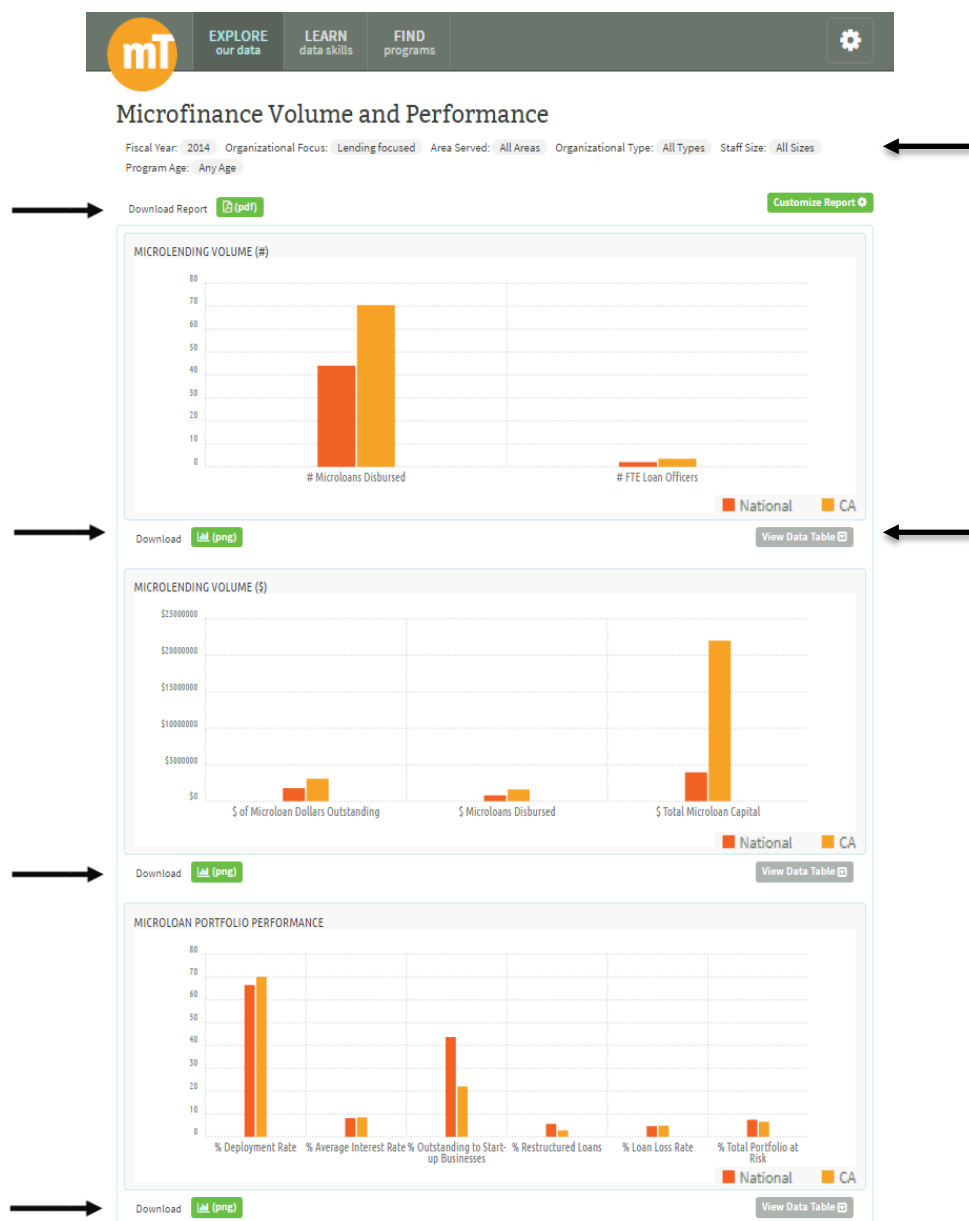
- ▶ **Program Scale**
- ▶ **Demographics**

Apply Filters **Cancel**

Remember, there are many other ways you can refine “Microfinance Volume and Performance” data to generate comparisons to programs similar to your own such as budget size, staff size, percent of minorities or women served, among many others.

Tip! Start by choosing one or two indicators and see how large the pool of reporting organizations is in the peer group you are trying to evaluate.

In the example below, we have chosen to only filter lending-focused organizations and view those results first before filtering for additional program characteristics. The results are displayed in graphs. You can view the filters to your national and state-specific or individual program data below the “Microfinance Volume and Performance” title. The example below shows national volume and performance data compared with lending-focused organizations in California. On the microTracker site, you can use your cursor to hover over the bars to see the indicator values. Additionally, you can also select the “View Data Table” feature to view the data as a table. Furthermore, you can download the data as a PDF report or the graphs as images for easy insertion into reports or slides. Remember that typing in your organization or selected peer organizations in the “Data Comparisons” section of the report will add additional bars to the charts below, allowing you to compare across national or geographical regions and specific MDO programs at a single glance.



When you select the “View Data Table” feature for each graph, you will be able to view the results for your selected measures in table format.

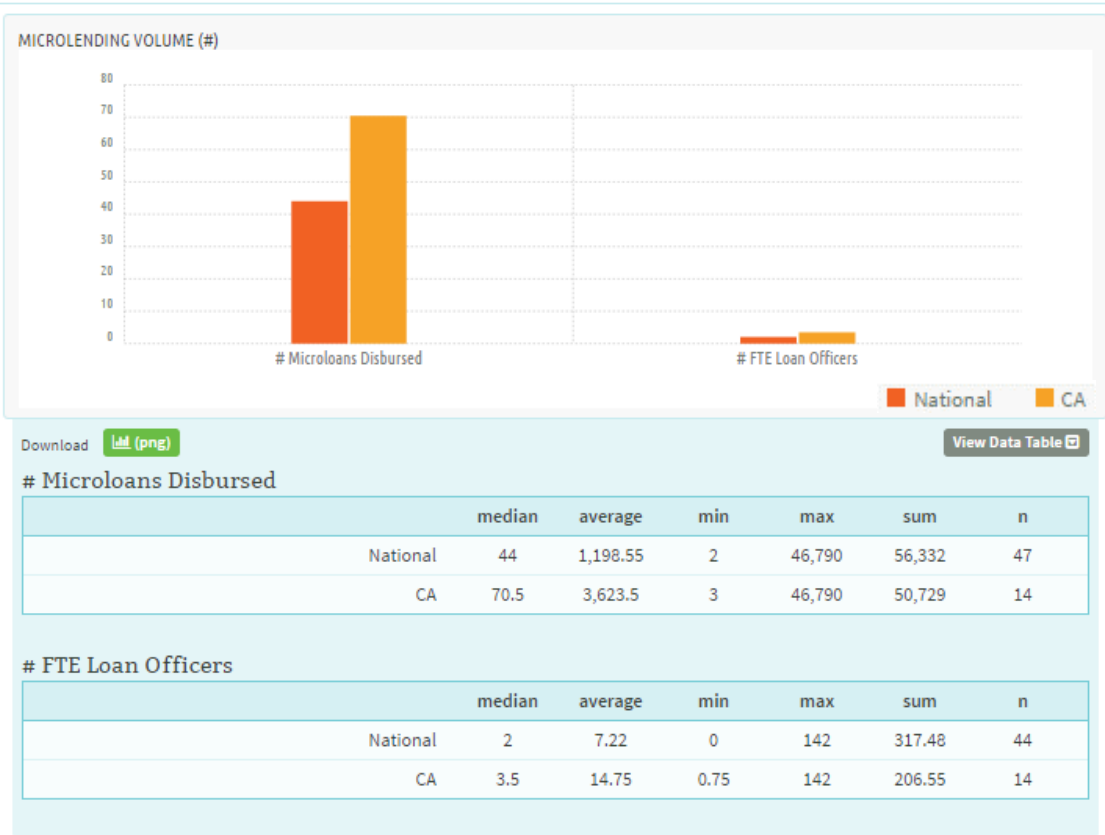
Microfinance Volume and Performance

Fiscal Year: 2014 Organizational Focus: Lending focused Area Served: All Areas Organizational Type: All Types Staff Size: All Sizes
Program Age: Any Age

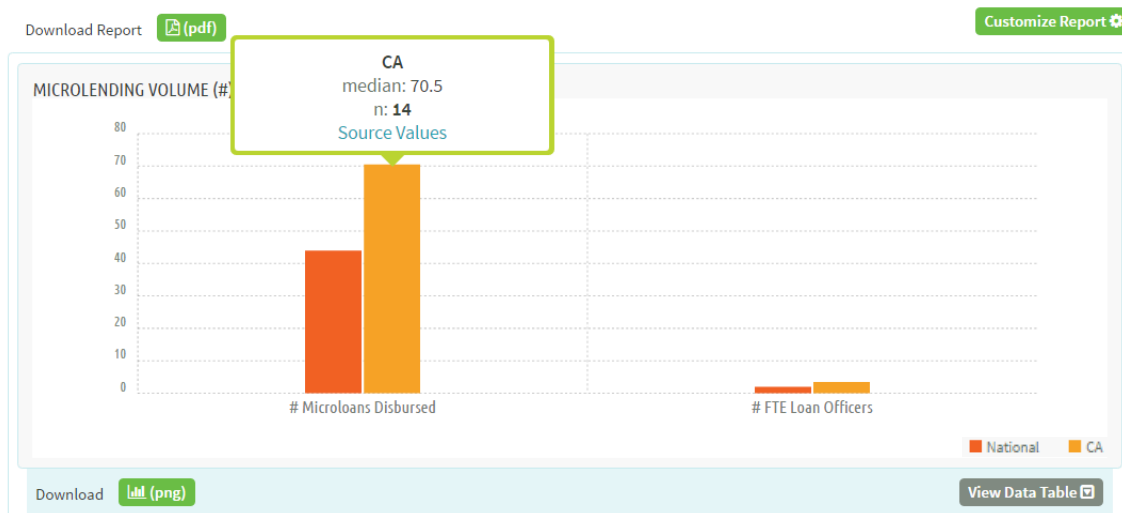
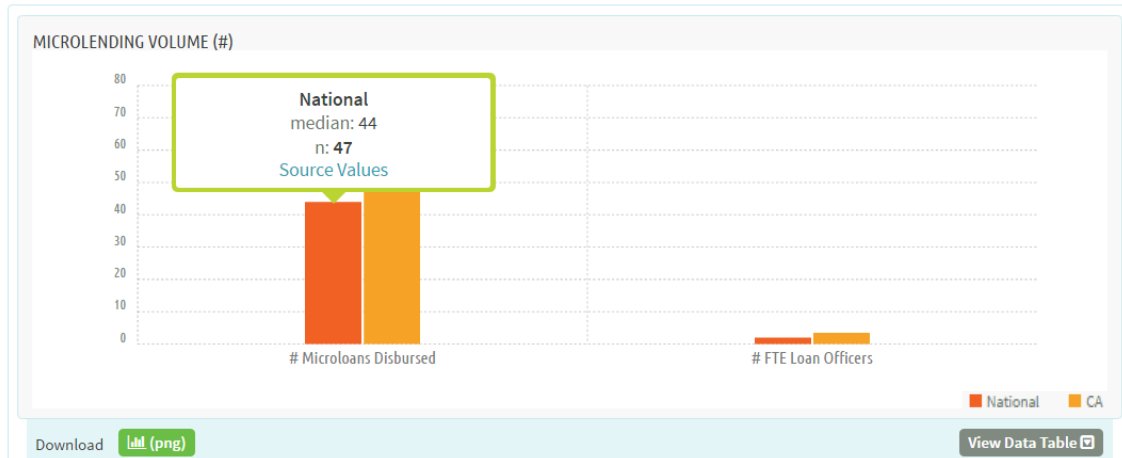
Download Report



Customize Report



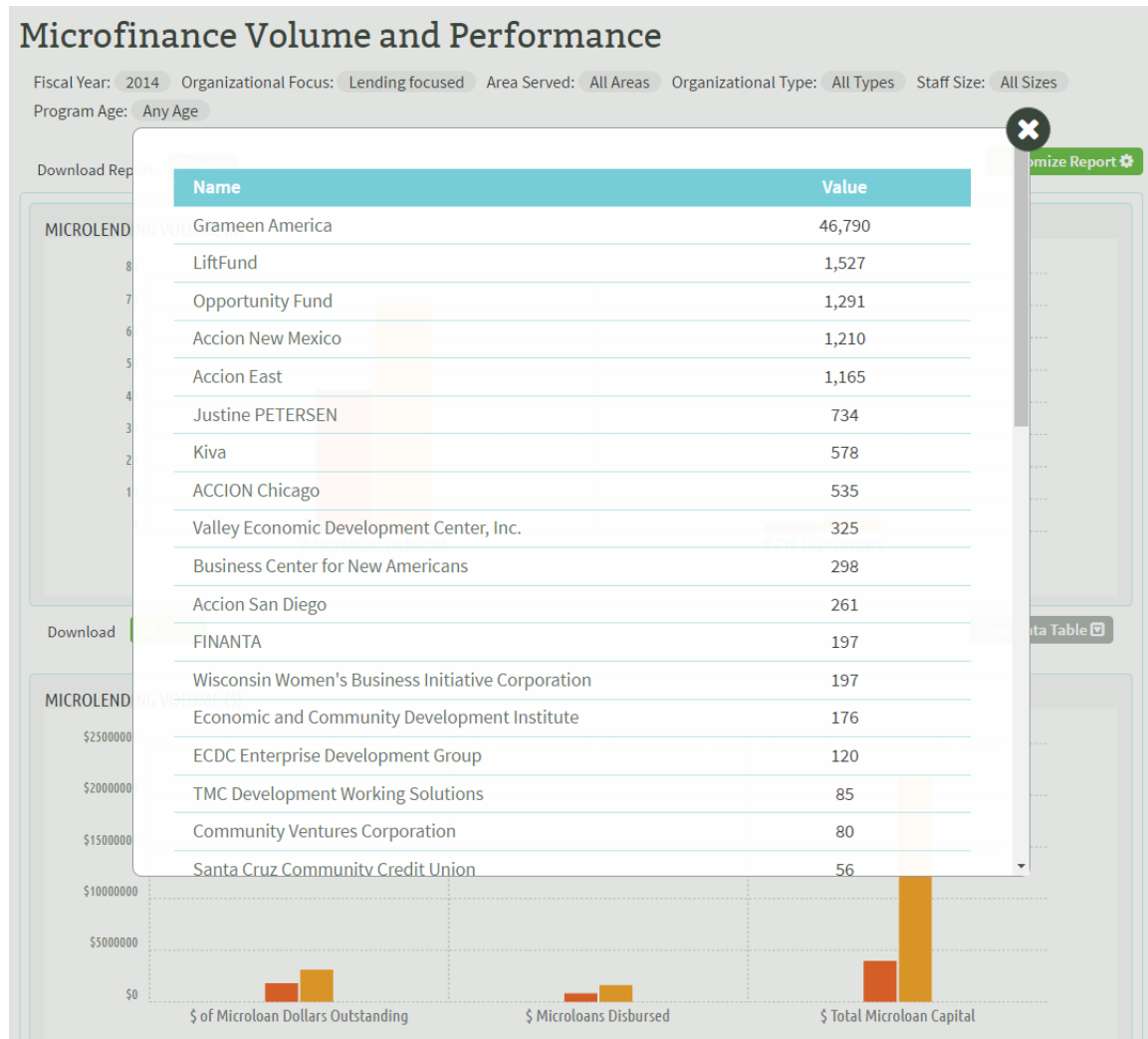
If you hover over the each bar, you can view the median value for each of the indicators you have selected, for California and all other lending-focused organizations nationwide that reported on each measure. In this example, the median microlending volume for lending-focused MDOs nationally is 44 loans per fiscal year while the median for lending-focused MDOs in California is 70 loans per fiscal year.



Step 3: Select your peers

If you double click on the national data bar, you will see a pop-up that lists the 47 lending-focused microenterprise development organizations that reported on a particular indicator to microTracker, in this case microlending volume in 2014.

Tip! This is an excellent way of finding individual organizations against which to benchmark your organization's data.



Using the graphs and data tables, you can fill in the “Microfinance Volume and Performance” indicators in the simple data table you created. Then you can move on to filter for statewide lending-focused programs. Select to expand the “Customize Report” filters and select “Statewide” and the “Lending focused” filters. Remember, you can also type in your organization or peer organizations in the “Data Comparisons” section of the report which will add additional bars to the charts, allowing you to compare national data, data for geographic regions, and data for specific MDO programs.

Data Comparisons

Use this feature to type in specific microenterprise development organizations for which you would like to view data. You can compare up to six data points of nationwide, state, or individual organizations per report.

National
California
california

California FarmLink

303 Potrero Street Suite 29-201 Santa Cruz, CA 95060

California Hispanic Chambers of Commerce

770 L Street, Suite 900 Sacramento, CA 95814

California Resources and Training (CARAT)

436 14th Street, Suite 425 Oakland, CA 94612

California Native Entrepreneur Opportunity Fund

732 North Market Blvd. Sacramento, CA 95834

Organizational Focus

☐ All Programs
☒ Lending focused
☐ BDS focused

Area Served

☐ All Areas
☐ Rural
☐ Urban
☒ Statewide
☐ Multistate

Organizational Type

☒ All Types
☐ CDC
☐ CDFI
☐ Credit Union
☐ Stand-Alone
☐ CAA
☐ Network
☐ Other

Staff Size

☒ All Sizes
☐ Fewer than 2 FTEs
☐ 2-5 FTEs
☐ Greater than 5 FTEs

Program Age

☒ Any Age
☐ 0-5 Years Old
☐ 6-10 Years Old
☐ 11+ Years Old

Once you have filled out your data table on indicators related to microfinance volume and diversity, you may also be interested in additional data indicators related to program cost and sustainability. To mine for this additional data you can select the “Add Another Report” option at the bottom of the graphs you have already created. In doing so, a pop-up will show you the other categories of industry data. Choose the “Program Cost and Sustainability” category.

The screenshot displays the microTracker web application. At the top, there is a navigation bar with the microTracker logo and links for 'EXPLORE our data', 'LEARN data skills', and 'FIND programs'. Below this, a bar chart titled 'MICROLOAN PORTFOLIO PERFORMANCE' compares National and CA data across six indicators: % Deployment Rate, % Average Interest Rate, % Outstanding to Start-up Businesses, % Restructured Loans, % Loan Loss Rate, and % Total Portfolio at Risk. A green button labeled 'Add Another Report' is located below the chart, with an arrow pointing to it. Below the chart, a navigation bar contains links for 'Home', 'About microTracker', 'About EntrepreneurTracker', and 'Contact Us'. A large pop-up window titled 'Industry Data' is overlaid on the chart. It contains four categories: 'Size & Diversity', 'Microfinance Volume and Performance', 'Business Development Services Volume and Performance', and 'Program Cost and Sustainability'. The 'Program Cost and Sustainability' category is highlighted with a green button. At the bottom of the pop-up, there are links for 'Download' and 'View Data Table'.

After choosing this additional category of industry data indicators, the graphs for national “Program Cost and Sustainability” metrics will automatically be added under the “Microfinance Volume and Performance” graphs you have already created. Again, select the “Customize Report” option and choose indicators of interest to you. Based on the original table you created, you are interested in 2014 cost per client, cost per microloan disbursed, operational cost rate, and financial self-sufficiency indicators.

Fiscal Year

Please select the fiscal year for which you would like to view data.

2014

Indicators

Select the specific indicators you would like included on your report.

[View metrics definitions](#)

Select All Indicators

Microenterprise Program Costs <ul style="list-style-type: none"> <input type="checkbox"/> \$ Cost Per Individual Served <input type="checkbox"/> \$ Cost per Businesses Served <input checked="" type="checkbox"/> \$ Cost per Clients Served <input checked="" type="checkbox"/> \$ Cost Per Microloan Disbursed 	Microenterprise Program Budget Sources <ul style="list-style-type: none"> <input type="checkbox"/> Earned <input type="checkbox"/> Federal <input type="checkbox"/> State <input type="checkbox"/> Private <input type="checkbox"/> Local <input type="checkbox"/> Other <input type="checkbox"/> Individual
Microenterprise Program Budget <ul style="list-style-type: none"> <input type="checkbox"/> \$ Total Operating Income <input type="checkbox"/> \$ Total Expenses 	Microenterprise Program Financial Self-Sufficiency <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Short-term Financial Self-Sufficiency
Staff Efficiency Measures <ul style="list-style-type: none"> <input type="checkbox"/> Individuals per Direct Service Provider <input type="checkbox"/> Clients per Direct Service Provider 	Microenterprise Program Operational Cost Rate <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Operational Cost Rate

Data Comparisons

Use this feature to type in specific microenterprise development organizations for which you would like to view data. You can compare up to six data points of nationwide, state, or individual organizations per report.

National
California (CA)
california

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436 14th Street, Suite 425 Oakland, CA 94612

California Native Entrepreneur Opportunity Fund

738 North Market Blvd. Sacramento, CA 95834

Organizational Focus
Area Served

☐ All Programs
☒ Lending focused
☐ BDS focused

You can type in your organization or peer organizations in the “Data Comparisons” section of the report, which will add additional bars to the charts, again allowing you to compare data across the nationwide values, data for geographic regions, and data for specific MDO programs. Remember, you can also filter for program characteristics (organizational focus, geographical areas served, staff size, organizational type, and program age) and view these graphs and data tables.

Common Comparisons

- **All programs reporting:** gives you the broadest look at the field with data for all programs reporting on that measure nationwide.
- **Program focus:** distinguishes between an organization’s main activities — lending or training.
- You can also cut the data by **Geography, Budget, Staff Size, Volume** etc.

Step 4: Understand the results and use the data

You can add this additional information to your data table and then update and filter for other program characteristics using the “Customize Report” option. After going through the various categories of data available on microTracker, your data table should now be complete, with side-by-side comparisons with nationwide data, statewide data, and peer organizations’ data. Based on these data, you can determine where your organization is excelling, where it is on par, or where there may be opportunities for improvement.

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