



This pdf is a printable version of the online U.S. Microenterprise Census tool. To submit your data, please visit [microTracker.org](http://microTracker.org) and use the online U.S. Microenterprise Census tool.



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## The U.S. Microenterprise Census

The U.S. Microenterprise Census is an online survey that counts and collects data on the microenterprise industry. Microenterprise development organizations across the country report data on the scale, scope, and performance of their activities to the Census every year. The data you report to the Census is a crucial tool to help build the industry and make the case for your work.

Please provide the name of your organization.

Potential matches for your organization may pop-up as you enter the organization name. If you see your program listed, please click on it as this will pre-fill your contact data and ensure your past Census data is connected to this year's Census.

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Please provide the name of your organization.

Women's  
1315 Walnut Street, Suite 1116 Philadelphia, PA 19107

Women's Business Center, Inc (Southern AL) (Women's Business Center of Southern Alabama)  
1301 Azalea Road, Suite 201A Mobile, AL 36693

Center for Black Women's Wellness, Inc. (Women's Economic Self-Sufficiency Program)  
477 Windsor St., Suite 309 Atlanta, GA 30312

Wisconsin Women's Business Initiative Corporation  
1533 N. RiverCenter Drive Milwaukee, WI 53212

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Start by typing in your organization's name. If you have submitted data in a previous year, the Census tool will find your organization.



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[View U.S. Microenterprise Census Survey](#)

**Please select the fiscal year you will be submitting data for.**

☐ 2015 ☒ 2016

### Program Profile

**Please enter the organization information you would like listed for your program in microTracker.**

Organization Name\*

Microworks USA

Program Name (if different from organization name above.)

Business Academy

Website

Year program began

☐ Don't Know

Mission Statement\*

Our mission is to help our clients start and grow their businesses so they can support their families' financial well-being.

**Please provide the address of your microenterprise program as you would like it to appear in microTracker.**

Main Address\*

100 Main Street

City\*

Springfield

State\*

Illinois

Zip\*

62701

**Do you have additional locations where you provide microenterprise services?**

[Add another location](#)

**Please enter the contact information you would like listed for your program in microTracker.**

Primary Contact Name

Jane Diaz

Job title

Email\*

jane@microworksusa.org

Phone\*

217-555-5555

Save

\* required

By submitting data, you acknowledge that microTracker has the right to clean and publish your data publicly on microTracker.org.

If you have responded to the Census before, this page will be pre-filled. Just review it and keep moving!

The Census tool lets you preview all the questions before you start filling out the survey. It has every possible question listed but, your survey may be shorter depending on your answers.

Make sure you enter YOUR information here—you, the person filling out the survey!



# The 2016 U.S. Microenterprise Census

Let's get Started

## Program Information

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### 1 Is your program a member of any of the following organizations?

- ☐ Alabama Microenterprise Network, AL
- ☐ California Association for Microenterprise Opportunity, CA
- ☐ Georgia Micro Enterprise Network, GA
- ☐ Native CDFI Network
- ☐ Nebraska Enterprise Fund, NE
- ☐ Washington State Microenterprise Association, WA
- ☒ Not a member of a SMA
- ☐ Don't know

### 2 Please describe the geographic areas your microenterprise program serves.

(Please be as specific as possible, include county names and zip codes, if applicable, for example Cook County, Illinois or zip codes 22153-22156, VA, etc.)

Sangamon County



### 3 Which of the following best describes your overall organization?

Please select one.

- ☐ Community Economic Development Organization – your microenterprise program is part of a larger community or economic development organization such as a community development corporation (CDC), economic development corporation, housing agency, rural development organization, or chamber of commerce.
- ☐ Lending Organization – your microenterprise program is part of a larger financial organization such as a CDFI, community development loan fund, credit union or bank that offers a range of financial products including microenterprise loans.
- ☒ Stand-Alone Microenterprise Organization – your organization only provides microenterprise products and services and is not part of a larger organization.
- ☐ Human Service Organization – your microenterprise program is part of a human service organization such as a community action agency, education or training agency, college or university, or social services-agency.
- ☐ Network of Multiple Microenterprise Programs
- ☐ Other

### 3a Please select any designations that apply to your organization.

Please check all that apply.

- ☒ Certified Community Development Financial Institution (CDFI)
- ☐ Native Community Development Financial Institution (CDFI)
- ☐ Office of Refugee Resettlement Microenterprise Development Grantee
- ☐ Small Business Administration Microloan Intermediary
- ☐ Small Business Development Center (SBDC)
- ☒ Women's Business Center (WBC)
- ☐ Other

### 4 Where did your program provide services?

Please check all that apply.

- ☒ Rural ☐ Urban ☐ Statewide ☐ Multistate ☐ Don't Know

### 5 Is your program primarily training/technical assistance-led or financing/credit-led (if forced to choose only one)?

- ☒ Training/Technical Assistance-Led ☐ Financing/Credit-led ☐ Don't Know

### 6 What is your program's fiscal year?

January-December



Save & Continue

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# The 2016 U.S. Microenterprise Census

15% Complete

## Microfinance Products and Services

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### 7 Do you directly provide microenterprise loans up to \$50,000?

☒ Yes ☐ No ☐ Don't Know

Do you lend? When you answer No to #7, you will no longer be asked questions about microfinancing.

### 8 Please check the other types of microfinancing you offer.

Please check all that apply.

- ☐ NA, we did not offer any other microfinancing
- ☐ Credit-builder Loans
- ☒ Individual Development Accounts (IDAs)
- ☐ Microgrants
- ☐ Microequity
- ☐ Don't Know
- ☐ Other saving services or microfinancing products

This page will also pre-fill with answers to the survey you provided in the past. Look it over to make sure it is still accurate and select save to move on!

### 9 Please indicate the range of interest rates you charge for your microloans.

Min

8.0%

Max

10.0%

☐ Don't Know

Please enter your response in a percentage format. For example, enter "5" for 5%.



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**10 Please indicate your average interest rate.**

☐ Don't Know

**11 What fees do you charge?**

**12 What type of microenterprise lending does your program do?**

Please check all that apply.

- ☒ Individual/Business Lending
- ☐ Group/Peer Lending
- ☐ Don't Know
- ☐ Other

**13 Which of the following types of Individual Development Accounts (IDAs) does your program offer?**

Please check all that apply.

- ☒ Business IDAs
- ☐ Housing IDAs
- ☐ Education IDAs
- ☐ Don't Know
- ☐ Other



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**14 Does your program offer Business Loans greater than \$50,000?**

☒ Yes ☐ No ☐ Don't Know

**15 What is your maximum business loan amount?**

☐ Don't Know

**16 Do you document or track applicants' credit scores?**

☐ Yes ☒ No ☐ Don't Know

**17 Do you report borrowers' credit performance to credit bureaus directly or through another organization?**

☒ Yes ☐ No ☐ Don't Know

**18 Do you leverage, package or guarantee micro or small business loans made by another financial provider?**

Leveraged, packaged or guaranteed loans are business loans that your program was instrumental in securing for microentrepreneurs from a bank or other source of credit.

- Loans leveraged: loans made by another financial institution in conjunction with a direct loan made by your organization, where your loan was part of a larger, multi-lender financing strategy
- Loans packaged: loans made by another financial institution to a client of your program as a result of your assistance in finding a qualified borrower and assistance in the preparation of the loan application
- Loans guaranteed: where the repayment of loans made by another financial institution are guaranteed by your program, and your program carries an appropriately funded loan loss reserve.

☒ Yes ☐ No ☐ Don't Know

**Save & Continue**

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# The 2016 U.S. Microenterprise Census

41% Complete

## Business Development Services

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### 19 Do you provide Business Training or Technical Assistance?

Please check all that apply.

- ☒ Business Technical Assistance (one-on-one assistance)
- ☒ Business Training (group based instruction)
- ☐ NA, we did not offer any training or technical assistance.
- ☐ Don't Know

Do you provide training or TA? If you answer "NA" to #19, you will not be asked any more business development services questions.

### 20 What other business development services does your organization provide?

Please check all that apply.

- ☒ NA, we did not offer any other business development services.
- ☐ Coaching/Mentoring
- ☐ Access to Market Services
- ☐ Financial Literacy/Financial Education/Coaching
- ☐ Credit Counseling/Coaching
- ☐ Tax Preparation
- ☐ Case Management Services
- ☐ Business Incubation
- ☐ Technology Services
- ☐ Self-Employment Assistance Program Training
- ☐ Don't Know
- ☐ Other training or technical assistance services

This page will also pre-fill with answers to the survey you provided in the past. Look it over to make sure it is still accurate and select save to move on!

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## The 2016 U.S. Microenterprise Census

45% Complete

### Demographic Information

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#### 21 How many **individuals** did you serve through your microenterprise program in FY2016?

☐ Don't Know

#### 22 How many **businesses** did you serve in FY2016?

(including existing businesses and those started during FY2016)

☐ Don't Know

☒ We define someone as being in business if they have made sales or taken steps to formalize (such as securing a business license). When you report the number of businesses served in FY2016, count individuals who had a business when they first came to your program, plus those individuals who started a business during FY2016. Your "businesses served" count will likely differ from your "individuals served" count if your organization served individuals during FY2016 who had not yet started a business by the end of the fiscal year. If you worked with individuals who operated a business jointly, count one business. However, if an individual operated more than one business, each of those businesses should be counted.

We rely on you to provide accurate numbers as opposed to loose estimates. Please be as precise as you can!

#### 23 How many of the **110** individuals your organization served received a significant level of service in FY2016?

☐ Don't Know

☒ A significant service is one that your program believes can be traced to a client's business or personal outcome(s) after that client exits your program. More specifically, FIELD defines a client as someone who: 1) had an active, outstanding microloan or other microfinancing product with the program during the FY and/or 2) received at least a significant number of hours of business development services (training, T.A., coaching, membership services, etc.) from the program during the FY (a common rule of thumb is 10 hours). You can think of the number of individuals that received a significant level of service as the number of clients you served.

#### 24 Would you like to report demographics and income data on individuals (people that received any level of service) or clients (people that received a significant service)?



#### 25-27 These questions are not applicable due to your response to **Question 24**

[Show hidden questions](#)

[Save & Continue](#)

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**24 Would you like to report demographics and income data on individuals (people that received any level of service) or clients (people that received a significant service)?**

Clients

**25 What was the gender of the 65 people you served in FY2016?**

# of Women

40

# of Men

25

# of Other

# of Unknown

⚠ Values must add up to 65.

**26 What was the ethnicity or race of the 65 people you served in FY2016?**

Mixed-Race

5

African American/African-Born

25

Latino / Hispanic

15

Native American/Alaska Native

5

White / Caucasian

10

Asian / Pacific Islander

5

Other

Unknown

⚠ Values must add up to 65.

**27 Indicate the business status of the 65 people you served in FY2016:**

# that were NOT operating a business at intake (were at idea or feasibility stage)

35

# that WERE operating a business at intake (made sales or took steps towards formalizing)

25

# of Unknown

5

⚠ Values must add up to 65.

Save & Continue

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54% Complete

## Low-Income Measures

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### 28a Do you track the household incomes of your participants or clients relative to HUD Low-Income Limits (80% of area median income)?

- ☒ Yes, we track incomes relative to HUD Low-Income Limits.  
☐ No, we do not track incomes relative to HUD Low-Income Limits.

### 28b What was the income status at intake of the people you served during FY2016 using HUD low-income limits (80% of area median income)?

|                              |                                 |
|------------------------------|---------------------------------|
| # at or below 80% HUD Median | <input type="text" value="40"/> |
| # above 80% HUD Median       | <input type="text" value="20"/> |
| # of Unknown                 | <input type="text" value="5"/>  |

⚠ Values must add up to 65.

☒ Guidelines published by the [U.S. Department of Housing and Urban Development](#) may help in calculating this number.

**Save & Continue**

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58% Complete

This section will be hidden if you indicate that you do not provide training or TA.

## Business Development Service Performance

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**29** How many of the **110** individuals served by your microenterprise program received business development services in FY2016?

☐ Don't Know

☒ Business Development Services (BDS) are non-financial resources, which include training and technical assistance, access to markets services, technology services, and a wide array of others designed to help entrepreneurs start and grow their businesses.

**30** How many of the **110** individuals who received business development services participated in group trainings in FY2016?

☐ Don't Know

☐ NA, we did not provide group-based trainings in FY2016

**31** Please tell us, on average, how many hours of training you provided per individual in FY2016?

☐ 0-9 hours ☒ 10-20 hours ☐ 21-30 hours ☐ 31-40 hours ☐ 41+ hours ☐ Don't Know

**32** How many of the **110** individuals received one-on-one technical assistance (TA) in FY2016?

☐ Don't Know

**33** On average, how many hours of technical assistance did you provide per individual in FY2016?

☒ 1-4 hours ☐ 5-9 hours ☐ 10-14 hours ☐ 15-19 hours ☐ 20-30 hours ☐ 30+ hours ☐ Don't Know

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This section will be hidden if you indicate that you do not provide microloans.

## The 2016 U.S. Microenterprise Census

68% Complete

### Microfinance Volume and Performance

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**34** Please tell us the **number** of business microloans (up to \$50,000) **disbursed** in FY2016.

☐ Don't Know

**35** Please tell us the **total dollar value** of business microloans (up to \$50,000) **disbursed** in FY2016.

☐ Don't Know

**36** Please tell us the **number** of business microloans (up to \$50,000) **outstanding** on the last day of FY2016.

☐ Don't Know

**37** Please tell us the **total dollar value** of business microloans (up to \$50,000) **outstanding** on the last day of FY2016.

☐ Don't Know



**38 How many full-time equivalent microloan officers did you have in FY2015?**

☐ Don't Know

☒ In calculating the number of full-time equivalents, part-time employees should be aggregated to full-time employees.

**39 What was the total amount charged off (net of any recoveries) in microloans in FY2015?**

☐ Don't Know

**40 Please tell us the total dollar value of business microloans (less than \$50,000) outstanding on the last day of FY2014.**

Because your amount outstanding varies over time, we calculate an average amount outstanding by averaging your portfolio outstanding at the end of FY2014 and that at the end of FY2015. Average amount outstanding is then used in calculating your Loan Loss Rate.

☐ Don't Know

#40 will prefill if you filled out the survey last year.

**41 Please indicate the following data on past-due loans in your microloan portfolio on the last day of FY2015:**

Please report the entire balance of the past-due loan, not just the amount that is past due.

| Days Past Due | # of Loans                     | \$ of Loans                          |
|---------------|--------------------------------|--------------------------------------|
| 31-60         | <input type="text" value="2"/> | <input type="text" value="\$8,000"/> |
| 61-90         | <input type="text" value="0"/> | <input type="text"/>                 |
| 91-120        | <input type="text" value="0"/> | <input type="text"/>                 |
| 120+          | <input type="text" value="1"/> | <input type="text" value="\$2,000"/> |
| Grand Total   | 3                              | \$10,000                             |

Save & Continue

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83% Complete

## Staff and Budget Information

[Go to Section ▼](#)

**42 Please enter the number of paid full-time equivalent staff (FTEs) dedicated to the microenterprise program in FY2016.**

3

☐ Don't Know

☒ In calculating the number of full-time equivalents, part-time employees should be aggregated to full-time employees.

**43 Please provide your total microenterprise program operating income for FY2016.**

\$250,000

☒ Please report your operating income for FY2016. Operating income should not include microloan capital, simply the money generated for operating your microenterprise program.

**44 Please list the 5 largest sources of funding for your microenterprise activities (for either operations or loan capital) for FY2016.**

For example, the SBA Microloan Program, the Bank of America Foundation, the United Way, etc.

1. SBA Microloan Program

2. United Way

3. Smith Family Foundation

4.

5.

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# The 2016 U.S. Microenterprise Census

This section will be hidden if you indicate that you do not provide IDAs.

89% Complete

## IDA Volume

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**45** Please tell us the **number** of individual development accounts intended for businesses open during FY2016.

☐ Don't Know

**46** Please tell us the **dollar amount contributed by individuals** (not including match) in individual development accounts intended for businesses during FY2016.

☐ Don't Know

**47** Please tell us the **dollar amount matched by your organization** in individual development accounts intended for businesses during FY2016.

☐ Don't Know

[Save & Continue](#)

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## The 2016 U.S. Microenterprise Census

95% Complete

### Client Outcomes

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#### 48 How many new businesses were started by individuals your microenterprise program served in FY2016?

☐ Don't Know

#### 49 How many paid jobs were created or retained by the businesses you worked with in FY2016?

Not including the owner. Paid jobs includes both formal employees and contractors. Please only count those jobs created by your microenterprise clients.

Full-time jobs (on average 35 hours or more per week throughout the year)

Part-time jobs (on average less than 35 hours per week throughout the year)

Seasonal jobs (full-time or part-time, but for only a portion of the year)

Unknown full-time/part-time status

#### 50 How do you know how many jobs were created and/or retained?

- ☐ Based on projections in loan applications
- ☐ We track people who voluntarily report this data
- ☒ We survey a sample of individuals served
- ☐ We survey all individuals served
- ☐ Don't Know
- ☐ Other

[Save & Continue](#)

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# The 2016 U.S. Microenterprise Census

100% Complete

## Wrap Up

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**Is there anything you'd like to explain about your data?**

**Browse to the appropriate file if you would like to attach an annual report or financial statements to your microTracker program profile.**

Allowed file formats are .pdf, .xls, .doc, and .txt. Maximum file size: 32 MB

No file chosen

[Save](#)

[Submit Census](#)

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