

IMPACT MATRIX

OUTCOME	INDICATOR(S)	DEFINITIONS	SUGGESTED METRICS/TOOLS
EXAMPLE -- IMPACT GOAL: WEALTH CREATION			
SAVINGS	<i>Increase in savings account balance(s)</i>	<i>Total dollar amount in all savings accounts for loan and long-term technical assistance clients.</i>	<i>Personal balance sheet amount of assets listed in savings account(s) line item collected at baseline and follow-up.</i>
ASSET CREATION	<i>Increase in the number of homes financed by NCDFI</i>	<i>Number of native borrowers whose loan purpose is for home purchase in a defined time period.</i>	<i>Loan purpose on application and in loan software.</i>
	<i>Increase in the number of homes rehabilitated, financed by NCDFI</i>	<i>Number of native borrowers whose loan purpose is for home rehabilitation/repair in a defined time period.</i>	<i>Loan purpose on application and in loan software.</i>
	<i>Increase in the number of businesses started, financed by NCDFI</i>	<i>Number of native business borrowers whose loan purpose is for business start-up in a defined time period.</i>	<i>Loan purpose on application and in loan software.</i>
	<i>Increase in the number of businesses expanded, financed by NCDFI</i>	<i>Number of native business borrowers whose loan purpose is for business expansion in a defined time period.</i>	<i>Loan purpose on application and in loan software.</i>
	<i>Increase and/or establishment of credit score</i>	<i>Average score established by those who are either credit invisible (no credit history at all) or unscorable (often too little active credit history – otherwise known as stale -- or too short of an active credit history). And/or Change in score between baseline and follow-up.</i>	<i>Soft or hard credit pull at baseline and follow-up.</i>
	<i>Increase in net assets/net worth</i>	<i>Total dollar amount of all assets compared to all liabilities to calculate net worth (total liabilities subtracted from total assets)</i>	<i>Personal balance sheet collected at baseline and follow-up.</i>
	<i>Increase contribution and total amount in long-term investment related accounts</i>	<i>Total amount in all investment related accounts, including retirement accounts, mutual funds, stocks, bonds, and real estate.</i>	<i>Personal balance sheet amount of assets in long-term investment accounts collected at baseline and follow-up.</i>

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