



Impact Measurement

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Why Measure Impact?

- Support of business strategy –
What gets measured gets done
- Communications:
Advocacy, Marketing, Fundraising
- Reporting requirements:
CDFI Fund and other funders

Vision, Mission, Core Values

Vision: To provide responsible, responsive and innovative financial products and financial development services to people, businesses and communities across the rural Mid-South with a particular focus on un/underbanked & low-wealth people—while developing a sustainable and scalable CDFI model.

Mission: To create economic opportunity in our target markets.

Core Values:



Theory of Change



10 Year Goals



Housing

10,000 people supported in attaining affordable housing



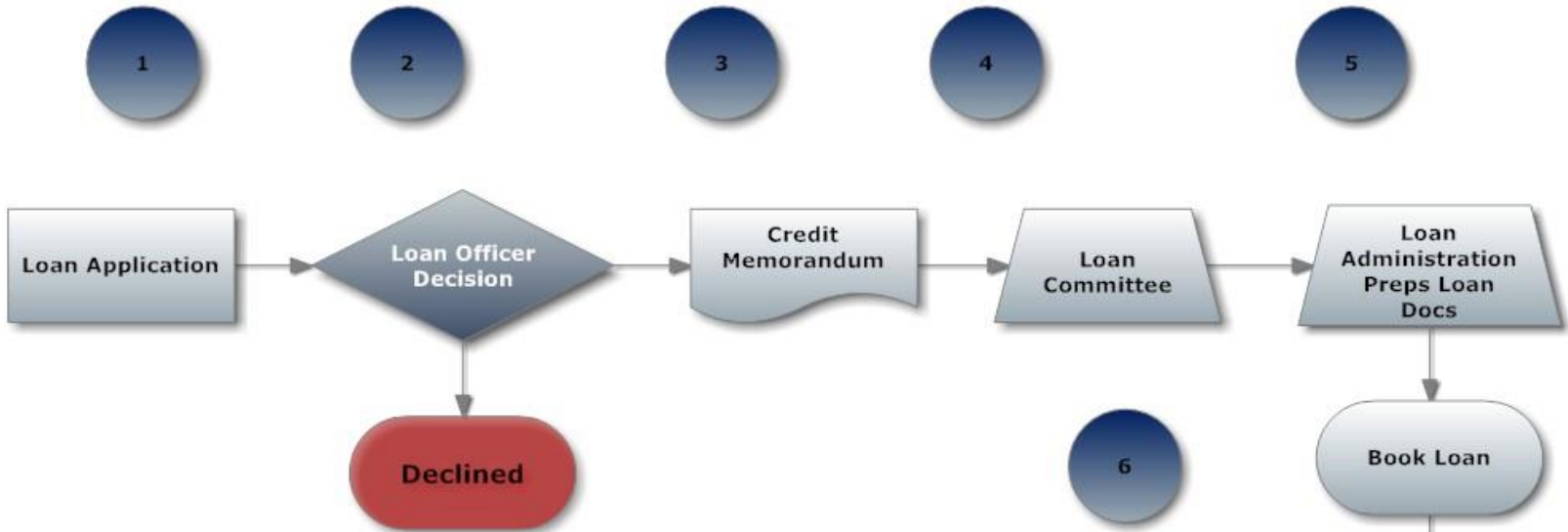
Entrepreneurship

100,000 jobs supported



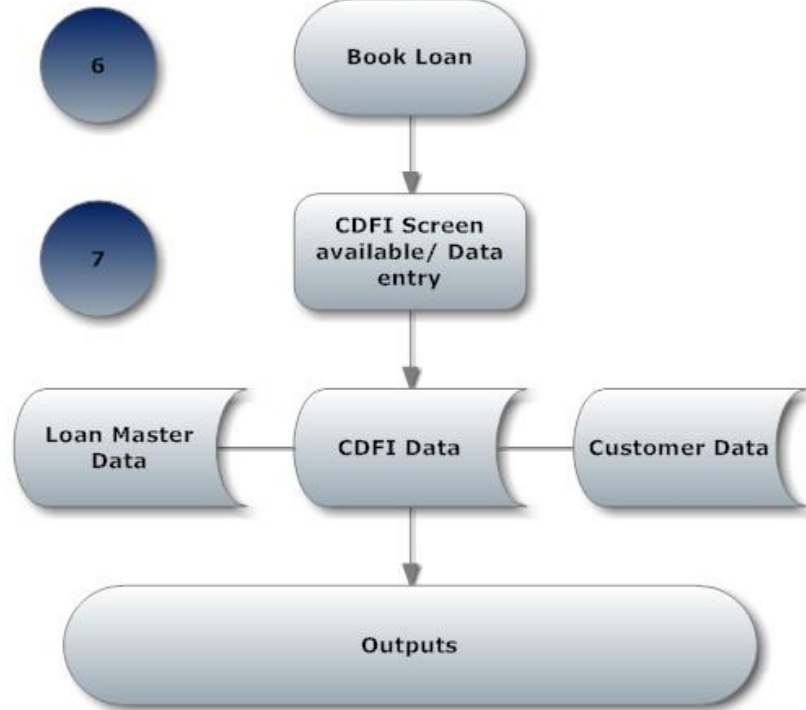
Savings

1,000,000 people empowered to save



CDFI Data Flow Example Only



1. Loan Application Received (Paper Today)
2. Loan Officer decides to proceed
3. Loan Officer develops Credit Memorandum
4. If needed Loan Committee Reviews and Approves/Declines
5. Loan Admin 'Prints' Docs and Gathers Data to Book Loan
6. Loan is booked
7. CDFI screen becomes available/completed by Loan Officer
8. Reporting, Output, and Exceptions Report




Data Collection

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Settings Window Help Main REPORTING NEW BUSINESS SIBANKING TOOLBOX IMAGING

Home  Southern Bancorp Building communities. Changing lives. 

Quick Launch  **CDFI - New** Version 5.0.18.25950 Close

Account Number:

Account Type:

Business

CDFI Record Type:

Ever Been Banked

Rejected by Other Bank or Credit Union

Guarantee

Race Code:

Gender:

City Code:

State Code:

County Code:

Census Tract:

Agreement Code:

Amortization Type:

Income Amount:

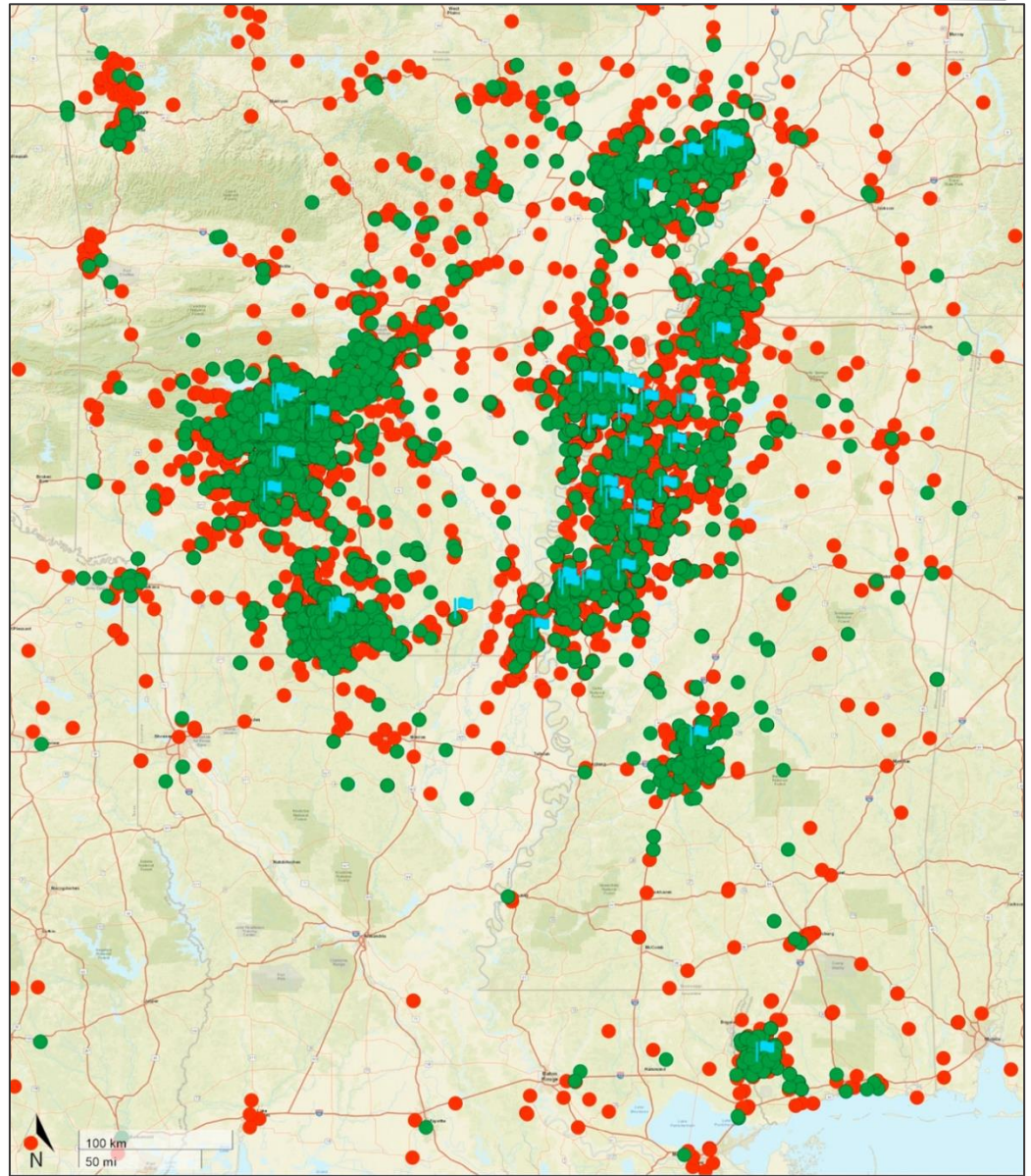
Origination Fees:

Projected Hours Customer Assisted Financing:

Number of Points Financed:

Sample Outputs

- Depositors
- Borrowers
- Branches



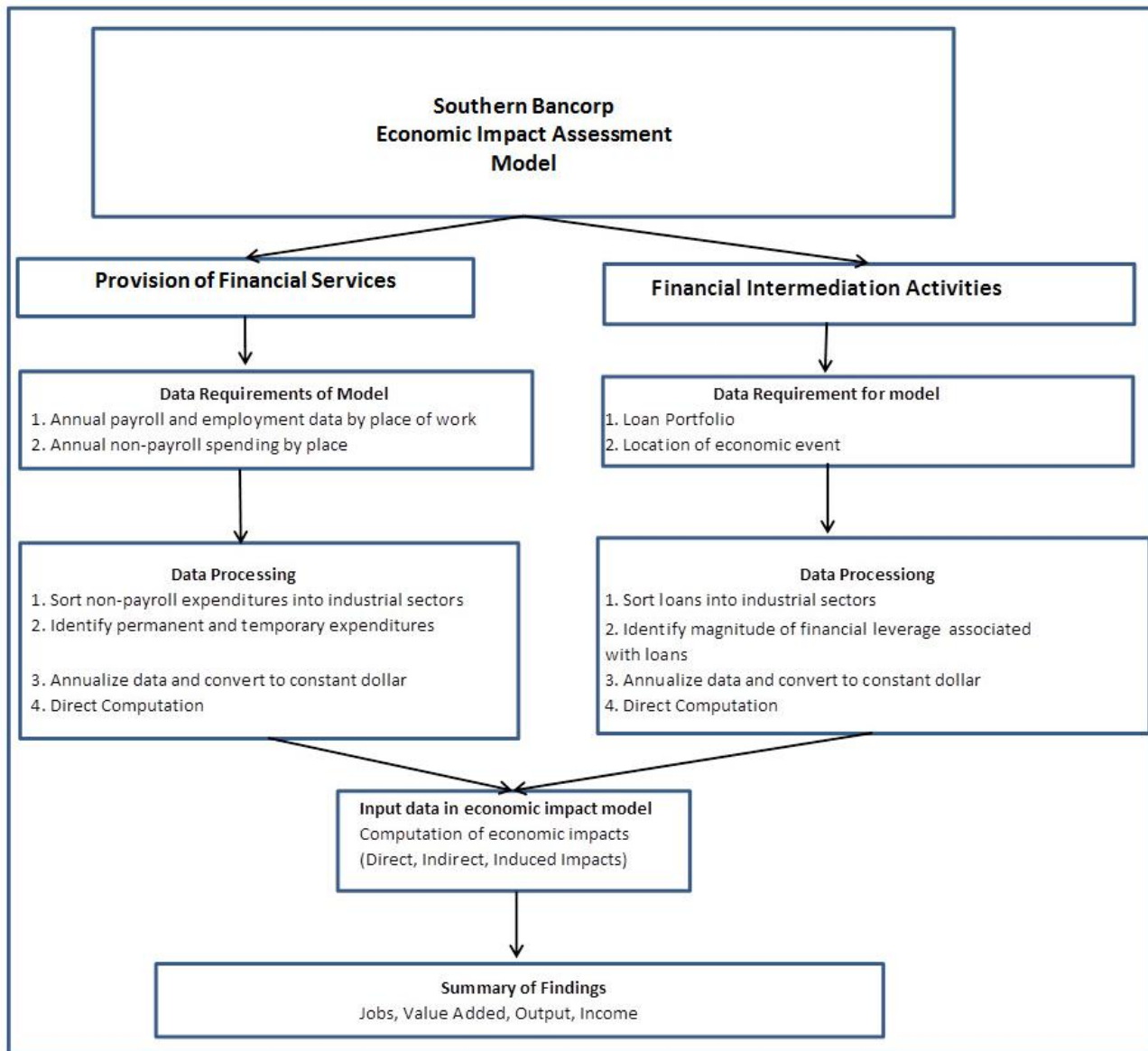
Dashboard - Mission

BHAGs	Metrics	2014	2015	2016 YTD (7/31)	3 Year Picture
Housing	Home Repair IDA Asset Purchases	29	22	9	2,000
	Home Purchase IDA Asset Purchases	7	10	4	
	Home Loans (#) - Single family	502	650	486	
	Affordable Housing Units - Multifamily	N/A	690	TBD	
	First Time Homebuyers #	2	45	19	
	New Housing Counseling Clients	76	55	28	
Jobs	FTEs Supported by Construction Loans	10	146	214	20,000
	Small Business IDA Asset Purchases	10	19	7	
	FTEs Supported by Business Loan	21	3801	2367	
	Microloans \$ (<\$50,000)	542	468	272	
	Small business loans \$ (<\$100,000)	700	618	361	
	Small Business Credit Score Increases	TBD	TBD	TBD	
	Businesses Financed (business borrowers #)	167	1617	1149	
Savings	VITA Returns #	2765	2913	2992	100,000
	VITA and EITC \$	\$ 5,031,277	\$ 6,155,122	\$ 6,280,774	
	EITC/VITA Returns	1275	1305	1326	
	New IDA Accounts	109	127	40	
	Financial Education Participants	484	145	145	
	Education IDA Asset Purchases	22	35	20	
	Credit Builder CDs	88	116	59	
	New checking or savings accounts opened	8277	8144	4611	
	New Credit Counseling Clients	38	30	18	
	Credit Score Increases for Savers/Depositors	TBD	TBD	TBD	
	Child Savings Accounts	N/A	N/A	N/A	
	Prize linked savings accounts	N/A	N/A	N/A	
Employee Opportunity Loans #	N/A	N/A	29		

Dashboard - Margin

Key Financial Metrics		SBB			SBCP		
		2014	2015	2016 YTD (7/31)	2014	2015	2016 YTD (7/31)
Key Financial Metrics	ROAA	1.00%	0.98%	0.84%	1.00%	6.00%	2.96%
	ROE	9.05%	8.16%	7.08%	2.84%	14.21%	2.45%
	Equity Growth %	13.77%	6.16%	3.15%	2.84%	-3.93%	0.83%
	Net Interest Margin	3.82%	3.80%	3.71%	4.00%	4.00%	2.45%
	Net Non Interest Income/Assets	-2.26%	-2.29%	-2.47%	16.59%	15.55%	2.18%
	Non Interest Income/Assets	77.60%	78.20%	81.80%	16.59%	15.55%	2.18%
	Loans/Deposits (SBB) or Deployment Ratio (SBCP)	79.42%	78.8%	79.91%	84.32%	88.43%	95.84%
	Earning Assets/Assets	88.7%	89.57%	88.95%	94.99%	93.57%	93.91%
	Efficiency Ratio	64.11%	65.79%	71.28%	93.11%	66.27%	103.13%
	Texas Ratio	4.49%	10.20%	11.48%	0.54%	3.14%	3.41%
	Classified Loans/Total Loans	2.23%	2.63%	3.34%	2.56%	2.66%	2.66%
	Asset Growth	1.95%	1.24%	-2.15%	-3.26%	4.25%	0.76%
	Tier 1 Capital Ratio (SBB) / Net Assets (SBCP)	8.74%	9.48%	9.46%	46%	43%	43%
	% Loans to Target Market #	77.80%	80.68%	76.64%	95%	92%	87%
	% Loans to Target Market \$	68.21%	70.59%	72.30%	87%	86%	93%
	% New Loans to Target Market #	79.18%	81.71%	77.78%	91%	74%	63%
	% New Loans to Target Market \$	69.34%	67.40%	73.95%	87%	73%	81%
	Self-sufficiency ratio (earned vs. grant)	-	-	-	33%	47%	61%
	Self-sufficiency ratio (Cash Basis)	-	-	-	119%	85%	98%
	# New Deposit Accounts Opened in Target Market	TBD	TBD	TBD	-	-	-
# Deposit Accounts in Target Market	TBD	TBD	TBD	-	-	-	

Impact Analysis



Impact Accountability

Accountability Committee

- Board oversight of progress toward goals and integrity of impact measurement
- Guidance on key metrics and measurement process



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