INSTRUMENTATION

# USING AND INTERPRETING GUIDE FOR DID MFI/DESS REPORTS

# DID MFI/DESS version 2.0

Systems and Instrumentation Division November 2004



Développement international Desjardins

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Operating self-sufficiency (OSS)

Financial self-sufficiency (FSS)

Adjusted net margin

Efficiency indicators

Yield on portfolio

Yield on loan portfolio

Yield Gap

The average loan per loan file

The average loan per borrower

Revenue and control of expense

Total adjusted revenue from operations over average assets

Adjusted total expenses over average assets

Adjusted expenses charged to reserves over average assets

Adjusted personnel expenses over average assets

Adjusted financial expenses over average assets

The cost per loan unit

Personnel expenses over gross loan portfolio

Adjusted total expenses per member

Adjusted total expenses per client (person)

### Savings

Average savings per member

Average savings per client (person)

Cost of management savings

### Productivity

Number of members per employee

Number of clients (persons) per employee

Number of loans per loan officer

Number of borrowers per loan officer

Gross loan portfolio per loan officer

### Structural indicators

Liquidity over assets

Investments over assets

Credit over assets

Savings over assets

Fixed assets and other assets over assets

Borrowings and other liabilities over assets

Gross equity

Net equity

Percentage of savings as loans

### Asset quality indicators

Portfolio at risk (1 day)

Portfolio at risk (30 days)

Portfolio at risk (90 days)

Allowance for probable losses on gross loan portfolio

### Growth indicators

Annual growth in the number of savings and credit cooperatives

Annual growth in persons

Annual Growth of savings

Annual growth of credit

Annual growth in capitalization

Annual growth of assets

### Outreach indicators

Number of cooperatives

Number of total employees

Number of members

Number of persons (clients)

Number of persons (clients) per cooperative

Percentage of women clients
Number of board members
Percentage of women board members
Volume of savings
Number of current loans
Volume of credit
Percentage of loans to women
Asset

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### Acronym

AA Apex Administration

ACF Apex Central Fund

AO Apex Organization

Did Développement International Desjardins

MFI MicroFinance Institution

MFI/DESS MicroFinance Institution Decision Support System

NS National Support

RDC Regional Development Center

SCC Savings and Credit Cooperative