The NCIF Network: Social Performance Metrics Webinar and Discussion

Together we can “Tell the Story” of CDFI Bank community impact.
The Need: Engage with Multiple Audiences

Social Performance Metrics

Audiences
- Investors
- CDFI Bank Management, Board
- Legislators
- Regulators
- Community Members

Audiences’ Needs
- Find CDFI Banks to Invest In
- Tell the Impact Story; Internal Evaluation
- Learn about Impact in Local Districts
- Support CDFI Banks as a Group that Is “Too Important to Fail”
- Support Vital Institutions in their Communities

Metrics should be:
- Compelling
- Concise
- Accurate
- Robust
- Clear to each audience
The Evolution of NCIF’s Social Performance Metrics

From public data to private data, dashboards, score cards and ratings. Meeting the impact evaluation needs of a diverse set of stakeholders.
The Future of Impact Metrics

How do we Envision Impact

- Citizens Trust Bank serves census tracts with unemployment rates reaching up to 60%. How do we effectively capture the catalytic impact that Citizens Trust has had on this community?
- Carver Federal Savings Bank has been an anchor institution in Harlem since its founding in 1948. Since that time, the community has experienced much economic change. How do we isolate the portion of this impact that is due to Carver’s active role in the neighborhoods it serves?
- Southern Bancorp’s impact goals include increasing its community’s educational achievement gap by 50% and reducing poverty and unemployment by 50%. Does incorporating related impact goals make sense for your Bank?
- One Pacific Coast Bank, Community Capital Bank of Virginia and other banks have non-profit holding companies or other affiliates. What is the best way to capture the impact generated by these organizing structures?
- Sunrise Banks uses special products like prepaid cards to serve underbanked customers nationwide. How can the Dashboard and Social Performance Metrics best highlight the impact of both person-based and place-based service strategies?
The Future

Initiatives Moving Forward:

- **CDBI Designation**
  *Define the industry and set standards*

- **Score Card for Investors**
  *Illustrate the Environmental & Social impact of CDFI Banks and the difference between CDFIs and non-CDFIs*

- **Ratings System**
  *Draw attention to exemplary CDFI Banks that are high-performing and impactful.*