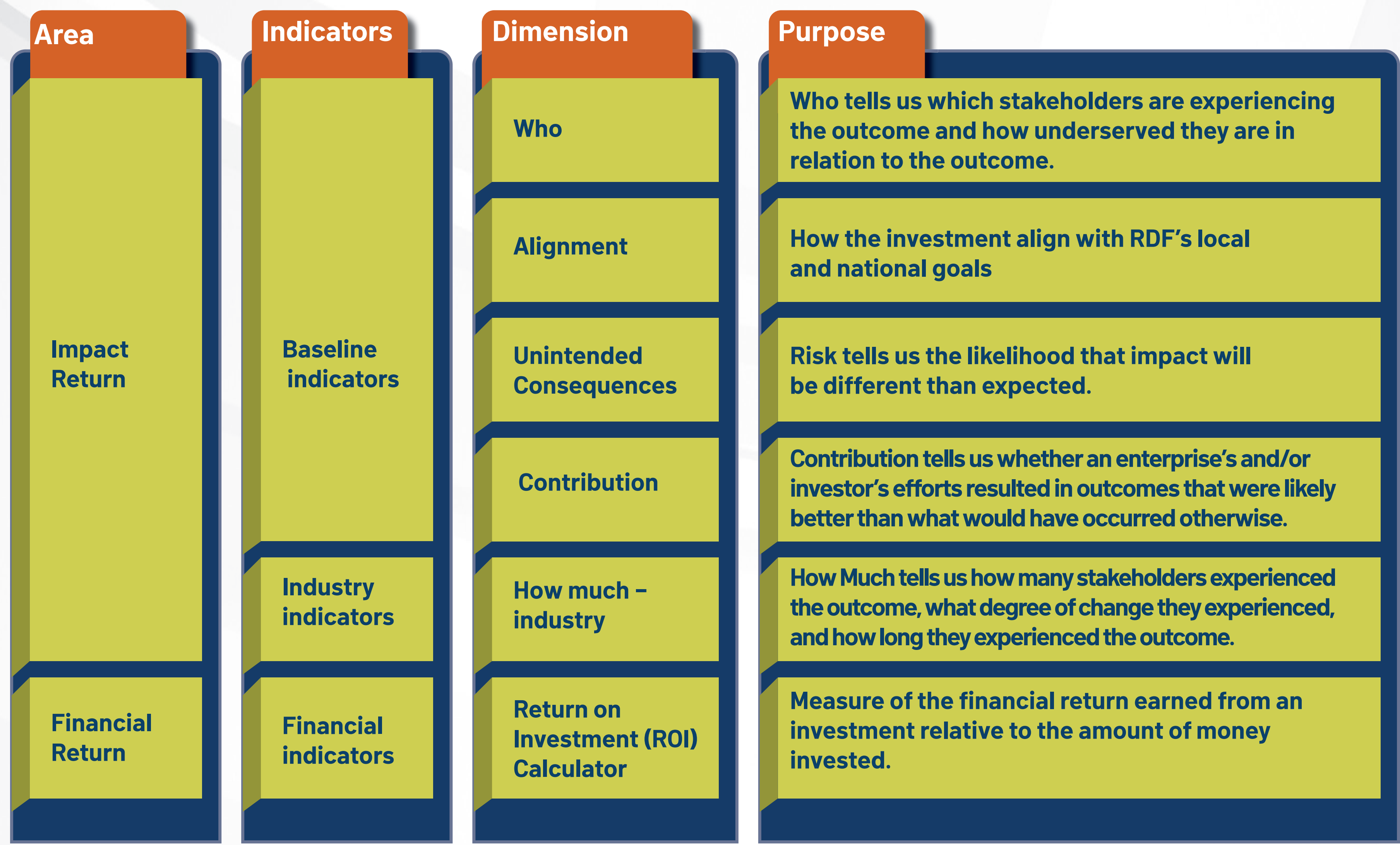


Raza Development Fund's Impact Scorecard



SCORECARD OVERVIEW

- Quantifies RDF's impact on Latino serving and led organizations
- Provides a numeric value for RDF's impact return as well as financial return
- Intended to be used in the vetting stage to determine whether a loan will be funded



Impact Score

$$\sum \frac{\text{Score}}{\text{Total Possible}} \times \text{Indicator Weight}$$

The impact score is made up of (45) indicators across (5) categories that are summed up to provide a final score.

Financial Score

Weighted Avg. Cost of Capital - APR

The financial score is made up of the weighted avg. cost of capital and the APR (annual percentage rate). The APR is the result of several variables such as loan amount, interest rate, and origination fee, which changes by industry.

Education Project

3.68

IMPACT

3.80

ROI

Who: 4

Alignment: 5

Unt. Cons.: 2

Contribution: 4

How Much - Education: 10

Housing Project

5.43

IMPACT

3.62

ROI

Who: 4

Alignment: 4

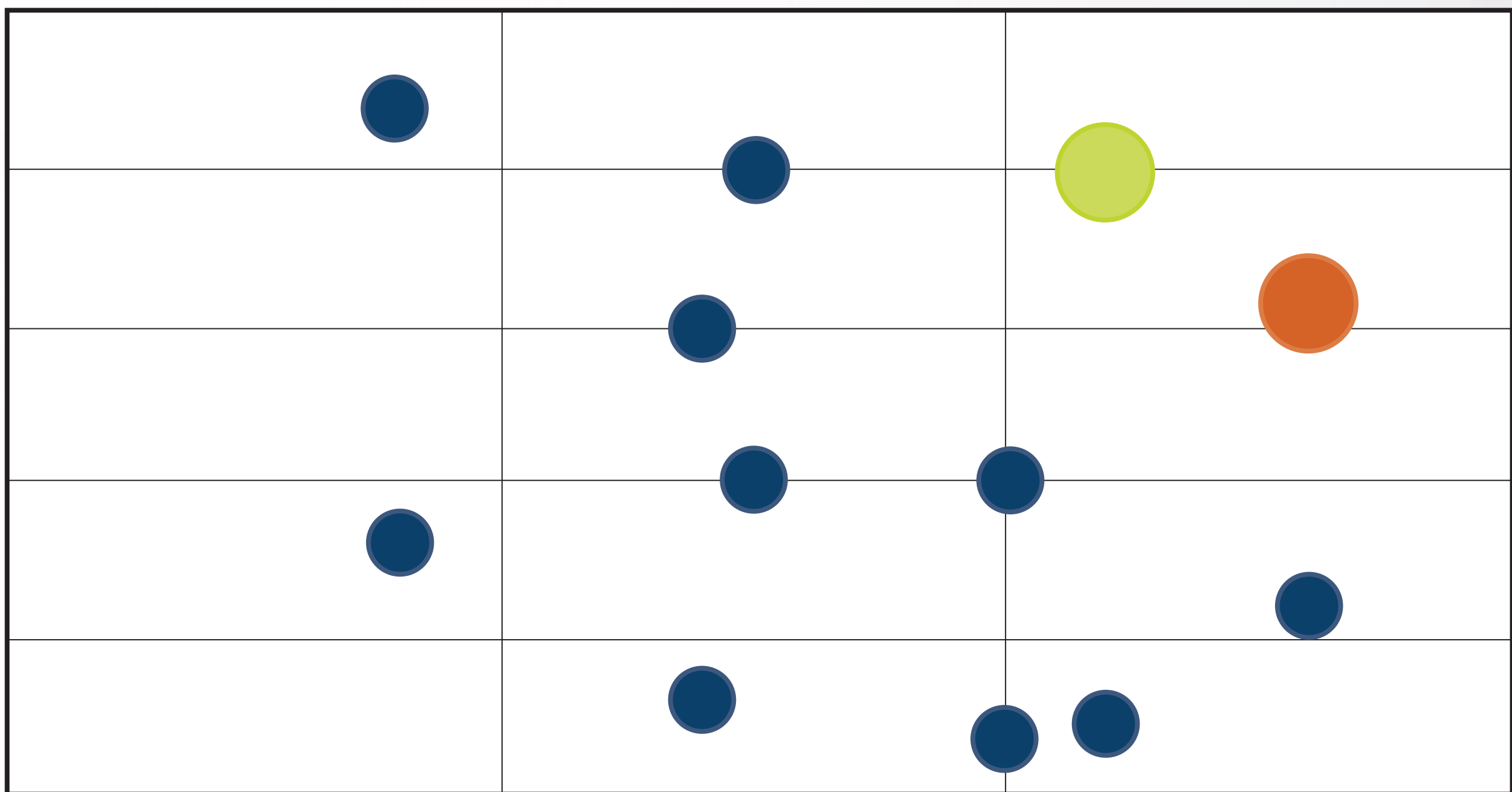
Unt. Cons.: 3

Contribution: 2

How Much - Housing: 13

Sample Portfolio Scatterplot

Financial Score



Impact Score

DIMENSIONS

WHO

Indicator	Criteria	Score	Possible Score	Weight
Is the organization a UnidosUS affiliate?	- Yes (1pt) - No (0 pts)	1	1	30%
Is the project serving a majority of Latinos?	- Project serves 75% + Latinos (2pts) - Project serves 50 - 74% Latinos (1 pt) - Project serves less than 50% Latinos (0 pts)	2	2	30%

HOW MUCH -AFFORDABLE HOUSING

Indicator	Criteria	Score	Possible Score	Weight
# of Units	116 or less (1pt) 117-150 (2pts) 151-185 (3pts) 186-220 (4pts) - Above 220 (5pts)	3	5	15%
Rent / Ownership Burden	- Greater than 40% of population spend >30% of household income on rent/mortgage (1 pts) - Less than 40% of population spend >30% of household income on rent/mortgage (0 pt)	1	1	18%

LESSONS LEARNED

Collaboration across the organization

- Implement multidepartment & diverse staff collaboration
- Create opportunities for input during creation and implementation phases for best scorecard transition and adoption
- Ensures every department has equal opportunity for feedback

Best case technology host

- Test platforms with similar or different technology ecosystem for data intake
- Ensure best cases for data collection and score calculation automation
- Increase workflow management across multiple departments to reduce data duplication

Multiple testing phases for smooth impact scorecard transition

- First testing phase:** determine which indicator weights best fit RDF's mission through sample projects
- Second testing phase:** test sample portfolio for performance perspective
- Third testing phase (current):** implementing the impact scorecard into the new fiscal year to determine workflow changes