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Nonprofit Assessment: Examining Nonprofit Assessment Methodology Towards the Development of a Holistic Assessment Framework

Abstract

This paper explores the existing methodology used to assess nonprofit organizations. Across the literature, there is no consensus as to which is the most effective way to evaluate a nonprofit's work. Different opinions exist as to which aspects of the organizations are most influential in achieving the most impact on beneficiaries. Nonprofit evaluations allow organizations to determine areas where they are operating effectively and places where they can improve. It also will enable individuals to assess which organization to support and engage for donations to produce better outcomes. This will add to the current literature upon nonprofit evaluation by bringing together already proven models and highlighting their most substantial aspects. A literature review, interviews with experts in the field and analysis of current charity review sites were conducted. Utilising this framework, I assess three nonprofits working towards economic inclusion. This will test its thoroughness and provide conclusions as to the aspects analysed that proved most influential to achieve programmatic success and long term impact. Self-reported information, financial statements, third-party evaluations, and interviews with the leadership staff were conducted for the development of these assessments. Using a framework such as the one proposed will bring greater clarity for donors to choose what nonprofit to support that will achieve the best impact and provide a source nonprofits can refer to improve their operations.

Keywords

nonprofit organizations, economic inclusion, operations, resources, impact evaluation, livelihood development, poverty

Disciplines

Business | Business Administration, Management, and Operations | Development Studies | Growth and Development | Nonprofit Administration and Management

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Alejandra Borda

The Wharton School, University of Pennsylvania

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This paper explores the existing methodology used to assess nonprofit organizations. Across the literature, there is no consensus as to which is the most effective way to evaluate a nonprofit's work. Different opinions exist as to which aspects of the organizations are most influential in achieving the most impact on beneficiaries. Nonprofit evaluations allow organizations to determine areas where they are operating effectively and places where they can improve. It also will enable individuals to assess which organization to support and engage for donations to produce better outcomes. This will add to the current literature upon nonprofit evaluation by bringing together already proven models and highlighting their most substantial aspects. A literature review, interviews with experts in the field and analysis of current charity review sites were conducted. Utilising this framework, I assess three nonprofits working towards economic inclusion. This will test its thoroughness and provide conclusions as to the aspects analysed that proved most influential to achieve programmatic success and long term impact. Self-reported information, financial statements, third-party evaluations, and interviews with the leadership staff were conducted for the development of these assessments. Using a framework such as the one proposed will bring greater clarity for donors to choose what nonprofit to support that will achieve the best impact and provide a source nonprofits can refer to improve their operations.

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**Nonprofit Assessment: Examining Nonprofit Assessment Methodology
Towards the Development of a Holistic Assessment Framework**

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Discipline(s): Business, Social Impact, Economic Development, Social Change,
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INTRODUCTION

Globally, close to 734 million people remain living under the poverty line of \$1.9 a day.¹ According to the world bank, the reduction of poverty has slowed down or even stopped altogether. Achieving economic development is highlighted as a critical target for many organizations and foundations worldwide. Financial inclusion programs are widely accepted as an essential intervention to end poverty. "End poverty in all its forms everywhere." is the #1 Sustainable Development objective set by the United Nations.² Financial Inequality amongst populations is shown to be the main obstacle poor communities need to overcome; hence the main issue many organizations worldwide aim to eradicate. Thus, financial inclusion programs are amongst the most effective approaches to lift people out of poverty. These increase beneficiaries' skills, earning opportunities, connect them to markets and value chains, therefore, improving their livelihood and quality of life. As stated by Michal Rutkowski, Senior Director of the Social Protection and Jobs Global Practice at the World Bank, the successful implementation of economic inclusion interventions is a big priority in the World Bank's Agenda.

This research focuses on interventions aimed at lifting extreme and ultra-poor populations out of poverty. Interventions such as microfinance, graduation approaches, livelihood development programs, savings groups, social protection, mobile data and access to markets have shown substantial results at improving beneficiaries' income and lifting them out of poverty. Studies performed by Innovations for Poverty in Action, The Ford Foundation, The World Bank, J-Pal, amongst others have analyzed the implementation, variables, effects, and ultimately impact of economic inclusion programs performed by a wide range of organizations. Although many successful initiatives have been implemented, more work is yet to be done to achieve a decrease in the poverty gap.

Effective Giving

With \$449.64 billion worth of donations in 2019 just in the US³, if the donations were channelled to scale and implement the most successful approaches, this gap could be reduced at a faster rate. A thorough and efficient way to determine which organizations are performing the best work might help direct donations towards better outcomes. A study performed by Give.org in 2019 based on 2100 adults surveyed,⁴ shows that 69.9% of respondents placed high importance on trusting a charity before giving, yet only 19% trust charities. Another study performed by CHOICE shows that even though 90% of respondents wanted to know the outcomes their donations achieved, 81% did not know this information. On average, only half of the donors perform any kind of research related to areas such as impact, reputation, operating costs, mission and services, executive salaries, funding resources, amongst others.⁵

1

Overview. (n.d.). Retrieved from <https://www.worldbank.org/en/topic/poverty/overview>

² Goal 1 | Department of Economic and Social Affairs. (n.d.). Retrieved from <https://sdgs.un.org/goals/goal1>

³ Charitable Giving Statistics. (2020, July 22). Retrieved from <https://www.nptrust.org/philanthropic-resources/charitable-giving-statistics/>

⁴ *2019 donor trust report* (Rep.). (n.d.). Give.org. Retrieved June 15, 2020, from <https://give.org/docs/default-source/default-document-library/2019-donor-trust-report.pdf>.

⁵ Rovner, M. (2018, April). *The Next Generation of American Giving* (Rep.). doi:https://institute.blackbaud.com/wp-content/uploads/2018/04/2018-Next-Generation-of-Giving.pdf?mkt_

Increased consideration where to direct donations might have a substantial effect on the implementation of programs. Whether it is due to lack of time, knowledge or proactiveness few donors perform thorough research before deciding where to donate. It would be beneficial for a donor to have information and evaluations they can base their decisions on. According to a study conducted by Black Fox Philanthropy, big bet donors place increased importance on a sound strategy, evidence to back this up, strong leadership capacities, organization and financial health and finally structures in place for operations to achieve the set strategy.⁶

Charity Review Sites aim to increase transparency and accountability in the nonprofit world as well as show which organizations are achieving the most good. Nevertheless, a survey performed by the BlackBaud Institute shows that only 30% of respondents rely on charity review sites as an essential source of information when deciding where to give. This number has not been seen to increase throughout the years.

Amongst the current organizations conducting nonprofit assessments, their criteria and strategy to determine the organization's effectiveness varies mostly. Organizations such as Charity Navigator or Charity Watch merely provide knowledge as to if nonprofits are completing a set of requirements to represent excellent financial and transparency characteristics. Givewell and Impact Matters, on the other hand, provide a focused analysis on the programmatic of each nonprofit assessing aspects such as the effectiveness of the approach and cost-benefit ratios. These provide limited data upon the operations of the organization and its capacity, financial health and transparency. However, there is little evidence of reports and initiatives utilising the ample knowledge available about the most successful practices nonprofits should follow through and evaluating these practices in terms of the nonprofit assessed and its ability to derive impact in the communities they are working in.

This research does not aim to provide the reasoning behind the usage or lack of use of Charity Review Sites. A comprehensive analysis of charity review sites as well as of the current literature will determine a framework that individuals can use to make an informed decision as to where to give. Three assumptions are made. First, individuals do not find these charity review sites sufficiently insightful to base their decisions on this. Second, evaluations can be improved to provide a thorough, trustworthy analysis from which donors can base their decision on. The third assumption is that improved nonprofit and program evaluations will lead to donors to aim their funds towards those achieving the most good, thus multiplying their aid.

tok=eyJpIjoiTjRNU4ySXpZekE1T0RJMylsInQiOiJBSnhCOHFoNWdXQ1J6bDZ3K29JYXVNV2RwdlJwQXp5a3VZQnR2d3cyVEhJNGxEaERzVjRieVFHbGIXVmR6OWFpcEQ3WnV6S2VTYWJSckM5NE1jTHNH NmtGeIKcDJDTVhpczRRd0FzQXdNd3VFcm5JaHJZYmtnUTZ5c0VYaWp0VCJ9

⁶ Rekstad, N., & Westerfield, K. (2020, June 10). Virtual Skoll World Forum: Black Fox Philanthropy: Attracting Bold & Big Bet Funding. Retrieved from <http://blackfoxphilanthropy.com/uncategorized/virtual-skoll-world-forum-black-fox-philanthropy-attracting-bold-big-bet-funding/>

An analysis of the current literature speaks to the importance of assessing critical factors, the effectiveness of a program and the capacity of such organizations to deliver the program successfully. Although numerous studies performed by nonprofit organizations and third party researchers assess programmatic activities, less attention is often placed on the latter. Yet, similar programs often have widely different results. Outcomes are highly dependent on the organization's capacity to successfully design, implement and deliver a program that achieves long-lasting change.

Another aspect of this research is to provide a framework to identify both the most effective programs and best-operating organizations. Donors will be able to direct their donations to those programs achieving the most impact.

How funding affects the organizational capacity

Articles like *Time to Reboot Grantmaking*⁷, *Stop the Starvation Cycle*⁸ and studies like *Nonprofit Overhead Cost Project*⁹ stress that developing strong foundational capabilities is the main driver of a successful implementation of a program. However, this is the aspect where the least funds are directed at. It was mentioned repeatedly during interviews, that the most common barrier for successful initiatives to be scaled into achieving more good is limited funding. Rhonda Zapata (VP of Development at Trickle Up) and Dave (Director, Global Business Development at iDE) both expressed challenges the organizations face to cover the indirect costs required to implement the programs they receive funding for.

The Bridgespan Group assessed the financial situation of 1500 financial statements from 300 organizations. Results show that 53% of these suffer ongoing budget deficits. The Ford Foundation has voiced similar concerns towards the low 15% flat-rate foundations reimburse towards indirect costs. What's more the Ford Foundation has joined five leading US foundations Hewlett, MacArthur, Open Society, and Packard Foundation to address the problem of underfunding indirect costs.^{10 11} Low funding for overhead or indirect costs place a burden on nonprofits as they struggle to fund the work backbone structure necessary to implement successful programmatic. Aspects that improve the delivery of such approaches are neglected due to lack of funding.

⁷ Etzel, M., & Pennington, H. (2017, June 27). *Time to Reboot Grantmaking* (Rep.). Retrieved https://ssir.org/articles/entry/time_to_reboot_grantmaking#

⁸ Goggins Gregory, A., & Howard, D. (2009, Fall). *The Nonprofit Starvation Cycle* (Rep.). Retrieved https://ssir.org/articles/entry/the_nonprofit_starvation_cycle

⁹ Wing, K. A., Hager, M. M., & Rooney, P. U. (2004). *Lessons for Boards from the Nonprofit Overhead Cost Project* (Tech.). The Urban Institute and Indiana University.

¹⁰ Eckhart-Queenan, J., Etzel, M., & Silverman, J. (2019, October 16). *Five Foundations Address the "Starvation Cycle"*. *The Chronicle of Philanthropy*. Retrieved from <https://www.philanthropy.com/paid-article/five-foundations-address-the/293>

¹¹ *Stop Starving Scale: Unlocking the Potential of Global NGOs* (Rep.). (2013, April 15). Retrieved <https://www.bridgespan.org/insights/initiatives/pay-what-it-takes-philanthropy/unlocking-the-potential-of-global-ngos#.VyzkLYSDFBf>

Take monitoring and evaluation, for example. There is widespread agreement that program evaluations provide essential insights for shifting and improving approaches and evidence of impact to communicate to stakeholders. Research by Innovation Network recording survey responses from 1125 US-based 501(c) 3 organizations.¹² While 85% of the organization agree that evaluations are essential for the organization to know what is working and what's not, only 34% of organizations reported sufficient funding and 36% reported funder's support for evaluation.

Overview of the research

The framework that will be used to assess nonprofits places high importance in the organization's strategy, management, operations, communications and other foundational aspects that increase the organization's capacity to achieve results. Showing the importance of this often ignored aspect to achieve increased impact might contribute to the current efforts to change the perspective of donors and foundations towards supporting the development of foundational capacities. This might shift the conversation towards more unrestricted funding to support an organization's operational expenses and capacity building.

This research paper is divided into two sections. The first section analyses the current literature about frameworks used in the field to assess nonprofit organizations. This knowledge builds upon strategies, reports and publications from leading organizations, scholars and interviews with experts of the field. Data gathered include current frameworks to assess nonprofit effectiveness, criteria and methods utilised by Charity Review Sites and guidance upon best practices for specific areas within a nonprofit such as leadership and governance, financial stability, monitoring and evaluation, amongst others.

The second section presents the framework built from the information gathered and provides a thorough analysis of three nonprofit organizations. The assessments are based on data compiled from the organization's website, financial statements, reports, publications, program evaluations, third party assessments and interviews with the nonprofit's leadership and staff.

The analysis aims to derive findings beyond the current literature available about nonprofit practices. Some of the chosen nonprofits are recognized for outstanding work in specific criteria. Excellent strategies and the impact these achieve are emphasized. This paper aims to contribute to the current literature on nonprofit evaluation methods. The proposed framework combines the most relevant quantitative and qualitative criteria used by experts in the field to evaluate the programmatic activity and organizational capacity of nonprofit organizations. Although specifically used for the purpose of analyzing financial inclusion initiatives, it can also be utilized to assess nonprofits working towards any other issue area.

¹²Morariu, J., Athanasiades, K., Pankaj, V., & Grodzicki, D. (2016, October). State of Evaluation 2016 (Rep.). Retrieved https://stateofevaluation.org/media/2016-State_of_Evaluation.pdf

SECTION 1: An analysis of current framework methodologies from scholarly work, charity review sites and insights from industry experts

Literature Review

Measuring nonprofit effectiveness and performance has gained increasing interest from experts throughout the years. Nonprofit assessments are useful for a variety of reasons. Assessing their operations and outcomes provides information for organizations to continue doing what works, improve what doesn't and achieve better results. Measuring effectiveness provides stakeholders and donors with evidence of the organization's influence on an issue. Individuals can make informed decisions where to allocate their donations best. Finally, other organizations can use data and learnings to improve their performance.

Across the literature, scholars have expressed varying views on the specific factors determining organizational effectiveness. Although an array of elements are analysed in each approach, certain aspects that are common and consistently highlighted. Tayşir, Eyüp & Tayşir, Nurgül. (2012)¹³ stresses the importance of using both qualitative and quantitative methods through a multidimensional evaluation. A multidimensional evaluation includes, amongst other aspects, the efficiency of nonprofit's operations, ethics and transparency, performance, and financial indicators. Different approaches place increased importance to the organization's relationship with the external environment, such as its beneficiaries or partner organizations.

While some scholars primarily focus on internal goals and processes that enable an organization to attain its goals, or on standard indicators of an organization's health, such as financial ratios. Different approaches place increased importance to the organization's relationship with the external environment, such as its beneficiaries or partner organizations. The Center for High Impact Philanthropy states that effectiveness requires four mutually reinforcing elements: goals, strategies, implementation and performance indicators.¹⁴

Sawhill and Williamson (2001)¹⁵ describe impact, programmatic activity and capacity of the organization as the primary areas to assess organizational effectiveness. Impact refers to the outcomes achieved towards a set mission. A sound strategy and goals are measured to determine the programmatic activity criteria. Finally, evaluating capacity refers to the organization's ability to obtain and successfully manage resources to attain its mission.¹⁶ Similarly, a study conducted by Bagnoli and Megali (2011) measures effectiveness through four dimensions: inputs, outputs, outcomes and impact. Inputs refer to the

¹³ Tayşir, Eyüp & Tayşir, Nurgül. (2012). Measuring Effectiveness in Nonprofit Organizations: An Integration Effort. *Journal of Transnational Management*. 17. 220-235. 10.1080/15475778.2012.706736.

¹⁴ CEP's Definition of Philanthropic Effectiveness (Rep.). (2019, March). Retrieved http://cep.org/wp-content/uploads/2019/03/CEP_Definition-of-Philanthropic-Effectiveness_030819.pdf

¹⁵ Sawhill, John & Williamson, David. (2001). Mission Impossible?: Measuring Success in Nonprofit Organizations. *Nonprofit Management and Leadership*. 11. 371 - 386. 10.1002/nml.11309.

¹⁶ Bagnoli, L. & Megali, C. (2011). Measuring performance in social enterprises. *Nonprofit and Voluntary Sector Quarterly*, 40(1), 149–165

organization's tangible and intangible resources that build an organization's capacity to achieve its mission. Outputs refer to the activities and countable goods achieved through the activities. Outcomes refer to the changes in the beneficiaries' lives. Impact refers to the influence of the organization in the broader or global community.

Sowa, Coleman and Sandford (2004).¹⁷ describe a particularly interesting approach to measure organizations. This study proposes a multidimensional and integrated model of nonprofit organizational effectiveness (MIMNOE). The framework stresses the interconnectivity between management operations and program effectiveness. Packard (2009)¹⁸ also suggests not merely assessing outcomes achieved but also the capacity (processes and structure) that may improve or hinder the achievement of outcomes. Packard (2009) considers staff characteristics, leadership, management competencies, resources and the ability to take into account local circumstances and adapt to meet community needs. Sowa, Coleman and Sandford (2004) go further to include objective and perceptual measurements. Including perceptual measures allow assessments to provide insight into the actual implementation of the processes or resources the organization has in place. (Sowa, Coleman and Sandford, 2004)

The term effectiveness is interpreted in a variety of ways. Similarly, scholars have developed numerous frameworks to assess nonprofit effectiveness. Although similar, the intricacies of each framework vary, and there is not a consensus as to which is the single best framework to assess a nonprofit. Individuals assign varying importance to different aspects of organizations. Importance given can also vary depending on the nature of programmatic activities, and the mission of the organization. Although a specific framework is not agreed upon, the current literature brings guidance as to which areas of an organization should be considered when developing an assessment framework.

¹⁷Sowa, J. E., Selden, S. C., & Sandford, J. R. (2004). No Longer Unmeasurable? A Multidimensional Integrated Model of Nonprofit Organizational Effectiveness. *Nonprofit and Voluntary Sector Quarterly*, 33(4), 711-728. doi:10.1177/0899764004269146

¹⁸ Packard, Thomas. (2009). Staff Perceptions of Variables Affecting Performance in Human Service Organizations. *Nonprofit and Voluntary Sector Quarterly - NONPROFIT VOLUNT SECT Q.* 38. 10.1177/0899764009342896.

Charity Review Sites

Scholarly articles provide a rich discussion of nonprofit effectiveness and the reasoning behind including specific criteria and methods to measure this. At a practical level, Charity Review Sites use these frameworks to help individuals make a more informed decision on where to aim their donation. Charity Review sites aim to increase transparency amongst the nonprofit world as well as increasing the exposure of those which are most effective and operating at top quality. These also assess nonprofits through varying lenses, placing varying levels of importance to criteria. For example, Charity Navigator contains self-reported information from hundreds of organizations and provides a general rating based on the information provided. GiveWell conducts in-depth assessments of a small number of organizations and provides insight, expert opinions and ratings derived from the data collected. A cross-analysis of nonprofit ratings, criteria and methodologies used by Give.org, Charity Navigator, GiveWell, Charity Watch, Impact Matters, Impactoria and GuideStar, is performed.

GiveWell and Impact Matters focus on the programmatic activities to develop impact evaluation reports and calculate the impact a donation will achieve on end beneficiaries. These use data publicly available from the organization, direct communication with its leaders, third party research. They also derive a cost-based analysis of the impact achieved per dollar. Impactoria gathers information from publicly available data, direct communication with its leaders, and third party research to provide a comprehensive assessment of the organization including both program activities and organizational capacity. Give.org, Charity Navigator, and Charity Watch provide a rating for the organization's transparency and finances. GuideStar does not give any rating but serves as a database for self-reported information by the organization including IRS Forms, and resources necessary to answer its Charting Impact Questions.¹⁹

Development of Ratings

Give.org assesses if the organization has met all of their set twenty standards within four categories: Governance and Oversight, Effectiveness, Finances, and Solicitations and Informational Material. Although providing an integral analysis by considering a range of aspects, no further evaluation to the extent these standards are met is given. Give.org serves more as a useful tool to check that the nonprofit is operating rightfully than a detailed analysis of how well are criteria met.

Charity Navigator uses a star-based rating on both financial and accountability aspects. Financial Performance metrics are rated against benchmarks. Accountability and transparency evaluation entails meeting the information the organization is expected to provide or practices it needs to follow. For every unmet criterion, points are subtracted from the overall score. Limited information and analysis of impact are provided. Once again, no further comment is given on the extent to which each of the criteria is met or insight into other essential areas such as program implementation, leadership, monitoring and evaluation. This review methodology mostly serves as a tool to make sure the nonprofit is following standard practices expected to follow.

¹⁹GuideStar. (2018). Charting Impact's Five Questions [Brochure]. Author. Retrieved from [https://learn.guidestar.org/hubfs/Charting Impact Small Group Handout 2018.pdf](https://learn.guidestar.org/hubfs/Charting%20Impact%20Small%20Group%20Handout%202018.pdf)

Charity Watch utilizes a similar approach to Charity Navigator yet with increased emphasis on financial indicators. The rating is based on Percentage of Program Expenses and Cost to Raise \$100. It also considers if the organization passes its benchmarks on years of available assets, governance practices and transparency. It provides no further information nor analysis upon the organization's operations and programs.

ImpactMatters and GiveWell both focus on the effectiveness of the programs implemented. While Impact Matters only focuses on cost-benefit analysis per dollar donated, GiveWell considers other characteristics of the program implementation like the quality of monitoring and evaluation, long term goals, partnerships in place, and plans for extra funding. ImpactMatters implements a five-star rating system. A 1-star rating is applied when the nonprofit exhibits two signs of incorrect management such as too large overheads, paid non-staff directors or a high Charity Navigator Advisory notice. A 2-star rating means that the organization provides little to no information upon the outcomes achieved; hence it is not possible to determine its impact and provide a cost-benefit analysis. The 3,4, or 5-star rating is decided based on the cost-benefit effectiveness of programs.

Similarly to Impactoria, GiveWell provides a written in-depth analysis of the organization. Both provide written reasoning for the score given as well as any documents or resources utilized thus providing the reader with the evaluator's analysis but also with the information used to perform such analysis. Their evaluation goes beyond established benchmarks as they assess each organization individually. GiveWell focuses on program implementation while Impactoria assesses the overall organizational capacity and performance. GiveWell develops a ranking based on the impact generated per dollar donated and quality of the approach which includes a brief mention of the organization's transparency, accountability, capacity and financial performance. Evaluation is solely limited to issues with well-recognized evidence of results such as those delivering goods and services hence limiting the number of nonprofit assessments performed.

Impactoria a combination of qualitative and quantitative analysis. The main areas assessed (Leadership and governance, Mission and Strategy, Operations, Finances, and Communication and Transparency) are divided into segments and subsegments. Experts in the field as well as other reviewers, are able to read the organization's assessment and agree or disagree with aspects of it, providing further credibility to each assessment. The breadth of data is greater than that provided by other sites. It includes criteria that measure both the organization as a whole but also their programs, impact and relationship with stakeholders and end beneficiaries. Criteria for transparency, for example, do not rely solely on the necessary information the nonprofit should disclose. It also considers the depth and clarity of reporting, existing mentions of the nonprofit by press, media or third party assessments and the transparency and willingness to communicate and share information with outside stakeholders.

GuideStar does not vet nor provide an analysis of such organizations, yet it is the platform that holds the largest nonprofit database available. They aim to provide as many unbiased data as possible, allowing donors to make informed decisions. The only rating provided refers to the amount of information presented by the nonprofit reflected by the Seal Of Transparency accredited to nonprofits with categories from bronze to platinum-based.

Use of Benchmarks

Benchmarks are often used to standardise the evaluation and more readily compare the results obtained. A one-size-fits-all set of criteria cannot be used to analyze nonprofits due to the variability of their objectives, strategies, programmatic activities and locations these are performed in. Baseline circumstances, strategies, resources, length of program, outputs, outcomes vary greatly not only between key issues areas (nonprofit delivering food vs one conducting research) but also within one issue area.

Due to the nature of their assessment, Impactoria and GiveWell take into account this variability and do not utilize established benchmarks. They analyse each program, studies and reports to derive conclusions. Impactoria utilizes benchmarks to assess criteria such as financial performance yet stresses the importance of considering other evidence to provide a score such as achieved results or resources needed to deliver their intervention effectively.

ImpactMatters develops a specific methodology to assess the cost-benefit ratio for each issue area and applies this same methodology for all nonprofits within such issue areas. If an organization is large enough, it will develop a method to assess the impact of that specific organization. Give.org evaluates organizations against a basic percentage or standard. Charity Navigator uses benchmarks to evaluate financial performance, and increased specificity is achieved by developing benchmarks aligned to specific cause areas.

Financial Performance

Charity Navigator, Give.org, and Impactoria all use a very similar set of indicators to calculate the financial performance of the nonprofit. Impactoria goes a step further comparing these metrics to specific circumstances of the organization. Achieved results, type of program or comments provided by the organization provide reasoning for a certain ratio that might not seem ideal when compared to benchmarks. It also includes a particular criterion which relates to how concentrated are the organization's revenue sources. Another key criteria is a strong financial capacity with diverse sources of revenue from foundations, individuals, corporations, amongst others that ensure consistent funding. If reliant on a few sources of revenue, if one donor stops giving, this might be a great challenge. The Guide for Effective Philanthropy also considers if revenues are higher than expenses. If generally, the expenses exceed revenues, one should look for evidence of a plan developed to become more sustainable.

Key indicators were identified through gathering insights from existing publications, interviews with experts in the field and the specific data analyzed by the charity review websites. These include program expenses, fundraising expenses and fundraising efficiency, management expense, availability of a detailed expense breakdown, no excess benefit transactions, budget planning in place, plan for surplus, program expenses growth, and diversity of revenues and grant channels. The financial benchmarks that will be used in the proposed framework of this research are those developed by Charity Navigator under the

category of Development and Relief Services. These were the most comprehensive and specific financial benchmarks found.^{20, 21, 22}

Transparency and Accountability

This criterion is often assessed as a checklist to make sure the organization is showing the expected information publicly. Meeting all requirements listed by Charity Navigator signifies a good transparency and accountability performance. Give.org and Charity Watch, reviews contain some of the criteria specified below.

Present in the 990 Form

- Independent Voting Board Members
- No Material diversion of assets
- Audited financials prepared by independent accountant
- Does Not Provide Loan(s) to or Receive Loan(s) From related parties
- Documents Board Meeting Minutes
- Conflict of Interest Policy
- Whistleblower Policy
- Records Retention and Destruction Policy
- CEO listed with salary
- Process for determining CEO compensation
- Board Listed / Board Members Not Compensated

Accessible on Website?

- Donor Privacy Policy
- Board Members Listed
- Audited Financials
- Form 990
- Key staff listed

Although essential to include in an assessment, this checklist only assesses the minimum requirement on accountability and transparency that an organization should meet. A brief review of many organizations in the field shows most meet the majority of the standards with high consistency.

Impactoria and GiveWell have factored in the quality of a nonprofit's communication into their analysis. Key factors include depth and detail of their reporting, methodology and approaches, eagerness and

²⁰Kaitlin Cashwell is the grants and planning manager for America's Warrior Partnership Inc., Copley, P., & Dugan, M. (2019, June 05). Using Ratio Analysis to Manage Not-for-Profit Organizations. Retrieved from <https://www.cpajournal.com/2019/06/05/using-ratio-analysis-to-manage-not-for-profit-organizations/>

²¹Paszkievicz, E. (2018, November 14). 3 Financial Ratios and Benchmarks Nonprofits Must Know. Retrieved from <https://www.gma-cpa.com/blog/nonprofit-financial-benchmarks>

²²The Nonprofit Starvation Cycle. (2009, August 24). Retrieved from <https://www.bridgespan.org/insights/initiatives/pay-what-it-takes-philanthropy/the-nonprofit-starvation-cycle>

proactiveness in speaking about the nonprofit's work. Another aspect is public appearances: have their approaches been assessed and successfully analyzed by third-party research? Reviewing mentions in the media and press, one can evaluate the language utilized towards the organization, a positive or negative sentiment, and general recognition of the work performed. The organization's role in the field can be assessed by their proactiveness to share knowledge so their work can be replicated by other entities or partnerships established. Another sign of transparency is the organization's openness to share any lessons or mistakes which served them to improve their efforts. This also helps others in the field perform better hence shows the organization's dedication to tackling issues beyond the organization's work.

According to GiveWell, when conducting interviews, it is essential to consider how clear and direct is the communication with nonprofit staff and leaders. Are they open to sharing self-criticism and areas where they are working to improve? Do they respond clearly to any questions raised, not turning away the conversation? How open are they sharing information or useful documents? Taking these aspects into consideration, one can have a more comprehensive image of the level of the organization's accountability and transparency.

Leadership and Governance

Currently, sites provide limited information about leadership and governance. Impact Matters, GiveWell, Charity Navigator or Charity Watch do not evaluate leadership and board of the organization. Charity Watch claims they ask specific questions regarding management, governance policies, and disclosure practices, yet these information is not shared. Give.org standards for effective Board Oversight are a minimum of five-member board size, and at least three board meetings.

Impactoria places more detail on the Board and leadership members as well as their performance, structure and strategies. The analysis takes into account aspects of the organization's governance, such as the structure of the decision-making process, clearly defined roles and responsibilities, self-evaluation and monitoring progress towards staff goals. Criteria regarding the Board includes the personal connection to the organization's mission, professional qualifications, experience or skills, leadership potential, past involvement in the organization (if applicable) and the existence of any potential conflicts of interest. All the above criteria also apply when assessing leadership in addition to considering staff's local knowledge and connection to the beneficiary location, and compensation of the CEO and key staff compared to achieved results.

Articles and publications developed by BoardSource, BridgeSpan Group, Jossey-Bass handbook of nonprofit leadership and management²³, and Stanford PACS also mention the significant importance of considering the leadership and board member's background and expertise. These factors are essential to determine an organization's ability to drive change. Some key competencies are contextual, educational, interpersonal, analytical and strategic competence.²⁴ The Board should be composed of a range of skill

²³ Board Leadership and developmentThe Jossey-Bass Handbook of Nonprofit Leadership and Management. Jossey-Bass, 2005. Print. Pp. 150

²⁴ Holland, T., and Jackson, D. Strengthening Board Performance: Findings and Lessons from Demonstration Projects. Nonprofit Management and Leadership , 1998, 9 (2), 121– 134.

sets, talent, knowledge, expertise and leadership abilities that complement each other.²⁵ Often the Board is further broken down in committees such as finance, program, executive committees.²⁶ When possible, it should reflect the diversity of beneficiaries served. Also, the BridgeSpan Group highlights the importance of the organization's ability to attract and retain skilful people and provide training opportunities.²⁷

The executive director's salary should make the organization competitive in the market for talent, fair in the context of other salaries in the market. However, a good baseline, compensation should not be based on last year's achievements but rather expected work in the upcoming year. Should not cause financial stress on the organization. However, it is appropriate to invest; for example, a better-qualified person might do an excellent job and increase the nonprofit's revenues allowing other staff members also to receive higher pay and operations to improve.

Measuring Effectiveness

ImpactMatters and GiveWell provide insight as to what will each dollar donated to a nonprofit will achieve. This methodology limits the number of organizations assessed, hence excluding those achieving systems change or involved in the research. Impact Matters can assess a more significant number of organizations than GiveWell by developing a cost-effectiveness methodology for different issue areas in which numerous nonprofits work. They rely on academia, experts on the field and specific program analysis to derive the cost-effectiveness of each approach.

ImpactMatters implements a five-star rating system. Cost-effectiveness is derived by calculating if resources spent in delivering the impact is less than what the beneficiary would have spent at a market level. For example, for food distribution programs, a 5-star rating is given if service is provided at less than 75% of market price and a 4-star rating if it is at 125%.²⁸

Give.org briefly evaluates this criterion based on two standards: an existing policy to assess (at least every two years) the organization's performance against set goals and the development of a valid report outlining results of the assessment and future actions. These criteria, however, do not show how effective is the actual work performed, the level of impact achieved nor the capacity of the organization to deliver such impact efficiently.

GiveWell provides the most rigorous, detailed and thorough analysis of program implementation and its effectiveness by measuring the organization's approach through a range of different perspectives. The analysis consists of 5 key questions:

²⁵Board Composition and Recruitment. (2020, February 03). Retrieved from <https://boardsource.org/fundamental-topics-of-nonprofit-board-service/composition-recruitment/>

²⁶ *Board Leadership and development*The Jossey-Bass Handbook of Nonprofit Leadership and Management. Jossey-Bass, 2005. Print.pp.147

²⁷2015-2016 Survey on Nonprofit Executive Compensation. (2015). Board & Administrator for Administrators Only, 32(1), 9-9. doi:10.1002/ban.30139

²⁸Food Distribution¶. (n.d.). Retrieved from <https://www.impactmatters.org/methodology/program-analysis-methodology/food-distribution.html>

1. What do they do? - This question is further broken down into an extensive explanation of the organization's strategy and theory of change, partnerships, spending breakdown and explanation of different roles the organization might play when achieving change.
2. Does it work? - Key questions include: Is there independent third party evidence that such a program is effective? Is it aligned to the target population's needs and resources? Does it reach those who will benefit the most out of the program? What is the change in people's lives when participating in the approach? Could the target population have achieved similar results without such intervention? Does the approach have a broader impact on the international aid area?
3. What do you get for your dollar? - Estimates provided by the organization evaluated as well as a cost-benefit analysis performed by GiveWell
4. Is room for extra funding? This criterion takes into account potential increases in funding, plans the organization has in place, the marginal benefit additional funding would create and an evaluation of the extent the organization would be able to provide a substantial increase in impact with extra funding. They also evaluate the global need for such an approach by utilizing available third party information about the issue the nonprofit organization serves.

Impactoria achieves this evaluation by assessing the organization's mission and strategy as well as its operations. This criterion includes the existence of an explicit theory of change, alignment of activities with long term organizational goals and evaluating an organization's capacity to achieve these goals (assessing external and internal resources) and their overall mission. Numerous publications underscore the importance of a robust set of resources and capacity to drive real change. A thorough theory of change with clear goals and objectives should also include the organization's approach to measuring progress towards the set objectives, and make changes when necessary.

In alignment to Sowa, Coleman and Sandford's (2004) perceptual measures, it is important for an organization not only to have an influential theory of change but that there is evidence for its implementation and evaluation. The assessment of the organization's track record includes an analysis of achieved outcomes in alignment with the beneficiary's needs, challenges, resources, and circumstances. To assess the organizational capacity, Impactoria takes into account managerial aspects as well as existing budget planning, if there is a plan to allocate extra funding and the quality and character of partnerships. These criteria correlate with what is highlighted in the Guide to Effective Philanthropy developed by Stanford Center on Philanthropy and Civil Society (PACS)²⁹ and Due Diligence BridgeSpan tool³⁰

A clear theory of change provides a framework through which nonprofits can assess their progress towards set outcomes, whether or not it is serving the target population's needs or if any change is needed. It provides donors with a clear vision of the nonprofit's goals and objectives, their progress towards them and the outcomes achieved on the target population. A strong strategy is backed by evidence from experts in the field, social science research or its previous work to show the ability to achieve the set

²⁹The Stanford PACS Guide To Effective Philanthropy (Rep.). (n.d.). Stanford PACS Center for Effective Philanthropy.

³⁰How to Research a Nonprofit-Deep-Dive Approach. (n.d.). Retrieved from <https://www.bridgespan.org/insights/library/philanthropy/nonprofit-due-diligence-donor-decision-tool/how-to-research-a-nonprofit—deep-dive-approach>

objectives for target beneficiaries.³¹ An important consideration is the organization's ability to obtain the necessary data to make any adjustments to shift the strategy. Nevertheless, a study by the State of Evaluation showed that within the past year, only 45% of organizations revised their theory of change. Hence, it is important to assess an organization's engagement and proactiveness in continuously learning and measuring progress towards set targets.

It is essential to consider any additional positive impact the organization has beyond the implementation of its programmatic activities.³² Impact could include sharing knowledge gained through research to improve strategies of other organizations working towards similar programs. Often nonprofits build capacity in partners or local organizations to carry out the nonprofit's programs, develop strategies to improve government actions and policies, or partner with larger organizations to conduct research. Program activities have increased value when the outcomes achieved for the beneficiaries contribute to pressing global problems like economic, social or environmental issues.

As mentioned in numerous studies, data recollection is important for the organization to assess its operations as well as for effective communication with stakeholders and donors.³³³⁴ There are many intricacies to take into account when assessing the quality of an impact report. As highlighted in *Beyond Compliance*³⁵, *Using Data for Action and Impact*³⁶ and by interviewing Rachel Rose (research and evaluation specialist), organizations often have two primary purposes of assessing programs. Effective monitoring allows the ongoing recollection of data for action, which provides constant insights and actionable metrics the organization can use to shift its strategy and achieve better results.^{37 38} The Guide outlines some key questions to consider to Effective Philanthropy: Is the organization regularly reviewing progress to improve its activities? Does the organization have appropriate metrics and targets for each significant step in its Theory of change? Does the organization seek feedback from its beneficiaries and other relevant stakeholders?

³¹How to Research a Nonprofit's Strategy and Results-Deep-Dive Approach. (n.d.). Retrieved from [https://www.bridgespan.org/insights/library/philanthropy/nonprofit-due-diligence-donor-decision-tool/how-to-research-a-nonprofit-s-strategy-and-res-\(1\)](https://www.bridgespan.org/insights/library/philanthropy/nonprofit-due-diligence-donor-decision-tool/how-to-research-a-nonprofit-s-strategy-and-res-(1))

³² The Code of Good Impact Practice. (2013, June). Retrieved from <https://inspiringimpact.files.wordpress.com/2013/02/code-of-good-impact-practice-mar-2013.pdf>

³³Sopact. (2018). Social Impact Strategy - Impact Measurement & Management. Retrieved from <https://www.sopact.com/social-impact-strategy>

³⁴Carman, J. G., & Fredericks, K. A. (2009). Evaluation Capacity and Nonprofit Organizations. *American Journal of Evaluation*, 31(1), 84-104. doi:10.1177/1098214009352361

³⁵Center For High Impact Philanthropy, & Social Impact Initiative. (2020, August 19). *Beyond Compliance: Measuring to Learn, Improve, and Create Positive Change*. Retrieved from <https://www.impact.upenn.edu/beyond-compliance-measuring-to-learn-improve-and-create-positive-change/>

³⁶Fruchterman, J., & Jim Fruchterman (@JimFruchterman) is the founder and CEO of Benetech. (n.d.). *Using Data for Action and for Impact (SSIR)*. Retrieved from https://ssir.org/articles/entry/using_data_for_action_and_for_impact

³⁷Ebrahim, A. S., & Rangan, V. K. (2010). The Limits of Nonprofit Impact: A Contingency Framework for Measuring Social Performance. *SSRN Electronic Journal*. doi:10.2139/ssrn.1611810

³⁸NCVO. (2013, June). *Inspiring Impact: The Code of Good Impact Practice (Rep.)*. Retrieved file:///Users/aleborda/Downloads/The-Code-of-Good-Impact-Practice-June-2013 (1).pdf

Evaluation entails gathering data about impact, outcomes and significance of the work; this serves to analyze how and why specific outcomes were achieved and to compare these against set goals and objectives, this also serves to communicate to donors the results obtained through their donation. Excellent program evaluations gather baseline, midline and end-line data. Other factors include performance indicator, reliability of data, randomized follow-ups, and future monitoring plans.

A randomized control trial methodology (RCT) is the most accepted measure to show the causal link between a program and results, eliminating the possibility for other factors to influence outcomes. "To what extent are you able to compare the results of the program against what "would have happened" in the absence of the program" Yet this is costly, and often circumstances prevent the RCT feasibility. A good alternative is utilizing a quasi-experimental trial with a closely matched comparison group. These groups must have the same baseline characteristics that might predict the outcome of results, such as poverty level or education. Individuals should not be those who declined to participate in the program.³⁹

Although RTCs are known to be comprehensive, other resources such as The Code of Good Impact Practice⁴⁰ and "Most Charities Should not Evaluate their Work" article highlight the importance of determining the information needed and level of detail required. Before conducting a study and using their time and resources, nonprofits should assess if the information is necessary and will provide actionable feedback or if that information is already available. Often ideas used by charities have already been evaluated by social science researches; hence further program evaluation can build upon that work.⁴¹ Another effective evaluation method entails assessing the impact of a program variation by comparing the results of two or more program variations on different communities with as similar as possible baseline data.

Experts on the field consider that often impact evaluations are too narrow⁴². Evaluations should go beyond the simple question of whether the beneficiary achieved better outcomes or not and provide data to determine why the outcome was achieved and what to change if not. They should also consider the full range of impact on the field beyond its target beneficiaries "How does the organization's work fit with other organizations in this field?".⁴³

Anecdotes of beneficiaries provided by the nonprofit do not serve as reliable data as these might have been cherry-picked by the organization or exaggerated by the end beneficiary. An impact evaluation

³⁹Which Study Designs Can Produce Rigorous Evidence of Program Effectiveness? A Brief Overview (pp. 1-6, Working paper). (2006). Office of Management and Budget.

⁴⁰NCVO. (2013, June). Inspiring Impact: The Code of Good Impact Practice (Rep.). Retrieved file:///Users/aleborda/Downloads/The-Code-of-Good-Impact-Practice-June-2013 (1).pdf

⁴¹Fiennes, C., & Caroline Fiennes (@carolinefiennes) is director of Giving Evidence. (2013, May 29). Most Charities Shouldn't Evaluate Their Work: Part One (SSIR). Retrieved from https://ssir.org/articles/entry/most_charities_shouldnt_evaluate_their_work

⁴²Forti, M., & Matthew Forti is the Performance Measurement Capability Area manager at the Bridgespan Group. (2012, February 22). Seven Deadly Sins of Impact Evaluation (SSIR). Retrieved from https://ssir.org/articles/entry/seven_deadly_sins_of_impact_evaluation

⁴³NCVO. (2013, June). Inspiring Impact: The Code of Good Impact Practice (Rep.). Retrieved file:///Users/aleborda/Downloads/The-Code-of-Good-Impact-Practice-June-2013 (1).pdf

should however, gather inputs, outputs, and qualitative methods such as focus groups, in-depth interviews amongst others that will help better understand quantitative data collected. Evaluation by independent researchers is encouraged for results to be impartial.⁴⁴ In a survey conducted by Innovation Network⁴⁵ 77% of nonprofits reported that working with an evaluator improved their work, and 74% would hire an evaluator for future projects. Statistical results show these evaluations were primarily used to Revise program initiatives, report to the Board of Directors, report to funders, revise general strategies and make allocation decisions.

Nonprofit Evaluation Framework

The nonprofit assessment methodology used in this research is mostly based on the framework developed by Impactoria with some adjustments that will bring increased thoroughness and usefulness to the nonprofit reports.

Impactoria's assessment criteria is considered as the most holistic approach. The level of detail and analysis goes beyond a sole comparison of criteria to a set of standards and evaluates the quality with which their practices are followed. The evaluation utilizes benchmarks to assess some aspects of nonprofit operations such as financial health. However, these are considered alongside the nonprofit's specific programs, results and operations. Also, they evaluate the organizations from a variety of criteria, perspectives and sources to get an integral picture.

The Guide for Effective Philanthropy presents a framework as to which are the key aspects essential for assessing the nonprofit's effectiveness. Most of the criteria largely correlate with that considered by Impactoria. When conducting due diligence on an organization, they highlight the importance of six key areas one should assess: Legal Compliance, Goals, Strategies, Staff and Financial Capabilities (to achieve its goals), Diversity, Equity and Inclusion, and Monitoring and Evaluation. Bridgespan Group's guide to research, a Nonprofit Deep Dive Approach⁴⁶, highlights Strategy and Results, Leadership, Financials, and Operations as the key categories one should consider. With the exception of "Diversity, equity and inclusion criteria" there is a high resemblance between criteria suggested by this Guide and that of Impactoria.

Scholarly work agrees with the key performance metrics used by the studied charity review sites. Yet, the most comprehensive benchmarks with adjusted metrics for different program areas is the one developed by Charity Navigator. Hence these are the benchmarks that will be used to assess financial performance. Nevertheless, these evaluations will go a step further than merely comparing them against benchmarks taking into account specific circumstances outlined by the nonprofits analyzed. In performing the analysis, it will go beyond the operations area and incorporate some of the rigourosity achieved by

⁴⁴Fiennes, C., & Caroline Fiennes (@carolinefiennes) is director of Giving Evidence. (2013, May 30). Most Charities Shouldn't Evaluate Their Work: Part Two (SSIR). Retrieved from https://ssir.org/articles/entry/most_charities_shouldnt_evaluate_their_work1

⁴⁵Morariu, J., Athanasiades, K., Pankaj, V., & Grodzicki, D. (2016, October). State of Evaluation 2016 (Rep.). Retrieved https://stateofevaluation.org/media/2016-State_of_Evaluation.pdf

⁴⁶How to Research a Nonprofit's Strategy and Results-Deep-Dive Approach. (n.d.). Retrieved from [https://www.bridgespan.org/insights/library/philanthropy/nonprofit-due-diligence-donor-decision-tool/how-to-research-a-nonprofit-s-strategy-and-res-\(1\)](https://www.bridgespan.org/insights/library/philanthropy/nonprofit-due-diligence-donor-decision-tool/how-to-research-a-nonprofit-s-strategy-and-res-(1))

GiveWell upon the effectiveness of an intervention. GiveWell provides a comprehensive approach through which to evaluate programs including in their methodology insights also mentioned in the scholarly work.

SECTION 2: Analysis of three nonprofit organizations

METHODOLOGY

This section contains detailed evaluations of three nonprofits working towards economic inclusion. The framework utilized is predominantly based on Impactoria's rating system, with some changes applied considering the information gathered from current literature and other charity review sites. Table 1 contains a list of the changes applied to Impactoria's original matrix. A significant change on the matrix is the addition of a Program Implementation segment encompassing 'Program Effectiveness' and 'Program Evaluation' subsegments considered essential to include. Table 2 details the framework used to perform the nonprofit assessments.

Each review contains but is not limited to information upon these subsegments as often consideration of aspects particular to each organization will bring increased understanding of the reasoning behind a given score. It is important to mention that although every nonprofit assessment was performed with as much detail as possible, for some subsegments some instances sufficient information was not available to evaluate certain subsegments. Assessments are based on the data obtained as well as considering the guiding principles gathered in publications, reports, studies and interviews in order to provide consistent quality and rigorosity.

In order to complete the assessments, information was gathered from the nonprofit's website, IRS forms, audited documents provided by the organization, third party research on the approach, media and press mentions, organization's case studies, nonprofit communication channels, evaluation reports, interviews with leadership staff, webinars conducted by the organization, and third party resources to cross-reference certain information. Gathering information from an array of sources allows the assessment to contain different perspectives which add depth and credibility to the data provided.

Interviews with some nonprofit leadership staff were conducted to gather increased insight into the organization and its activities. Interviews were also conducted on experts within the nonprofit field. These interviews include George Kuan (entrepreneur, founder of numerous early stage businesses with a background on investment banking and finance), Anton Lozbin (Tech entrepreneur, founder of multiple early stage companies including Impactoria with background in operations, strategy and business development), Russlan Raspopov (entrepreneur and consultant with experience on marketing, business development and product creation), Sven Ackermann (financial accountant that specialized in due diligence and evaluation), Neale Muston (active donor, expert in banking and finance), Raihan Islam (expertise advising businesses in legal matters as well as charity's expansion of operations to new countries), Natalie Rekstad (founder of BlackFox Philanthropy).

Table 1: Changes to the Nonprofit Assessment Framework

Changes to the Nonprofit Assessment Framework			
Criteria	Segment	Type of adjustment	Detail
Leadership and Governance	Board and Committee	Criteria adjusted	a. Impactoria aims to identify or confirm that there are no potential conflicts of interests. However, not enough data or tools are available to confirm with certainty that there is none. This subsegment will naturally share any evident conflicts of interest but will mainly aim to confirm that a policy of conflict of interest is outlined in the IRS 990 form.
	Management and Staff	Removed Added	a. Subsegment assessing time commitment of leadership and key staff is no longer considered as this is not a direct proxy to staff individual performance nor organizational results achieved c. Does the organization keep its staff? Turnover rate - This criteria will provide evidence for both the quality of internal processes and structures as well as the extent to which staff believes in the impact achieved working in that organization.
Mission and Strategy	Organizational Mission	Added	a. Are programs aligned with the beneficiary's needs, resources, challenges and opportunities? Are beneficiaries and other stakeholders in designing the theory of change? - This criterion shows the adaptability and specificity of programs to specifically address each community's needs.
Program Implementation	Program Effectiveness	Added	a. The extent to which local capacity is developed leveraging local resources for long term sustainability b. Evidence of changes in people's lives, indicators of progress, outcomes achieved c. Additional impact achieved outside the direct implementation of a program d. Cost-benefit analysis if available
	Program Evaluation	Added	a. Quality of reports and reliability of data b. Innovation, self-assessment and continuous improvement c. Third-party research on the effectiveness of the approach
Operations	Partnerships	Removed	a. Impactoria aims to confirm that there are no potential conflicts of interests between partners. Not enough data or tools are available to confirm with certainty that there is none if one were to be found it will be mentioned yet no rigorous assessment is being conducted upon this criterion
Financial Performance Indicators	Liquidity	Removed	a. Defensive Interval Indicator will not be included as too many factors have to be taken into account to assess its health. Its interpretation might become confusing for those not familiar with this calculation and it does not show a direct correlation to the

			organization's capacity to conduct successful programs
	Operating Ratios	Removed	a. Sustainability Ratio was removed as it does not provide highly relevant information and many organizations do not have this data readily available
Transparency & Communication	Reporting	Added	a. Passes all checklists of information that needs to appear on IRS Form and Website. Indicate which (if any) are not met
	Communication with Stakeholders		a. Quality of communication from nonprofit leaders about the work performed, proactiveness to talk about approaches, data and to report any lessons or challenges the organization aims to improve on.

Table 2: Nonprofit Assessment Framework

Nonprofit Assessment Framework				
Criteria	Segment	Subsegment		
Leadership and Governance	Board and Committee	1-1	Connection of board member to the org's mission/cause	
		1-2	Professional qualifications, experience and track record	
		1-3	Compensation size in relation to the achieved results and amount of the engagement (hours) with the organization	
		1-4	Conflicts of interest policy: family, existing work personal or relationships	
	Management and Staff	2-1	Local knowledge and cultural competency/ experience in the beneficiary location(s).	
		2-2	Connection of c-level, leadership and management to the org's mission/cause	
		2-3	Qualifications and personal fit of leadership and management	
		2-4	Does the organization keep its staff? Turnover rate	
		2-5	Compensation size of CEO and key staff (if applicable), in relation to achieved results	
	Accountability and Ethics	3-1	Structure and decision making. Is open communication, transparency, staff input encouraged?	
		3-2	Clearly defined and assigned roles and responsibilities	
		3-3	Self-evaluation and measurement. What is measured? How regularly?	
Mission and Strategy	Organizational Mission	4-1	Clarity and feasibility of mission in relation to the cause	
		4-2	The organization's fit to achieve its mission	
	Organizational Strategy	5-1	Clearly defined goals and objectives	
		5-2	Clear plan and roadmap	
		5-3	Are programs aligned with the beneficiary's needs, resources, challenges and opportunities?	
		5-4	Alignment of resources and operations with its mission	
	Operations	Historic Performance	6-1	Past achieved outputs, outcomes and results as compared to set goals and deliverables (5-1)
			6-2	Alignment of achieved results (6-1) with the mission and beneficiary needs
Resources		7-1	Existing budget planning in place	
		7-2	Surplus funding application plan in place	
Partnerships		8-1	Quality and integrity of existing partnerships	
		8-2	Effort in proactive development of new partnerships	
		8-3	Partner selection process	

Program Implementation	Program Effectiveness	9-1	The extent to which local capacity is developed leveraging local resources for long term sustainability
		9-2	Evidence of changes in people's lives, indicators of progress, outcomes achieved
		9-3	Additional impact achieved outside the direct implementation of a program
		9-5	Cost-benefit analysis if available
	Program Evaluation	10-1	Quality of reports and reliability of data
		10-2	Innovation, self-assessment and continuous improvement
10-3		Third-party research on the effectiveness of the approach	
Financial Performance Indicators	Expense Ratios	11-1	"Fundraising expense = fundraising expenses / total expenses"
		11-2	"Management (compensation) expense = management expense / total expenses"
		11-3	"Infrastructure expense = Infrastructure expense / total expenses"
		11-4	"Program service expenses = program service expenses / total expenses"
	Operating Ratios	12-1	"Savings indicator - sufficient resources to conduct operations = (revenues - expenses) / total expenses (tied to the set goals of the organization and the ability to act on them)"
		12-2	"Fundraising efficiency = (total contributions donations - government grants) / fundraising expenses"
Additional information	13-1	Diversity of revenue, donations and grants channels	
Communication and Transparency	Social Media	14-1	Responsiveness: both Direct Messages and public communications such as comments etc.
		14-2	Clarity and accessibility of communications and the organization's messaging
		14-3	Cross-channel consistency of communications and message alignment
	Reporting	15-1	Passes checklist regarding information that should appear on IRS Form and Website. Indicate which (if any) are not met
		15-2	Reporting format accessibility and clarity
		15-3	Transparency (depth and detail of reporting)
		15-4	Communicating hardships, mistakes, possible failures, and lessons learned (publicly)
	Existing Third Party Assessment/audit	16-1	Availability of third-party assessment/audit information on external sources
16-2		The organization communicates and publishes external audits to their audience through their own channels	

	General Third Party Media Coverage	17-1	Positive third party media mentions and coverage, and positive sentiment across reputable or major media channels
	Communication with Stakeholders	18-1	Quality of communication from nonprofit leaders about the work performed, proactiveness to talk about approaches, data and to report any lessons or challenges the organization aims to improve on
		18-2	Frequency of public communication (social media channels, website, other online sources), with stakeholders, donors
18-3		With beneficiaries	

NONPROFIT #1: Trickle Up

Mission: Help people in extreme poverty & vulnerability advance their economic & social well-being.

*Interviews conducted for this review

Rhonda Zapatka - Vice President, Development

Jo Sanson - Senior Director of Evaluation, Research & Learning (webinar form)

LEADERSHIP AND GOVERNANCE

1. Board and Committee

The Board of Trickle Up holds a wide array of expertise aligned with both the organization's mission and the skills needed to achieve it. All board members of them hold a high-level position at other corporations and organizations. Most hold expertise in business management, banking or law and many have previous experience working at nonprofit organizations or in philanthropy.

1-1 Upon connection to the organization's mission, this is shown both by apparent personal interests in the nonprofit world and also work experience in the philanthropy sector. Three of the board members are initially from South East Asia which brings added background, experience and expertise from one of the significant areas Trickle Up currently works in. What's more, the Executive Director and a nominating committee are currently working to diversify the board, so more members represent the various locations they currently operate in.

Some organizations board members are involved with include Greentree Foundation, Klein Family Foundation, and Leona M. and Harry B. Helmsley Charitable Trust. Donald Steinberg, for example, was the CEO of World Learning, and Deputy Administrator at the United States Agency for International Development. He is currently Senior Fellow for Diversity and Inclusion, InterAction which convenes action of nonprofits and thought leaders are working to alleviate poverty. Frank DeGiovani, is a retired director of the Financial Assets Unit at the Ford Foundation and leads the foundation's efforts to build financial assets for the poor. He has also engaged in research through the New School for Social Research, independently consults for nonprofits and is a board member of Boma (a project also working towards improving livelihoods of the poor).

1-2 Expertise are varied, board members all hold either a leadership, president or managing director position at big companies, foundations or are recognized professors at leading universities teaching topics related to the organization's focus areas. Penelope D. Foley, for instance, is also a Board Member of the TWC group in which she leads teams and performs strategic decision making. She holds ample knowledge of developing countries as she has co-headed the emerging markets and International equity group in TWC. Barbara A. Schatz is a clinical Professor of Law, her areas of speciality as expressed by Columbia Law School are nonprofit organizations, social enterprise and community development.

What's more, the organization has an Advisory Council composed of experts in the field available to give their view and skills to the development of strategies, improvement and innovations. Some advisors have

been board members of Trickle Up confirming the connection board members have to the mission as they remain engaged with it even after they are no longer in the board. Others have a high-level status in organizations such as the United Nations, Freedom of Hunger, Rockefeller Philanthropy, Oxfam or even lecturer professors at Harvard Business School and New York University.

1-3 Most work only 1-2 hours per week for Trickle Up, and none of them receives compensation.

2. Management and Staff

There is a clear connection between the leadership staff and the beneficiaries as some members are located in some of the countries Trickle Up operates in. The staff is distributed throughout New York in the main office, Coban (Guatemala), Kolkata (India) and Kamwenge (Uganda) enabling a very tight connection with local beneficiaries. Also, many staff members have experience working in developing countries and leading initiatives in this, providing extra insight. Capacity is further strengthened by partnering with local organizations, governments and community leaders to better understand each community's needs and opportunities.

All of the leadership team and most of the rest of the staff has ample experience in leading efforts in nonprofit organizations and even in some working towards economic development of organizations. Other experiences include business management, consulting, and investors. Many have pursued a Bachelor's degree in something related to the organizations' aspect such as International relations, business or human anthropology. Nevertheless, what makes these members fit for the position is that they have pursued further studies aligned with the organization's mission, such as International Development. They conduct constant research on current approaches and variations of this adjusted to the local community to find out how they can continuously improve their impact or change their services. They build the capacity of other NGOs and large organizations to guide through the implementation of their approach. They are currently working to produce guides that may be used by other local organizations and even policymakers to implement the Graduation approach.

2-5 The compensation size is aligned to the level of achieved results, expertise, time commitment as full-time staff and the comparison market-level salaries. Results show that the work each staff member is doing has quality, long-lasting impact at a large scale being able to increase the number of beneficiaries and quality of this impact at a fast rate year after year.

Specific qualifications and experience of key staff

William Abrams - President - Background in journalism and business executive working as President of New York Times, President of Business Development of ABC news, and reporter editor The Wall Street Journal, he serves on the Board of Interaction and US International Council on Disabilities.

Rhonda Zapatka - Vice President, Development - oversees significant gifts, individual giving, corporate giving and communications, previous experience at nonprofit called After-School Corporations,

Jo Sanson - Senior Director of Evaluation, Research & Learning - Holds a master in International Development, has previous experience in nonprofit operations as a Program Officer in Oxfam Australia, and program coordinator in Australian Red Cross, regional development manager in Eurasia Foundation in Kazakhstan. Her work has focused on poverty alleviation, disaster recovery and civil society.

Barbara Jackson - Vice President of programs. She studied physical anthropology and international Health. Over 25 years of experience working in developing countries, has been country and project director in CARE at various countries and got to the position of humanitarian director where she oversaw the leadership and coordination of country offices and managed a team of specialists who guide operations. She first served as Managing director of program operations and is now vice president.

Mike Castlen - Vice President, Finance & Operations - strategic and budget planning, finance, human resources, information technology and operations. Holds and MPA of Advanced Management Studies and International affairs, as well as a bachelors in Political science. He has been involved in the impact space for a long time holding finance and strategic management positions such as Associate Director for Finance & Administration at Holt International Children's Service, Chief operating officer at Foundation for Civil Society, Vice President of finance and administration for United Nations Association, and Executive Director at PCI Media Impact showing impactful positive shifts for these organizations' financial status.

Leah Berkowitz - Director, Program Quality - Experience as a Director of a strategy, Impact, knowledge and learning of Child Fund international, worked as an Independent consultant in for multiple NGOs, and as Assistant country director and coordinator of women's empowerment impact measurement for CARE, as well as assistant Peace corps director. She holds a bachelor's degree in International Relations.

3. Accountability and Ethics

3-1 The decision-making process is structured with clear and consistent communication across the teams. Trickle Up has an established framework to communicate responsibilities and efforts consistently throughout the organization.

Quarterly board meetings, monthly leadership team meetings, and weekly team meetings allow constant communication. Conclusions are shared with the whole team in New York headquarters and share relevant information with the regional offices in each country.

Two teams are in constant communication with the program locations; one oversees reporting and monitoring by gathering data upon progress and outcomes of programs while the other team ensures programs are conducted with a high level of quality in line with the standards of the graduation approach.

3-2 There is a clear definition of roles and responsibilities both at the New York headquarters and at the regional offices. Every team oversees a specific aspect of the organization and leads a team that helps them achieve their goals; there is also much cooperation between these teams.

3-3 Both performance of the staff and outcomes achieved are regularly measured. Every summer, every department sets an operational plan and goals (quantitative and qualitative) for the year, and every

quarter, every department has to report the progress they have achieved towards these goals. Write out goals that will be achieved in the next fiscal year, and each writes progress and senior management track progress of their teams, and they report it to the board of directors. The leadership team tracks and assess the reports of finance monthly. They also utilize Bamboo Performance Management Software to track staff performance.

MISSION AND STRATEGY

4. Organizational Mission

4-1 Trickle Up aims to eliminate extreme poverty. Their mission is clearly defined to achieve this providing a thorough explanation on who are their target beneficiaries, why they choose specific approaches, and how they will eliminate extreme poverty. They focus on the extremely poor as this population is beyond the reach of many other approaches. The main aspects of the Graduation programs are consumption support, savings groups, livelihood development, asset transfer, technical skills training and coaching.

4-2 The aim is for beneficiaries to graduate from the program into an improved livelihood within two years. After graduation, they should continue to expand their skills and improve their livelihood. Trickle Up is highly capable of achieving its mission. Capacity is determined by assessing the skills and expertise of the leadership and staff, the capacity of partners, the replicability, specificity of the approach for each community, and results achieved. A vital aspect of this is that in every community Trickle Up staff implements programs, they partner with organizations that will help them tailor the approach uniquely for each site. Alongside other considerations, they assess the opportunities and challenges the community might face, such as market opportunities and assets available to develop businesses.

Communities take the lead in their development as they build skills and knowledge that will allow them to continue to improve their lives and that of the rest of the community on the long term hence the results outweigh the costs incurred. Finally, Trickle Up builds capacity and provides support to organizations and governments to carry out this approach elsewhere or towards populations that require special needs such as partnering with UNHCR to impact the refugee population.

Building up knowledge by thoroughly assessing their approaches and constantly innovating them to reach better results, they are in continuous improvement to achieve their mission more efficiently and scale their impact in the future.

5. Organizational Strategy

5-1 Goals and objectives are clearly defined and measured against to assess progress towards these. The monitoring and evaluation team that consists of staff members on the headquarters and staff members on the ground that sets target goals and acquires baseline data for each of the programs that will be implemented. In the case of working with partnerships, these goals are set in conjunction with the partners. Data is consistently acquired from the field, allowing the M&E team to have a rigorous track record on the achievement of these goals. Eight core measurements are assessed to report the success of a

program which are then coupled with specific goals each location has. Livelihoods - are these dignified, diverse, productive and sustainable? Resiliency - are participants more resilient to instability caused by shocks and trends? Nutrition and Health - better quality of life, improved food and access to healthcare; social protection - access to available social services, empowerment - progress towards higher decision making roles in households and communities. At an institutional level, Trickle Up measures the extent to which they have been able to support institutions to adopt, adapt and implement programs and policies to better the lives of extremely poor.

In every project described, it holds some broad goals and objectives. It describes the specific effects they want to achieve in the community or at an institutional level through the approach. Although these may seem quite broad at first glance, these later become more clear as the outcomes of the projects are shown. Here the reporting is in-depth and provides a comparison to baseline data from the location before project implementation.

5-2 The plan and road map provide clear steps that will lead to the set targets and outcomes. Trickle Up programs are based on the standard Graduation Approach yet with variations to fit the local beneficiaries' needs. The standard theory of change is clearly defined, and the outcomes show how the lives of the community are improved beyond just an increase in savings and income but also improved skills, confidence, and opportunities.

Approach:

1. Identify those who will benefit the most out of the program. Participants are selected considering inputs from local members and local partner organizations to verify household circumstances.
2. Provide small funds for families to deal with unforeseen challenges and provide a basis for them to go beyond meeting short term needs and start saving for the future income-generating activities.
 1. Coaching to identify opportunities, build skills, find best practices and resources to generate improved livelihoods.
 2. Savings and credit groups are set up to provide access to loans and financial skills. These also provide a networking group where they can share advice, ideas and support.

Immediate outcomes include livelihoods, skills, financial literacy, consumption support and risk-free capital, a safe place to save and access credit and continuous coaching. Ultimate outcomes include building diversified, productive and sustainable livelihoods, higher steadier income, and access to higher quality food. Beneficiaries can also increase resilience, access to social services, send children to school and improve housing. More specifically, women gain increased confidence and power in their voice, abilities and decision making.

5-3 Throughout the complete implementation of the program the community's needs are closely considered to tailor an approach unique to specific communities. Staff first identifies the poorest families in the communities to ensure that they are serving the most vulnerable, they will then assess the skills of the participants and perform a market analysis to identify opportunities to engage in businesses, the women receive individual training and access to resources through coaching specific to their needs. They will also become self-sufficient and be a part of a savings group allowing them to continue to grow their

businesses while taking the lead on their development. Each program is rigorously assessed to make sure the community's needs are being met. In India for example, Trickle Up noticed that because women could not read and write, they would not remember all information given during training sessions for improved agriculture hence they developed a program through which they could access a built-in app containing information necessary for them to obtain real-time data which includes images and voice overs for them to be able to recall information without the need to read or write until they had access to another training session to ask in-person questions. Often, Trickle Up will add some elements of training specifically for certain populations. Project briefs even include a section containing information upon program adaptations to show how was each program specifically implemented for that community.⁴⁷⁴⁸

5-4 Trickle Up's efforts are mainly divided into three categories: design and implementation of programs, research and evidence and building capacity. Trickle Up takes advantage of local knowledge, talent, finance and resources of local communities. They consistently share knowledge built throughout years of experience implementing and analyzing the Graduation approach and other initiatives to lead the extreme poor out of poverty. Trickle Up distributes their resources efficiently to achieve as much impact at the largest scale possible yet always aiming for high alignment to beneficiary's needs.

Program design and implementation is mainly carried out by regional offices to ensure that the programs are based on local knowledge and building capacity of such a team allowing the approach to be adapted to local needs and opportunities. They partner with local NGOs or governments that will help Trickle up staff in that country implement the strategy. There is close communication between Trickle Up headquarters and local team to allow constant monitoring of the programs.

Trickle Up assists local governments, and partners in graduation design, adaptation and delivery allowing them to implement Trickle Up's strategy. The same organization makes monitoring and evaluation of the program hence Trickle Up needs to make sure organizations care about the same aspects of the graduation approach in order to track it the way Trickle Up would. Such include, for example, aiding in the program design, feasibility study, market analysis coaching training and program launch at refugee sites alongside the UNHCR, AVSI, Norwegian Refugee Council, Caritas. Another example is Trickle Up building capacity of 5 municipal governments to finance and implement Graduation programs.

Finally, Trickle Up is continuously engaged in research and knowledge sharing to scale their efforts to reach more in extremely poor situations. Both through the examination of their programs and research performed by independent organizations, Trickle Up is constantly gathering evidence to both find the best approaches to achieve development and to aid policymakers and government improve their actions towards reaching vulnerable populations. For example, Trickle Up identified gaps in India's data-collection processes resulting in many households lacking access to government services. Now Trickle Up is helping them improve their census methods.

OPERATIONS

⁴⁷Trickle Up. (2017, February). Promoting Opportunities for Young Women & Girls (Rep.).

⁴⁸Sheldon, T. (Ed.). (2016). Early Lessons from Large-Scale Implementations of the Graduation Approach. Human Rights Documents Online. doi:10.1163/2210-7975_hrd-0152-2016001

6. Historic Performance

Project briefs, case studies, reports, and independent research, provide strong evidence that can be concluded with certainty that outcomes are achieved at very high standards, mostly meeting or exceeding the set goals and objectives. This can be corroborated by reading various research briefs by independent organizations on Trickle Up approaches. These outcomes are aligned to the beneficiary needs as programs vary to meet challenges and opportunities of the location.

Trickle Up served a total of 171,779 participants in 2019, which is two times the amount served in 2017, showing a significant increase in numbers. The certain extent to which beneficiaries' lives have improved is evident by looking at project-specific data such as 95% of participants met minimum savings targets of about US \$6.70 per month after six months in Burkina Faso. Although monitoring and evaluation data is specific to each project location as metrics are aligned with variations in context and project design, the three leading global indicators are Graduation Rate, Savings, and Food Security. For 2019, the target was for 80% of participants to graduate and have food security and for households to accumulate savings equivalent to 3+ months of household expenses. The results were an 86% graduation rate, 91% of participants with such an amount of savings and 83% showed improvement in household food security.

7. Resources

7-1 Resources are effectively allocated and distributed to make sure the most important activities have sufficient funding to be successfully performed. The annual budget is approved on an annual basis by the board of directors; there is a thorough analysis of their budget on a semi-annual basis. When determining their budget, some aspects take priority as they are recognized as key to implementing their approach.

A part of the resources is devoted to keeping the offices running, to keep a global and local presence by keeping at least two regional offices open at all times. Having staff members operational close to project locations allows them to make sure the program is implemented based on standards Trickle Up knows is essential to affect the impact they want to have. Another area prevalent for their mission is devoting a part of the resources to the monitoring and evaluation team to measure their impact and outcomes and also making sure they have enough resources and people to build capacity to raise the money.

7-2 There is also a thorough surplus action plan in place with specific key areas the surplus would directly go towards and guidelines to be applied if there were to remain some extra surplus. The executive committee of the board works closely with the president and vice president of programs to determine where the surplus will go. First, an operating reserve fund is established (enough resources for nonprofit to keep running its program for a minimum of 5 months). Then they determine what the highest priority, highest impact needed to meet our goals set at an annual basis is. Once all these are covered, then a request to the executive committee board would have to be filed to use the surplus for any other program area.

8. Partnerships

"We believe it is imperative for Trickle Up to share our knowledge and seek partnerships for greater scale and impact." - Trickle Up leadership. An assessment of current partnerships yields positive results

regarding the quality and integrity of these as well as the effect they have on Trickle Up's approach. All partnerships spur the efforts of Trickle Up and allow them to reach a higher and broader level of impact in the beneficiaries as well as having increased knowledge of the local context. When setting up partnerships, they have to pass a specific list of criteria Trickle Up has determined including but not limited to their reputation on the local community, transparency, financial stability, and their commitment to the implementation of the graduation approach according to Trickle Up's standards.

Partnerships consist of community-based organizations, municipal and national governments, global institutions, social protection programs, and large international organizations and corporations. Local organization partnerships allow greater insight and connection to the community as they build the capacity of these organizations for their leadership to carry out the program. Trickle Up provides assistance and insight to government partners to produce effective policy change that will help those in extreme poverty. To help refugees, Trickle Up works alongside UNHCR to build the capacity of program leaders in refugee camps to tailor the graduation approach to that population. Finally, some organizations provide specific resources for communities such as Light For The World which works to reduce the gap of people with poor eyesight or Next 3B providing access to connect through technology or Tata communications which provided smartphones for rural communities in India that Trickle Up works in. Also, Trickle Up is a member of Uplift and Interaction, groups of organizations working towards eliminating poverty. This allows space for Trickle Up to acquire more resources, to share insights, learnings and expertise amongst members so efforts can be joined to achieve more significant change.

PROGRAM IMPLEMENTATION

9. Program Effectiveness

9-1 Building capacity of the local community is at the core of Trickle Up's programs. The aim is for the communities to become self-sufficient within two years of the program implementation hence naturally local resources need to be utilized in order to achieve long term sustainability. Coaching sessions build beneficiary's skills in technical abilities to perform their new business venture but also essential skills such as savings, interest rates, bookkeeping, nutrition, growing kitchen gardens, literacy, etc. Savings groups also provide a space for women to support each other in the process.

Special needs of the population are identified prior to the implementation of the programs, in Guatemala, the Graduation Approach was combined with a Community Based Rehabilitation program to provide assistance to children with disabilities while achieving economic development in their families.⁴⁹

Often, market opportunities and current skills and assets are identified to implement programs based on that. However, Trickle Up also goes one step further into identifying gaps in the community that will aid other members to improve their lives when these gaps are addressed. For example, in India's M-Powered project, there were two challenges faced by the beneficiaries. The first one involved cell phones needing constant repairs and no nearby centres to repair these hence Trickle Up aims to train specific members of the community to get proficient at repairing the cell phones providing a business opportunity for them as

⁴⁹Trickle Up. (2017, November 27). Alliance for Rural Inclusion. Retrieved from <https://trickleup.org/portfolio/alliance-for-rural-inclusion/>

well as a solution to the initial problem. In addition, many older women were not as familiar with cellphone technology hence a group of younger women was coached to become the reference source to support other community members.⁵⁰

Another aspect of strengthened local capacity involves local organizations and government support of the program. Trickle up strengthens the links between local governments and organizations to provide further support for the development of programs as Trickle Up's staff cannot be present all the time to ensure its effective deployment. A project in Guatemala is currently linking efforts of 4 municipal governments and 6 local organizations to aid in the financial inclusion and economic development of extremely poor communities.⁵¹

9-2 Improved outcomes are achieved at very high rates in the implementation of their programs. Projects like M-Powered, for example, show that 100% of the participants diversified livelihood activities and 77% showed an increase in earnings directly linked to the usage of technology. In Burkina Faso, 99% of beneficiaries now hold savings compared to a previous 34%. Program data show a variety of improvements in the beneficiary population hence it is difficult to standardize and provide one general rate of improvement. It is clear from analyzing the baseline, midline and end line data that although not at a 100% rate, people's lives are improving at high standards. These range from increased savings to increased food security such as 99% of participants developing household gardens leading to a 73% reduction in reported moderate hunger.⁵² Beyond that, the quality of nutrition achieved also improved as 99% of participants could cultivate at least 5 nutrient-rich vegetables in these gardens improving hence their nutritional status. These results were achieved in Guatemala but similar levels of improvement can be seen in countries like India where 83% of participants now enjoy at least two meals a day compared to a previous 42%.⁵³

9-3 Trickle Up has two main objectives: directly impact the extreme poor populations and strengthen the capacity of other organizations to scale, replicate their programs and achieve policy change that improves the lives of those living in extreme poverty. Current efforts include working with governments in India, Burkina Faso, Guatemala, Mexico and Nicaragua to design, implement and include Graduation approach programs within social protection and poverty alleviation initiatives implemented by governments.

Partnerships allow Trickle Up to scale their approach as they share the tools, guidelines, and technical assistance about program strategy, design and execution. Organizations seeking to implement the Graduation approach in other locations hence benefit from Trickle Up's efforts to increase their capacity. A clear example is a partnership with UNHCR. UNHCR already provides support for families such as health care and education yet the inclusion of work, livelihood skills, and financial literacy enables

⁵⁰Town Hall with Jo Sanson. (2020, July 30). Retrieved from <https://trickleup.org/town-hall-jo-sanson/>

⁵¹Desde El Poder Local. (2020, August 07). Retrieved from <https://trickleup.org/portfolio/desde-el-poder-local/>

⁵²Trickle Up. (2017, November 27). Alliance for Rural Inclusion. Retrieved from <https://trickleup.org/portfolio/alliance-for-rural-inclusion/>

⁵³Trickle Up is on a mission to create a world free of ultra poverty (Tech.). (2016). Trickle Up. Retrieved from <https://trickleup.org/wp-content/uploads/2016/05/ME-Factsheet-2-pager.pdf>.

refugees to generate income and graduate from long term assistance.^{54, 55} In a project in Guatemala, 18 local partnerships were established to increase the inclusion of people with disabilities throughout the country.⁵⁶

Trickle Up, joined other organizations to develop a comprehensive toolkit guide other organizations can follow to successfully implement the Graduation Approach.⁵⁷ This document provides details from the program planning to the program evaluation and integrating lessons learned and scaling.

10. Program Evaluation

10 -1 The level of rigor of program evaluations varies upon programs. Some program evaluations provide complete transparency and insight into the program objective, methodology, analysis, achievements and setbacks. Other reports provide a thorough list of data to show the impact of the approach as well as key adaptations made to meet the population's needs and lessons learned but don't explain the process and methods to obtain such results.

Considering the thoroughness provided in large studies and consistency in the reliability and transparency of these, it can be inferred that those reports containing the outcomes but not the methodology behind them will also show reliable data. Evaluations mostly utilize quasi-experimental data against a comparison group and also pre-post participant outcomes. Data is further strengthened through data acquired through the ongoing monitoring of the program and focus group discussions. Limitations that might arise through their evaluation methods such as spillover effects of a within-community comparison are shown in the reports increasing the trustworthiness of these.

Many findings are statistically significant such as livelihood diversification, increase in income, increase in assets, amongst others.⁵⁸ However, other aspects of the program such as an increase in savings are counted as not statistically significant yet the reasons are given to further explain why is the data not as reliable and possible future action to assess the real impact of the program on that specific criteria.

10-2 Trickle Up places increased importance in the ongoing monitoring of their programs to be able to shift activities and achieve better outcomes. Often gaps are identified in a program and local capacity is built in order to meet those gaps while creating a business opportunity for members of the community. All program reports identify challenges faced and also activities that when implemented would improve the

⁵⁴Janmyr, M. (2014). United Nations High Commissioner for Refugees: Implementing Partners. Protecting Civilians in Refugee Camps, 310-341. doi:10.1163/9789004256989_008

⁵⁵Arevalo, I., & Simanowitz, A. (2017). [Http://journal.ru/wp-content/uploads/2017/03/a-2017-023.pdf](http://journal.ru/wp-content/uploads/2017/03/a-2017-023.pdf) (T. McClelland, Ed.). Applying a Refugee Lens to Graduation. doi:10.18411/a-2017-023

⁵⁶Trickle Up. (2017, November 27). Alliance for Rural Inclusion. Retrieved from <https://trickleup.org/portfolio/alliance-for-rural-inclusion/>

⁵⁷Dharmadasa, H., Hashemi, S. M., Samaranayake, S., Whitehead, L., & BRAC. (2016). An Implementation Guide to the Ultra-Poor Graduation Approach. PROPEL Toolkit - An Implementation Guide to the Ultra-Poor Graduation Approach. Retrieved from https://trickleup.org/wp-content/uploads/2016/05/2015_BRAC_PROPEL_Toolkit_compressed.pdf.

⁵⁸Siahpush, A., & Sanson, J. (2015, December). Pathways out of poverty - Trickle Up. Retrieved from https://trickleup.org/wp-content/uploads/2015/12/India-Evaluation-Report_FINAL_Dec-2015.pdf

outcomes achieved by the program⁵⁹. For example, although coaching is identified as one of the most influencing factors in the success of program development, Trickle Up is developing and testing a range of strategies to increase the cost-effectiveness and scalability of coaching. (Siahpush, A., & Sanson, J. 2015) This is done by introducing digital components, group coaching sessions, developing skills from the local community to aid in delivering coaching, etc. When a key aspect of the program needs to be altered they will introduce it on the next program implementation yet, when aiming to derive new strategies, Trickle Up conducts pilot programs with variations for different populations to be able to assess the effectiveness of each variation introduced.

At the end of each report, they also describe lessons and show which aspects could need improvement or could provide even better impact and suggest ways in which these will be carried out further on. Often, these aspects are things the team had not included or considered to be part of the program due to lack of knowledge and after working closely with a particular population, they realized these changes might improve the impact of the programs. "Project staff noticed that youth tend to be more "sensitive and impulsive" than older participant groups. Girls who felt excluded or pestered by their savings group tended to drop out of the project. Training on conflict mediation for adolescents early in the project timeline would help mitigate these factors and encourage participants to remain in the program."

10-3 Trickle Up program effectiveness relies on already existing studies providing evidence of the Graduation Approach. Studies including 'The Long term Impacts of a "Graduation" Program: Evidence from West Bengal'⁶⁰ shows that the benefits of the Graduation Approach continue and increase over time as endline data is collected many times throughout seven years. This trend is clear across the criteria of consumption, income, savings, assets, amongst others. This shows that the Graduation Approach is not only sustainable in the long run but that beneficiaries are enjoying added benefits as they improve on their skills and livelihood activities.

Early Lessons from Large-Scale Implementations of the Graduation Approach (Ford Foundation)⁶¹, six randomized controlled trials performed by Poverty Action Lab⁶², Bandiera, et. al 2016⁶³, Banerjee, A et al.

⁵⁹Trickle Up. (2017, February). Promoting Opportunities for Young Women & Girls (Rep.).

⁶⁰Banerjee, A., Duflo, E., Chattopadhyay, R., & Shapiro, J. (1970, January 01). [PDF] The Long term Impacts of a " Graduation " Program : Evidence from West Bengal: Semantic Scholar. Retrieved from <https://www.semanticscholar.org/paper/The-Long-term-Impacts-of-a-Graduation-Program-Banerjee-Duflo/18fd1175767b8de37db202d9482bdbe54b66e748>

⁶¹Sheldon, T. (Ed.). (2016). Early Lessons from Large-Scale Implementations of the Graduation Approach. Human Rights Documents Online. doi:10.1163/2210-7975_hrd-0152-2016001

⁶²Poverty Action Lab, & Jameel, A. L. (2015, September). Building stable livelihoods for the ultra-poor | The Abdul ... Retrieved from <https://www.povertyactionlab.org/policy-insight/building-stable-livelihoods-ultra-poor>

⁶³Bandiera, O., Rasul, I., Welch, K., & Geray, J. (2017). Labor Markets and Poverty in Village Economies. AEA Randomized Controlled Trials. doi:10.1257/rct.2231-1.0

⁶⁴ and other paper briefs by SEEP⁶⁵, CGAP⁶⁶, International Growth Center⁶⁷, Innovations for Poverty Action⁶⁸, UNHCR⁶⁹ all provide positive insights into the short and long term success of the graduation approach. Banerjee et al. (Science 2015)⁷⁰ provides insights into the positive impact the approach has on six different countries showing how adaptable this approach is to succeed in a variety of settings and circumstances faced by beneficiaries. Strategic partnerships such as the World Bank, AVSI, IMPAQ and MetLife Foundation partner with Trickle Up to carry out specific projects or develop research on new variations of the graduation approach⁷¹ Although it is a drawback that not all of these studies are performed on Trickle Up's programs, interventions analyzed are very similar hence providing strong evidence for the effectiveness of Trickle Up's approach.

FINANCIAL PERFORMANCE

11. Expense Ratios

11-1 Fundraising 8%

11-2 Management 9%

11-4 Program expenses 83%

Considering the benchmark and the program outcomes, all of these expense ratios are aligned to achieve high impact. A positive shift would be to reduce the fundraising expenses so resources can be more aligned in the development of the program or improvement of management and infrastructure efficiency.

12. Operating Ratios

12-1. Savings indicator = -0.06

12-2 Sustainability = 94%

12-3 Fundraising efficiency = 7%

⁶⁴ Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., . . . Udry, C. (2015, May 15). A multifaceted program causes lasting progress for the very poor: Evidence from six countries. Retrieved from <https://science.sciencemag.org/content/348/6236/1260799.full>

⁶⁵Gash, M., & Odell, K. (2013). The Evidence-Based Story of Savings Groups: A Synthesis of Seven Randomized Control Trials. Savings-led Financial Services Working Group at SEEP. Retrieved from https://trickleup.org/wp-content/uploads/2016/05/2013_SEEP_Evidence_Based_Savings_Groups.pdf.

⁶⁶Sulaiman, M., Goldberg, N., Karlan, D., & De Montesquiou, A. (2016, December). Eliminating Extreme Poverty: Comparing the Cost ... Retrieved from <https://www.poverty-action.org/sites/default/files/publications/Forum-Eliminating-Extreme-Poverty-Dec-2016.pdf>

⁶⁷Yam, E., Kaul, U., & Jinhage, A. (2016, January 19). Graduation: What's next for ultra-poor programmes? Retrieved from <https://www.theigc.org/blog/graduation-whats-next-for-programmes-targeting-the-ultra-poor/>

⁶⁸Banerjee, A. (2015, December 9). Targeting the Ultra Poor in Ghana (Rep.). Retrieved https://trickleup.org/wp-content/uploads/2016/05/2015_Banerjee_Graduation_Components_Study.pdf

⁶⁹UNHCR. (2014). The Graduation Approach (Rep.). Egypt: UNHCR. Retrieved from https://trickleup.org/wp-content/uploads/2016/08/2014_UNHCR_Egypt_Newsletter_Oct-Dec.pdf.

⁷⁰Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Pariente, W., . . . Udry, C. (2015). A multifaceted program causes lasting progress for the very poor: Evidence from six countries. *Science*, 348(6236), 1260799-1260799. doi:10.1126/science.1260799

⁷¹How New Partnerships are Multiplying Our Impact. (2017, October 26). Retrieved from <https://trickleup.org/new-partnerships-multiplying-impact/>

13. Additional Information

Sources of revenue are 43% Foundations and corporations, 28% donations from individuals, 24% government & multilateral, and 5% generated as income. The annual report provides a complete list of their donors divided into subgroups depending on the range of amounts donated. This segment has a high rating as there are a large number of different revenues supporting the nonprofit, which gives them financial stability and the option to plan for the future. They are most likely going to receive a similar donation amount in the following years, if one of the donors were to stop giving, they would continue to have a steady influx of revenue from all other individuals, corporations and foundations. Such a high number of people supporting the organization adds credibility to its efforts and impact as many others also trust their donations will achieve high impact.

COMMUNICATION AND TRANSPARENCY

14. Social Media

Trickle Up was very responsive through emails and direct contact with the organization's staff. However, it does not respond to social media inquiries or comments. The clarity and accessibility of information is excellent. Across the webpage, one can get information about all programs implemented, methodologies, media mentions, reports, etc. Social media accounts mainly spotlight some stories of beneficiaries and changes in their quality of life, they post very often, and the information is aligned across all their channels.

15. Reporting

15-1 They report all information that the transparency and accountability checklist details that should be reported both in the website and in the 990 forms.

15-2 Their transparency to the approach methodology, challenges, lessons, adaptations to each location, objectives and achievements is outstanding. For every project they perform, reports provide background information of each site and challenges faced by the team through implementation. They also offer insights on how they vary their approach to meet specific needs, challenges presented in some communities or aspects that might have been imposing unnecessary extra costs. They show the particular strategies included within each Graduation approach and the target beneficiaries, including extra information so the general public gains a better understanding of the background of the specific 'vulnerable' population each approach is aimed at.

Each report includes baseline data with demographics and critical data and insights of the population before implementation, midline data showing improvements halfway through the program, and end-line data showing the outcomes. This allows for a comparison of how the approach has changed the quality of life of the beneficiaries and what specific aspects have improved the most or which need further assistance or a shift in approach to achieve. If Trickle Up tries a specific variation of the Graduation approach, they will provide additional analysis of the effectiveness of this variation.

An example of this is finding a way to scale and reduce the cost of coaching as it is one of the most critical aspects of the program yet one of the most expensive and challenging to deliver in places with high population dispersion and limited resources. Through a partnership with the World Bank, they will

test three aspects of the Graduation approach in different communities of Uganda to gather data. The difference lies in coaching being individual, group-based or no coaching which is named under "empowerment". When assessing a new approach, external evaluation is often performed, in this case by Innovations for Poverty Action.

15-3 The reports are very in-depth and detailed. They provide a thorough understanding of the outcomes of the project not only showing the increase in savings, assets, businesses. Ultimate outcomes like improvements in households, decision-making abilities, mothers investing in children's education, increase in monthly income and resilience to shocks. The most quantitative impact is shown through research briefs. These show the impact the program has in comparison to baseline data and impact compared to a control group. What strengthens the credibility and rigourousity of these reports is that many are done by the organization itself and others are publications done by third party organizations performing an assessment or research upon the strategy hence shows that results are consistent in both types of publications. Example of a report. The qualitative impact is assessed through group discussions and individual interviews in which participants assess their situation and are asked to pinpoint what was the most significant to achieve this change.

15-4 All reports include challenges faced, and difficulties as well as reasons why some aspects of certain programs may not have been as successful as expected. In addition, lessons are included and reports explain how these lessons provide insight for future actions that Trickle Up will perform in order to improve their programmatic work. Often there are no clear next steps to take to improve the achieved outcomes, however, Trickle Up will perform studies and pilot programs to assess the impact changes to their work will have on benefits to the local community. These results will help guide future programmatic work.

16. Existing Third Party Assessment

The website includes a financial audit by an external organization. Besides, it includes a wide array of publications by third party sources analyzing both the performance of the programs performed such as "A multifaceted program causes lasting progress for the very poor: Evidence from six countries". The study utilises randomized control trials to compare results of program participants vs non-program participants or another study titled "The Long term Impacts of a "Graduation" Program: Evidence from West Bengal". Other publications assess the theory of change of the graduation approach and even compare it to the effectiveness of similar strategies to provide a reference point for comparison. After reviewing many of these reports, they provide a consistently positive view of the actions performed by Trickle Up. Another example is an independent evaluation of 10 Refugee programs, and it concludes that all target indicators were either met or exceeded all expected outcomes. External organizations include CGAP, Innovations For Poverty Action, Ford Foundation, The International Policy Centre for Inclusive Growth, The World Bank Group, SEEP.

17. General Third Party Media Coverage

Work performed by Trickle Up is often mentioned in well-known media sources, and the information is always in positive regard. A report regarding the [MPOWERED](#) program implemented in India won the Sitaram Rao Case Study competition in India in 2019. Some media with publications about Trickle Up

Initiatives are Science, The Economist, The New York Times, ImpactMatters, Refuge Point, Bloomberg, The Conference Board, Huff Post, Amplifier, UNHCR, InterAction, Daily Pennsylvanian, etc.

18. Communication with Stakeholders

18-1 The team is very eager to speak about Trickle Ups, work. They are open to answer all questions and share extra resources, information or connect those interested to the right person to provide further detail upon a specific subject. They are very open about communicating areas where they are succeeding but also areas where they are struggling and the challenges they have faced. The staff aims for complete transparency as they share some areas they are currently working on improving on and the lessons that led them to focus and shift these. Internal organization approaches and structures were openly shared and the enthusiasm and conviction for their work are clear. Trickle Up organizes Town Hall meetings where they speak about different areas of their programmatic work, these are open for anyone who wants to join and attendees can ask further questions they might have for the leadership staff conducting the session. Examples include a Town Hall with Jo Sanson (Senior Director of Evaluation, Research & Learning) ([Link to Recording](#)), Town Hall with Leah Berkowitz, Director of Program Quality ([Link to recording](#)), Town Hall with Vice President Barbara Jackson ([Link to recording](#)), and a Town Hall with President Bill Abrams ([Link to recording](#)). Another important consideration is that people are working in Trickle Up for many years which speak for their commitment and belief in the impact of the work performed by the organization.

18-2 Trickle Up is in active communication with stakeholders. New social media posts showing beneficiary stories are uploaded two to three times a week, their website contains many data regarding each of their projects, and it is continuously updated as new data is recollected from different programs. A monthly e-newsletter is sent out to the donors and external supporters communicating outcomes or updates. They will provide more detailed information upon the request of supporters. Trickle Up brings together experts within the organization or from the overall field to produce an online webinar series related to their work.

18-3 Communication with end beneficiaries is done both by local offices and by partner NGOs, this involves visits to communities and speaking directly to the beneficiaries of the team, weekly travels to different locations to establish connections and check on the program beneficiaries. This is also done increasingly through technology implemented in programs such as beneficiaries providing feedback from coaching programs and receiving extra help through online apps, this enables rapid exchange of information between headquarters and local communities and the ability to shift initiatives that might not be working as well as expected.

NONPROFIT #2: iDE (International Development Enterprises)

Mission: iDE creates income and livelihood opportunities for poor rural households.

*Interviews conducted for this review include

Elizabeth Ellis - CEO (will be conducted on the week of August 17th)

Dave Schutz - Director of Global Business Development

Rachel Rose - Director of Research and Evidence

John Choptiany - Resilience and Partnerships Director

Conor RIGGS - Vice President of Global Initiatives

LEADERSHIP AND GOVERNANCE

1. Board and Committee

1-1 iDE's board members bring a wide diversity of skills, expertise and experience. In addition to conducting oversight activities, including approving the CEO's salary, engaging in quarterly board meetings and approving the budget board committees are established to differentiate roles and responsibilities. These committees allow members to consistently engage, participate and provide guidance and expertise in the development and implementation of the organization's strategy.

1-2 Across the board, some common expertise stands out as they are highly aligned with the organization's mission. Some of the most prevalent expertise are in agriculture, engineering and irrigation, most specifically, their application to improve systems and apply them in developing countries. Board members have a track record of successfully leading or scaling up businesses applying their expertise in business strategy and organizational effectiveness, marketing and communications. Some bring in a niche skill set to aid in the areas of software and technology or legal concepts. Board members have achieved positive and often remarkable results leading companies, serving on the board organizations or as professors in well-recognized universities. The connection of the board members with the organization's mission is mainly through two means. The first aspect is ample experience working or consulting for nonprofit organizations focused on economic development or agriculture improvement. The second aspect relates to their ability to provide insights into iDE programs as they have been working on fields similar to those iDE focuses on but at a market level.

1-3 No board members receive payment yet feedback from staff is very positive regarding the participation and engagement of the Board in the organization's activities.

1-4 The IRS form outlines an existing conflict of interest policy, and a brief review shows no conflicts of interests present.

Specific examples

Mark Fitzgerald, Finance Committee Chair

He brings in expertise gained through providing professional services US-based private foundations, international development organizations and public charities through the KPMG firm. His work also includes assisting nonprofit organizations focused on development to secure grants and funds. He was also the Director of Internal Audit and Investigations for the United Nations Office for Project Services and has worked with clients like the World Bank, UN entities, USAID, DANIDA.

Robert Hill, Board Chair

As a well-recognized lawyer, he brings legal expertise as well as a passion for nonprofits seen in his engagement in iDE's board since 2012 and he is also the board member of a Nurse-Family partnership which assists at-risk families with visits by nurses. Through his firm, he focuses on environmental causes including areas of natural resources, environmental, water rights, water administration which speaks to his alignment to achieving social good.

Tom Ebling, Chair of Social Enterprise Committee

He has led a range of emerging software companies into a successful growth from their early startup stage, as a CEO and or Board Member, has led to the acquisition of Demandware, ProfitLogic, TorrentSystems, Marcam and many others by industry leaders. He is on the board of Pillar VC, Nift Network, Flow, Nuance Communications, Blue Day, Trace Link.

Further examples

Len penner has experience in business and agriculture and has focused on serving communities to grow crops in a safe, responsible, sustainable way. Linda Porter Cox brings in skills in strategic marketing and product/service innovation and commercialization with her experience working as a business advisor for large companies varying from consumer business goods, services, healthcare and tech firms. She can provide insights and guidance for the contextual design thinking and market development of iDE's program solutions. Rick Mazur is the co-founder and chairman of RLG International through which he optimizes organizational performance through coaching and performance improvement implementations. Through his work on impact investment, Rick Kwan is passionate about solutions towards environmental and social problems. Chandra A. Madramootoo is a professional engineer, whose work is highly connected to iDE's mission due to its focus towards irrigation and water management, climate change and greenhouse gas emission. He also has experience working in developing countries on these issues as well as being the Vice-Chair of the Board of Governors of the International Development Research Centre of Canada (IDRC) and was President of the International Commission on Irrigation and Drainage (ICID).

2. Management and Staff

iDE's connection to the local area is evident throughout their complete strategy. Their initiatives are highly adapted to meet the local context and local beneficiaries needs, opportunities and challenges. 96% of the staff lives in the local area where programs are implemented, enabling constant interaction with beneficiaries and extensive familiarity with the communities. The leadership team in the headquarters has experience working and conducting research in the nonprofit or international development space. iDE keeps a close relationship with the local beneficiaries as through their country offices run by assigned country directors and with hired staff to perform country operations or who provide a specific skill set

needed on the country program. The rest of the staff carries out the fieldwork and are in constant, direct communication beneficiaries.

Their Human-Centered Design approach allows for staff to speak to the community members before deciding on the program approach. Most projects conduct extensive market research to determine what products or services could be developed to meet the community's needs. iDE staff trains local entrepreneurs to build products using local resources or are connected to organizations that help them acquire necessary material. Products must be able while generating income for local entrepreneurs. The local staff performs this research, training and project development. In agriculture programs, iDE staff trains local farmers to become Farm Business Advisors and help fellow members of their community to achieve better practices or implement techniques that will improve their livelihood.

All country directors have lived and worked in the local country. Their expertise varies between agriculture, irrigation and food security or in entrepreneurial and business management; core aspects of iDE's approach. They show leadership capacity as they have all successfully led business initiatives of other nonprofit organizations. Furthermore, staff with specific skills required to develop the program are hired to work at local offices.

For example, Country Director Stefano Gasparini has worked in Mozambique for 16 years and 10 in Sub-Saharan African leading startups, directing international development programs and managing businesses. He has worked with organizations like USAID, the World Food Programme, FAO, Technoserve, CISP Rome. Sylvester Kalonge, country director of Zambia, and holds over 30 years of experience working in Zambia, Malawi, Ethiopia, South Africa, and Lesotho. His work has been focused on applying technologies to enhance agricultural productivity, disaster risk, market access for smallholder farmers and climate-smart agriculture. Much of his work has been through programs and organizations aimed for the world's poor, including USAID, World Food Programme, CARE, and World Vision.

2-3 All leadership staff show a record of holding high-level positions or successfully leading initiatives in their specific area of expertise hence show fit to manage staff and decision making. They all have applied their knowledge and skills regarding the specific area of work with other businesses and organizations and often organizations aimed at economic development or agricultural improvement. Some leadership members provide critical expertise for the success of iDE such as marketing, design thinking to create new innovative products or research and impact evaluation. The knowledge of the staff is differentiated, and each brings the necessary abilities and leadership experience to lead their department. Regarding qualifications, all of them hold a bachelors and a masters degree particularly linked to the organization's mission such as international development, agriculture and food systems, economics, etc.

2-4 The organization has a record of keeping their staff for long, there is a small staff turnover rate and a high level of internal job satisfaction. Many staff members holding leadership positions have first been involved in the organization in lower-level positions and have acquired increased responsibility within the organization showing a high level of commitment and conviction on the work performed by iDE.

2-5 The compensation size is aligned to the level of achieved results, expertise, time commitment as full-time staff and the comparison market-level salaries. Results show that the work each staff member is doing has quality, long-lasting impact at a large scale being able to increase the number of beneficiaries and quality of this impact at a fast rate year after year.

Specific qualifications and experience of key staff

Elizabeth Ellis, CEO Executive director

Holds a BA in History and Global Development Studies, as well as a masters degree with a specialization in international nonprofit management. She has been COO of iDE for five years,

She also serves as Vice President of the Posner Center for International Development and Board of Directors of the Hydrologic Social Enterprise and iDE UK Board of Trustees. She has over 20 years of experience working alongside Chemonics International and USAID leading the implementation of development initiatives in emerging economies hence she has been developing the leadership skills to guide the organization towards increased impact.

Kathryn Dangerfield

Has worked JSI and in Afghanistan through DAI working as the program manager and corporate recruitment as well as on conflict resolution. During both of these, she has focused on improving the operating systems to allow staff to develop the abilities they manage best. She currently leads the strategic recruitment efforts and provides contractual and program support, both her previous work experience and studies on Organizational Development and Behavioral Science give necessary qualifications for this job.

KC Kotch, Vice President of Global Communications & Marketing

She has ample experience in this area gained through 20 years performing marketing initiatives for public and private companies. Some specific initiatives include social marketing campaigns, brand strategies, designing corporate collaterals, written brand standards and advertisement campaigns for companies such as Unicef TAP Project, Water For People, Whole Foods Market, LiveWell Colorado, EcoProducts, Goodwill, Noodles & Company, etc. She has experience within the nonprofit sector as she has supported SEEP Network in developing their communication strategy.

Chris Nicoletti, Senior Director of Impact and Analytics

He is passionate for both for iDE's work and his role at measuring impact and research. He has been involved with iDE since he evaluated the impact of iDE Zambia's RPI program for his Master's Thesis on Agricultural and Resource Economics. He has implemented and continues to develop new strategies to use ICT to measure and improve programs. His experience includes developing impact evaluation and estimations for the World Bank, GAC, Stone Family Foundation, USAID, Bill and Melinda Gates Foundation, etc.

F. Conor Riggs, Vice President of Global Initiatives

He is responsible for leading the Global Initiatives and market systems development technologies, this role includes the development, prototyping, testing, and implementation of business models. He is knowledgeable of iDE's programs as he started working as a Country Director and has then led a wide variety of successful initiatives within iDE's program portfolio. He holds a BBA in Business Economics

and Public Policy from The George Washington University and an MA in International Economics and International Affairs from The Paul H. Nitze School of Advanced International Studies (SAIS) at Johns Hopkins University.

3. Accountability and Ethics

3-1 There are approximately 1200 staff members across the globe and 32 employees at the headquarters office to support the programmatic work done at a local level. An organizational approval and guidance matrix all employees can refer to establishes what decisions and roles are assigned to which person. Board members bring skills, experience and often connections that help departments thrive, such as connections that might help the fund and development committees to secure funding. The communication between staff occurs most often between the board and the management team and between the management team and the country directors. Headquarters collaborate in real-time with different country offices. They have set checklist periods weekly, monthly and quarterly depending on the context.

3-2 The organizational roles and responsibilities are clearly defined and assigned. Management staff are divided into five departments: fund and development, operations, finance, communications, and global initiative teams. One or two members of the executive leadership lead each team. This allows for every department to have a representative when all the executive leadership meets to make decisions. The board of directors is also divided into five committees that work alongside the five established departments. Their role within these departments, however, is different than that of the staff as they mainly provide insight, guidance, strategic direction and experience. Country Directors oversee the local staff responsible for carrying out the programs and monitoring and evaluation. Most communication between the local teams and the US-based staff happens through the Global Initiative teams providing technical aid to specific areas of the programs such as agricultural implementations, or guidance for monitoring and evaluation. The Fund and Development and the Operations team are also in constant communications with them to ensure secure funding for the programs and provide guidance on the management and implementation of these funds. Goals and strategies to achieve the overall organization's mission vary significantly between countries. The country teams and director determine these. Hence they have a high degree of decision-making ability to decide which strategies and approaches will best suit the community's needs.

Some areas country directors are responsible for: financial and resource management, project accountability to individual donors, public identity, country program planning, implementation, and performance review, and staff management and development. The expertise, roles and responsibilities of local staff vary significantly upon the programmatic implemented in such location. In Cambodia, for example, leadership staff roles are separated between Country Director, LorsThmey CEO (a Social Business iDE built to improve agriculture), Finance Director, WASH Program Director, Administrative Director and Innovation Lab Director.

3-3 There is an annual performance review process in which every team sets departmental goals and staff sets specific goals for the year. The executive leadership keeps track of the performance towards goals throughout the year to make any course corrections. At the end of the year, goals were assessed against

objectives. Staff will also evaluate why they were met to the degree they were met at. Country directors are evaluated similarly. In terms of program goals and outcomes

Each aspect of their approach described on the website not only contains a description of how this enables better results to the end beneficiaries, but they also include a report, study, or case study showing how this was effective or what approach was taken at specific programs related to that aspect of it.

MISSION AND STRATEGY

4. Organizational Mission

4-1 iDE aims to solve poverty through profit. They aim to unlock the potential of local entrepreneurs and strengthen markets so people can have increased capacity to generate higher incomes and achieve a better livelihood.

4-2 iDE has a high capacity to achieve its mission. iDE staff all have ample expertise in the focus areas of the organization, this knowledge is essential to implement the most effective programs and obtain the set objectives. Like most of their staff work at the local level, it is very feasible for iDE to implement a Human-Centred-Design approach. This entails designing strategies to meet the specific needs, resources and opportunities the local communities have to build skills and attain better income. The organization builds capacity at a local level to implement their strategy. The impact and evaluation team has developed tools and methodologies to make sure every aspect of the programs are functioning at their best or make any corrections if they are not. A characteristic that should be recognized is iDE's ability to vary their programs and innovate new approaches, products or even social businesses in order to meet the local community specifically. They can implement new models with high speed, efficiency and yielding noticeable impact in the beneficiaries' lives.

Furthermore, iDE has good financial health. It receives donations from a variety of sources and grants to implement different programs. They go beyond their programmatic activities and aim to assess their approaches and share insights so the broader community can use this data to improve their approaches as well. It is essential to mention partnerships.

A key aspect of the organization's capacity to achieve its mission is its monitoring and evaluation tools. Using TaroWorks and Salesforce, they can capture real-time data which allows making decisions based on evidence as well as acquiring data without having to depend on field offices to carry out some of the monitoring and evaluation aspects (others such as qualitative data is necessarily conducted in person) all information starting from the day a sell is made. The order arrives, production and delivery are recorded in the app, which facilitates things both for producers as well as field and headquarters offices and increased transparency and accuracy in reporting available to donors.⁷²

5. Organizational Strategy

⁷² Lau, G. (2016, June 7). Breaking out of Poverty by Building with the Salesforce Platform. Retrieved from <https://www.salesforce.org/blog/breaking-poverty-building-salesforce-platform/>

iDE currently holds a broad organizational goal to transform 20 million lives in the next 5 years. Their goals and strategies are highly aligned to strengthening and implementing the strategies that they have analysed to have the best impact. There is a balance between centralization and decentralization which leads to a balance between standardization and contextualization to the community's needs. There is a process to consistently implement effective strategies yet providing room for these to be tailored to each community. Their goals are broad at an organizational level, yet iDE has made sure that all teams have strong capabilities, are highly aligned with the organization's objectives and share a common vision to know how to best act towards the organization's mission when making country-level decisions. This builds a clear and thorough framework of goals and strategy with which to achieve these.

5-1 Globally, they measure their progress against three key performance indicators: scale (number of people), impact (either measured directly or use already widely accepted measurements to calculate the increase in annual income) and cost benefit-ratio. An important objective is for every 1 dollar donated to become at least 10 dollars in increased income or savings for beneficiaries.

To allow contextualization, more specific programmatic goals and objectives are established by the country offices. The headquarters foster a collaborative conversation across all the country offices in which all share the same general thematic idea and core strategy used to implement programs as well as a shared process to make sure they deliver effectively every single time. They will also assist with technical aspects for the work done towards set goals. As shown in program reports, their goals and objectives are clearly and effectively specified; these even include direct and indirect outcomes as well as specific time-frames in which they should be achieved. iDE programs on average meet or exceed most of their goals with high consistency.

5-2 iDE does not replicate a single model but rather their process and characteristics each implemented program should follow. All programs are developed considering six essential characteristics. iDE's core activities strengthen agriculture, WASH, and access to finance to increase people's income. These programs are all Human-Centred-Design, designed to the local context, utilize resource-smart technologies, facilitate markets, going to the last mile (connecting farmers with local markets, inputs and knowledge they would not have access to in remote areas), and acting based on results.

The strategy is considered very effective and brings a thorough understanding of how aligned is iDE to their end beneficiaries. iDE's solutions are built once they understand the community's needs, aspirations, and motivations. These are also created so local resources and talent can be exploited hence are more sustainable, or strengthen players to enhance these. Finally, the use of real-time data allows them to quickly shift their approach to improve and achieve better results.

The plan and road map to ensure the success of a strategy is thorough and clear. The agricultural strategy involves three key pillars: Farm Business Advisors (FBAs), resource smart technology, last mile reach and market opportunities. WASH strategy involves the human-centred design, design of profitable and sustainable business models and direct sales to beneficiaries. The finance strategy involves assisting small-scale entrepreneurs creating a sustainable business plan and acquiring access to loans; creating

partnerships with organizations or community banks to provide financial resources, and design services to meet beneficiaries needs such as loans that can match the farmer's harvest cycle.

5-3 Utilizing Human-Centred Design to develop their approaches allows iDE's strategies to be aligned with beneficiary needs. Using HDC, beneficiaries co-develop the products and services; hence these businesses have higher adoption and profits from the community bringing significant benefit to those who will develop it. Solutions are produced at the intersection of desirability, feasibility, viability.

This can be illustrated in the agricultural area where it is understood that technology alone will not create significant change. Instead, it needs to be combined with increased knowledge, skills, tools, income, inputs and markets to sell their products. Before launching a new Farm Business Advisor program, iDE conducts a business opportunity assessment to understand the environment and market challenges. This assessment includes interviews with farmers, retailers, customers, and other market actors—the team researches existing supply chains and farmers' access to these markets.

5-4 Resources are highly aligned to the organizational mission, from leadership to partnerships to strategies, they all provide a thorough and effective framework to sustainably increase poor individual's income through access to markets. What is most remarkable here is the level of sustainability and specificity achieved. iDE develops solutions that fit each community and improve the capacity of the community as well as the surrounding environment. The systems in place to achieve this have been assessed throughout many years operating allowing them to identify the specific decisions that will generate the best outcomes.

A key factor is the division of roles and decision making leading to that balance between standardization and contextualization. The headquarters focus on providing essential supervision, guidance, technical skills and to build strong teams capable of implementing programs in their respective countries. They focus on building teams that can successfully carry out the implementation of the strategy, this is specifically important as their activities require a variety of resources hence multidisciplinary teams are essential. They prototype ideas and solutions in the headquarters and test them in real situations in six technology centres around the globe to determine their functionality in the real world. The team also determines how products can be manufactured with local materials local entrepreneurs have access to.

At an organizational level, rather than setting goals for specific outcomes, they will set goals for the enhancement of areas within strategies improving the capacity of the organization. This ensures constant improvement of the programmatic work and that leaders across all programs know how to react to different situations including what opportunities to say yes or no to so these are aligned to the mission.

Resources will be utilized differently as strategies vary depending on local needs - sometimes iDE will develop a team able to help local entrepreneurs manage production and sales of products. If there is government involvement, then iDE will build government capacity to implement this market-based approach. If there is a major gap in the market, iDE will create a social enterprise to improve the value chain. In Cambodia, farmers barely had access to a market; therefore, Lors Thmey was created to buy in

bulk from farmers and sell them to big companies ensuring income for farmers. Although they have multiple areas of focus, in every country, the effort and resources aimed towards each area vary greatly.

OPERATIONS

6. Historic Performance

At an organizational level, iDE has reached 6,944,711 households, 34,810,330 individuals, an average of 272 in annual income increase and a 14.10 overall benefit to cost ratio.

The agriculture program has impacted 5250758 households, 26318476 individuals, has an average of 369 annual increase in dollars per participant, and a cost to benefit ratio 13.5 per dollar. The Sanitation program has impacted 1048055 households, 5238932 individuals, achieved an average increase of 76.81 dollars in annual income and has a 16.01 benefit to cost ratio for every dollar donated. The Clean Water programs have impacted 585963 households, 2929815 individuals have achieved an average of 137 annual income and a 437.6 dollars benefit to cost ratio per dollar donated. Every year, there is a strong positive correlation between the increase in impact and increase in revenue, measuring it in terms of millions of people reached. In 2018, they reached 2938335 individuals; the average net household increase in income or livelihood savings was \$278. The ratio of income or savings generated by every dollar donated was 20:1. There are 1500 active Farm Business Advisors across nine countries serving farmers through a market-based approach adapted specifically to each unique context and environment.

These numbers show a high level of efficiency in achieving set goals and outcomes as represented mainly by the increased income level or savings across all their program areas as well as a high benefit to cost ratio for every dollar spent in the program development. More specifically, when analyzing the programs individually, it is clear that generally, most target outcomes are achieved or surpassed. This is also since iDE has the capacity to identify potential problems in the program implementation and shift courses to improve these and get better results.

6-2 The approach utilized by iDE to design the programs ensures that outcomes achieved are highly aligned to the beneficiary needs. This is further proved as beneficiaries continue to experience increased incomes, better livelihoods and markets remain strong long after the program is completed. Utilizing local capacity and resources develops sustainable programs in the long term.

7. Resources

iDE's projects are dependent on the specific grants they are able to secure, this places little freedom for iDE to choose how to best prioritize certain programmatic activities or locations. Decision making relies on the development of the grant proposal. Despite this, they are able to efficiently allocate their resources to make the most impact with the resources obtained. There is a clear plan to follow and processes to be able to utilize this grant as best as possible. Senior management expressed that often funds to allocate for indirect costs are not sufficient but they also expressed that this leads them to develop a plan that will achieve the best results utilizing fewer resources.

7-1 There is an existing budget plan in place. Most of the donations are restricted funding which is acquired through a grant proposal developed and negotiated by the management team. Decisions on the allocation of resources are mostly limited to the grants they are able to secure. The funding and

development team makes sure that the funding received through grants are aligned to the organization's objectives and greater mission. Hence the areas where funds are allocated to are restricted yet, at a country level, the strategies developed to achieve goals using the funding varies depending on the local needs and opportunities. As noted in the interview with iDE's global business development director, grants generally provide a small percentage available for indirect costs. Unrestricted funding goes to cover core administrative expenses of country programs.

7-2 If there is a surplus of resources, its usage depends on the source of the surplus, timing and circumstance. If it were given towards a specific program of the organization then iDE would determine what aspect of this program has the greatest need where iDE can drive the most substantial impact. For general funding, the same logic would apply for the program, yet it is aimed at would also be determined by need and marginal benefit of impact.

8. Partnerships

8-1 Partnerships are a significant component of the achievement of iDE's programmatic work; the variety and strength of these increases iDE's capacity to deliver their programmatic activities with greater efficiency and scalability. With a wide range of partnerships, from large multinational organizations to small local organizations, the quality and integrity of these is very high.

8-2 Partners are featured in project reports as well as in the website featuring each country program. These include organizations they partner with to work alongside implementing programs that bring local insight, donations, technology or research expertise. Often they will partner with local enterprises to achieve increased access to services or resources to remote areas not previously reached. Other partners have the objective to strengthen the local markets. iDE often partners with governments to build capacity so they can implement some of their strategies. A partnership with [IDinsight](#) helps analyze the strategies implemented and impact achieved to improve the projects. Some partnerships are made to help the iDE innovation team to develop new solutions. In Mozambique, the iDE innovation team partnered with the Colorado School of Mines College of Engineering, Design, and Society (EDS). Together they sponsored a Capstone Design Project where engineering students would collaborate with iDE's team to produce a technology that would improve the shelf life of produce and increase economic and nutritional security of farmers (see [Students seek solutions for food preservation](#)).

An important partnership with TaroWorks and Salesforce developed a tool to track the entire supply chain process of sanitation product delivery. This allows real-time data to reach sellers, country offices and iDE headquarters as well as improving the sales process of local sales agents and customer satisfaction. (see [Real-Time Data](#))

8-3 Currently, there is no set due diligence process in place, yet the staff highlighted it is being implemented. Some considerations when developing new partnerships include alignment with the mission, mutual value for the donors and organization. Partnerships are established face to face and or formal grant proposal mails.

PROGRAM IMPLEMENTATION

9. Program Effectiveness

9-1 There is a high alignment of iDE's activities with the broader community, each program lies within a balance between standardization and contextualization as programs are implemented using a set of standards yet adapted to match the community's needs very closely.

As a largely decentralized organization, local capacity is built for the deployment of each program. Whether it is drilling wells, advising farmers, selling food or latrines, community members are trained with the necessary skills to successfully carry out activities towards the broader community. What's more, when developing each community's approach two key features allow increased alignment to local communities. Programs are designed through a human-centred approach taking their needs, motivations and skills into consideration and the team assess which resources are available for the community to utilize when carrying out activities. Thirdly, the surrounding environment is also addressed so the approach is successfully delivered such as strengthening the industry, markets and value chains, increasing demand, and accessibility to resources or organizations.

Reports include an initial analysis of the situation in each country such as technologies already in use, resources or tools available, market trends and gaps, opportunities and potential challenges. They offer insight as to which specific approaches were adopted and adjustments made to align them to the community such as adjusting credit loans to meet the farmer's cash flow trends. Reports show iDE's investment priority areas that will strengthen key aspects of their work. These show actions beyond training individuals but also

FBA's go to each farmer and learn first hand the farmer's challenges, to work out a strategy to improve their agricultural business. This strategy includes guidance and knowledge to improve farming practices, inputs and equipment. They also provide insight into market price information and help to access previously inaccessible markets. Finally, they provide access to loans or microcredit providers. iDE uses various strategies to ensure their resources are aligned as best as possible to attain the organization's mission.

9-2 Impact Evaluation reports show highly positive results of the programmatic ⁷³ The main indicators used to show overall impact is the increase in income achieved in populations, on average, those aided have a 269.00 dollars increase in income. More specifically, countries have varying levels of income increase, Zambia for example shows a 429 annual increase in dollars, Ethiopia however, shows an annual income increase of 286.3 dollars.

A key factor contributing to the impact achieved is the amount of time spent in the country iDE is operating in. This allows iDE to strengthen the surrounding environment that enables increased success in the program areas. In Bangladesh for example, in 2016 the benefit to cost ratio stood at 11.8, and there

⁷³Nicoletti, C., Wasihun, R., & Taylor, S. (2014). Rural Prosperity Initiative Impact Evaluation (Rep.). IDE Ethiopia. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-R_Ethiopia_RPI2-Impact-Evaluation.pdf?mtime=20170427210756.

was an average annual income increase of 148 dollars⁷⁴. In 2019 however, the benefit to cost ratio stands at 36.8 and annual income increase is of 244 dollars.

Beyond measuring impact, they also measure progress towards a variety of outcomes such as the extent to which the farmers retained knowledge given by Farm Business Advisors.⁷⁵ In this area, for example, treatment groups showed a significant increase in all knowledge areas. Yet, when compared to control groups, some also show an increase hence the programmatic activities might not be the sole reason as to why this increase occurred. They also include measurements of supply chain strengthening such as access to inputs, markets, resources, etc.

A strength of their program outcome indicators is the range of data assessed. Reports in agriculture, for example, assess crop productivity, sales, access to market, increased knowledge, effects of irrigation, Progress Out of Poverty Index, the effect of credits and financing, etc. When assessing WASH programs they include the impact on the customers and retailers empowered. Projects provide information upon the specific indicator, target goal and endline result obtained. Reviewing eight impact evaluation studies, it can be confidently concluded that endline results mostly exceed the target objectives. (Rose, R., Madhira, V., Damba, A., & Garner, E., 2017, October) Results such as those in Ethiopia Final Impact Evaluation Report⁷⁶ show positive impact with a mix of significant and not significant differences between treatment groups and that this impact prevails over the five years the study was conducted although evidence of this prevalence is not as significant. Some program reports effectively show the impact achieved compared to set targets, in a final report for Nepal's program⁷⁷ all KPIs were surpassed with better outcomes than predicted. Naturally, this is not always the case, in some programs control groups perform equally better than treatment groups or no improvement is seen from baseline to end line data yet these results occur less often.

The results obtained are often not statistically significant which weakens the evidence for positive outcomes of the programs. While this reduces the strength of iDE program's success, reports include an array of information to support the observable results. Qualitative data provides insights into specific circumstances that affect or explain the results obtained such as time of the year the evaluation was conducted affecting harvest patterns. (Rose, R., Madhira, V., Damba, A., & Garner, E., 2017, October) However, the reasoning behind the statistical significance of results and the transparency provided

⁷⁴iDE Bangladesh. (2016). A year of growing together (Rep.). Retrieved https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-Bangladesh-Annual-Report-2015-16_LR.pdf?mtime=20161207050929

⁷⁵ Rose, R., Madhira, V., Damba, A., & Garner, E. (2017, October). Innovation for Rural Prosperity Ghana. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-R_GH_iQ_ImpactEvaluation_IRP.pdf?mtime=20171221200247

⁷⁶ Nicoletti, C., Wasihun, R., & Taylor, S. (2014). Rural Prosperity Initiative Impact Evaluation (Rep.). IDE Ethiopia. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-R_Ethiopia_RPI2-Impact-Evaluation.pdf?mtime=20170427210756.

⁷⁷Bhawan, K. (2019, December). NON-TRADITIONAL FINANCIAL SERVICES FOR SMALLHOLDER FARMERS ... Retrieved from https://www.idenepal.org/assets/files/MEDA_INNOVATE_iDE_Nepal_Web.pdf

increases with the reliability of data provided and confidence that programs are rigorously assessed and shifted for improved results.

9-3 iDE's core activities strengthen agriculture, WASH, and access to finance to increase people's income. Through these activities, they also work towards resolving inequalities in access to quality nutrition, gender equity, food security and climate change resilience. Hence, iDE's strategy has a broader impact in the community beyond the main programmatic activities making sure that as communities advance in these, other essential areas of their lives are also improved. Also, as market resilience is improved, partnerships are established and communities provide products for the broader environment, the impact is increased.

Furthermore, they continuously engage with the broader social impact sector to provide technical and experiential information to other organizations. iDE performs webinars to share insights that might be useful for other organizations such as Strengthening WASH Programs through HCD ([link](#)) and participating in events hosted by foundations where they share technical data such as sharing lessons from applying Innovative Finance actions in rural Cambodia ([link](#)). iDE has knowledge base sites containing lessons learned about a range of approaches that others can utilize as resources including new technology developed, building markets, amongst others.

9-4 Information on program outcomes includes a comparison of revenues that beneficiaries would have obtained if another approach had been acquired such as the cost-benefit of training individuals on manual well-drilling vs buying the machinery for mechanized drilling.⁷⁸

iDE expects their programs to deliver outcomes as soon as 6-9 months after the projects are implemented; if not, they will assess further changes to the strategy used. Progress towards these is measured throughout the program implementation. Program evaluation happens continuously as iDE has a cloud-based information system allowing data and progress towards targets to reach country directors offices and headquarters quickly to prioritize what works and change what does not. Analyzing real-time data allows them, for instance, to see which FBAs require additional training, or which products and services have high demand. While the frequency and nature of the monitoring changes between locations, baseline, midline and end-line data are always collected.

9-5 In alignment with the mentioned constant successful impact indicators, cost-benefit analysis of iDE's programs also provide substantial evidence of the success of their programmatic work. iDE's global work has a 14.5 per dollar benefit-to-cost ratio, WASH program stands at 16.01, and agriculture at 13.5. These ratios also vary between countries as Ethiopia has a 3.5 benefit to cost ratio⁷⁹, Zambia holds a 34.3 benefit

⁷⁸iDE, & Bill & Melinda Gates Foundation. (may 2014). Toward Rural Prosperity - A Report on the Rural Prosperity Initiative (Rep.). Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-FR_Toward_Rural_Prosperty_2014-05.pdf?mtime=20161215170433.

⁷⁹Providing business solutions to poverty in Ethiopia since 2007. (2020, September 10). Retrieved from <https://www.ideglobal.org/country/ethiopia>

to cost ratio, Bangladesh is at 36.8, and Nicaragua's is at 15.3. Still, almost all numbers are above the goal iDE has set for a 10 benefit to cost ratio.

10. Program Evaluation

10-1 Reports are of high quality as various impact measures are used to assess different programmatic areas. They offer transparent, detailed information on financial data, strategies, reasoning behind decisions, wins, challenges, and lessons. In addition to impact evaluation reports, iDE offers reports explaining how they perform their analysis and calculations such as an explanation of how cost-effectiveness is measured in Wash programs⁸⁰. When the obtained outcome is not the expected reports provide either potential reasoning behind it or further actions that will be taken to improve future results.

Often, evaluations performed by the team are further strengthened by evaluations conducted by outside consultants or organizations. For example, when analysing programs in Cambodia, Causal Design Inc., an independent research firm, conducted a randomized control trial to assess the impact of Lors Thymey in rural farmer's lives and productivity. Agriculture reports, for example, outline the adoption of tools and strategies, crop productivity and trends, irrigation improvement, knowledge retained, change in income, etc.

Various methods are used depending on the nature of the study to obtain reliable data. Impact Evaluation reports are mostly done using control and a treatment group. However, these groups are not derived through a randomized control trial. The control group is composed of a counterfactual group as similar to the treatment group as possible. When evaluations are conducted, any significant difference such as local currency of farm size must be controlled to make sure the attributable impact measured on the treatment group is accurate.⁸¹ Furthermore, iDE uses two techniques to show the reliability, and significance of consistent impact measures: propensity score matching (PSM) estimates and regression-model coefficients that are consistent estimators of the double-difference measures of the average treatment effect on the treated (ATET). Often iDE uses widely accepted methods such as the Progress Out of Poverty Index (PPI) to share results.

10-2 iDE has a variety of already tested solutions that have effectively been implemented to increase the livelihoods of communities. They are able to leverage these strengths and use similar approaches for new program locations. Yet, they will innovate approaches if necessary. This varies from taking a simple rope and washer pump and changing its design for higher volume irrigation while reducing its cost of installation to developing a new product: solar thermal pump available for other organizations to purchase globally.⁴⁴

⁸⁰Wei, Y. (2020, August 25). Resources. Retrieved from <https://washmarkets.ideglobal.org/resources>

⁸¹ Nicoletti, C., Wasihun, R., & Taylor, S. (2014). Rural Prosperity Initiative Impact Evaluation (Rep.). IDE Ethiopia. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-R_Ethiopia_RPI2-Impact-Evaluation.pdf?mtime=20170427210756.

Every time iDE delivers a project, they are continuously assessing the design and implementation, results attainment, financial metrics and revenue from beneficiaries, opinions of the community, if they are on track with their objectives, and any lessons. Trends amongst similar programs are often compared between countries to derive conclusions as to what factors may have given better results in one country or the other. Reports show some characteristics implemented during early stages in programs, why were these not successful and the solution implemented to improve it. Lessons learned in one program are shared across offices and to the wider audience so they can consider them when implementing their own programmatic work.

10-3 Reports from third-party organizations such as SEEP⁸², IDInsight⁸³, Causal Design⁸⁴, Water and Sanitation Program⁸⁵, HYSTRA⁸⁶, USAID⁸⁷ provide an overall positive view about programs success. For example, latrine uptake increases by fourfold when people have access to loans and the operational costs of latrine production decreases by 70% as overall sales increase.⁸⁸ In almost every case, the treatment groups show better response than control, yet the extent of these varies greatly. Although most programs show positive results, due to many being implemented as new approaches, some groups within the program performed better than others and some approaches were not as successful as planned. However, reports are able to determine the specific features that made the different programs successful or not as successful to be able to change it for the following implementation.

FINANCIAL PERFORMANCE

11. Expense Ratios

11-1 Fundraising expenses - 1%

⁸²Pradhan, R., Rose, R., & Riggs, C. (2012). Engaging Government in Inclusive Value Chain Development (Tech.). The SEEP Network. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/SEEP-TN_Bangladesh_Engaging_Govt.pdf?mtime=20161013225149.

⁸³ REFINE 3 Output Marketing Report (Rep.). (2015, December 24). Retrieved https://s3.amazonaws.com/www.ideglobal.org/files/public/IDinsight_Refine_3_Output_Marketing_Report.pdf?mtime=20160614222841

⁸⁴Causal Design, & Australian Aid. (2017). Smart Subsidy Impact Evaluation (Rep.). Causal Design. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/iDE-R_Smart_Subsidy_Impact_Evaluation.pdf?mtime=20190715194539.

⁸⁵Water and Sanitation Program. (2012, October). Sanitation Marketing Lessons from Cambodia: A Market-Based ... Retrieved from <https://www.wsp.org/sites/wsp.org/files/publications/WSP-Sanitation-marketing-lessons-Cambodia-Market-based-delivering-Sanitation.pdf>

⁸⁶Graf, J., Kayser, O., & Brossard, S. (2014, September). DESIGNING THE NEXT GENERATION OF SANITATION BUSINESSES. Retrieved from https://s3.amazonaws.com/www.ideglobal.org/files/public/HYSTRA-Designing_Sanitation_Businesses_2014.pdf?mtime=20161012170041

⁸⁷Khol, R. (2016, October 9). Scaling Up of Agricultural Machinery in Bangladesh. Retrieved from https://www.agrilinks.org/sites/default/files/resource/files/BFS_Scaling_Review_-_Bangladesh_Report_FINAL_508.pdf

⁸⁸Comms, I., & Buddy Shah, N. (2013, June 23). Impact of Microfinance Loans on Sanitary Latrine Sales. Retrieved from <https://www.idinsight.org/projects/2018/8/23/-impact-of-microfinance-loans-on-sanitary-latrine-sales>

11-2 Management - 23% (10% in field programs and 13% in headquarters)

11-3 Infrastructure - 20%

11-4 Program expenses - 76%

Most ratios are healthy and meet the benchmarks and results obtained by the organization. Although the percentage for management expenses might seem very high, this is due to a large number of staff in local countries to implement programs and work on the field supporting beneficiaries. They can provide job opportunities to members of the local community hence improving their lives while carrying out program strategies.

A lack of sufficient funding in order to cover indirect program costs was mentioned as a limiting factor to scale operations to more communities or countries. Such low fundraising expenses might be a component resulting in limited revenue hence an increased amount of resources could yield secure more funding to implement their programs and scale to more places which are part of their current goals as an organization.

12. Operating Ratios

12-1 Savings indicator = 0.12

12-2 Sustainability = 0.957

12-3 Fundraising efficiency = 120

13. Additional Information

The revenue is obtained through a variety of resources which provides strong financial health. Funding comes from a variety of institutions, foundations, trusts, NGOs, multilateral organizations, universities and research institutions, corporations, family foundations and individuals. This broad diversity allows for a safe range of donation channels, making sure that all programs can continue operating if one donor decides to stop or change their donation activities.

COMMUNICATION AND TRANSPARENCY

14. Social Media

The organization is overall very responsive, eager and open to communicate with stakeholders. Across social media channels, their messages are consistent and aligned to those expressed in the website and mailing lists. The communication through regular emails is very open, highlighting different program specifics, stories from beneficiaries but also impact measures such as gaining funders support and then communicating how much impact was achieved with that specific amount of money.

There is a weakness in their outreach strategy. Although it is a large, well-established organization operating for almost 40 years and with programs in 10 countries, they have a minimal presence in social media. They have very few followers and have not posted since the early months of 2020. They are not a very well-known organization and they even express how their donations from individuals are a very small percentage of their resources. iDE mentions they often struggle with the scarce resources of unrestricted funding yet, not much effort is placed to gain increased recognition and exposure to

donations through marketing nor fundraising strategies. They could benefit from increased exposure to a broader audience yet do not seem focused on increasing it.

iDE staff mentions that little interaction with the general public is because the primary audience of iDE are people interested in the technical aspect of their programmatic work hence they produce a vast amount of reports, presentations, conferences to share technical aspects of their work with this audience. They also perform webinars alongside other organizations to share lessons and knowledge other organizations or foundations might find useful.

15. Reporting

15-1 iDE meets all standards required to pass the transparency and accountability checklist. The clarity, accessibility and thoroughness of reporting and communicating iDE's work are outstanding.

15-2 Throughout the website, for each strategy, project, area or approach explained, there is a project report, case study, third party research or specific story to accompany the concept. These documents further explain the importance of that specific aspect being implemented, the reasoning behind the strategy and the impact a similar program has already achieved in another country implemented. Depth of reporting varies from simple infographics to illustrate an idea (see [Farm Business Advisor Approach](#) and [The Missing Link for Farmers](#) to extensive program evaluation reports (see [Ending Poverty with Water Control and Market Access](#)) In other instances, this is a brief explaining methodology or technical details and data on an initiative (see [approach to the measurement of the sustainability of sanitation marketing WASH programs](#)), an innovative software ([Real-Time Data](#)) or product solution developed. Other types of reporting show how the impact is measured and calculated or learnings and insights from implementing programs and program variation.

15-3 For every country they operate at, iDE provides a full list of the projects implemented, major donors (if applicable), partner organizations and goals and objectives as well as expected outcomes. A report is available for almost all projects. Reports outline which baseline situation and challenges of the local area, goals set and specific activities carried out to achieve these. If the project is still ongoing, information about 'Key Progress' is shown with the most up to date information available. If the program has been completed, then a comparison of baseline and end-line data against initially set key performance targets is provided as well as section outlining challenges faced and key learnings. Example of an ongoing program report [ENBAITA project](#), an example of a final report [Innovate Nepal Final Report](#).

15-4 iDE is very open to communicating lessons, challenges and mistakes as well as steps taken to address these mistakes or improve on their programmatic activities. Every report on any program implemented contains a section specifically aimed at lessons, insights and further action. In addition, they often perform trials to compare the impact or performance of two program variations to derive insights and conclusions for future programs or other organizations in the field. (see [Making toilets more affordable for the poor through microfinance](#)) These reports are often written and shared in conferences; hence information is useful for the broader environment as organizations can refer to these insights when developing their approaches.

16. Existing Third Party Assessment

Audited financials are easily accessible on iDE's website. Third-Party assessments are also included and provide insights into the development of iDE's strategies. External evaluators include Casual Design, IDInsight, World Bank, HYSTRA, PATH, University of North Carolina School of Public Health, and SEEP. Some of these include randomized control trials, (see [Smart Subsidy Impact Evaluation](#)), quasi-experimental trials, technical notes, and case studies.

17. General Third Party Media Coverage

Reviewing publicly accessed press releases as well as those included in their website, it is clear they are continuously mentioned with highly positive sentiment in media and third-party sources. Press releases showcase both the overall strategy of the organization as well as highlighting specific programs or approaches implemented and new partnerships established. All mentions and press releases are in a positive light showing success in the organization's initiatives.

Many detail new technologies or approaches iDE uses and presents them as innovative, high impact strategies that have a practical impact on the beneficiaries and how this innovative approach can increase the quality of impact achieved. Publications are written in respected, well-known sources including the New York Times; Business Fights Poverty, Fast Company, Huffington Post, National Geographic, Next Billion and Philanthropy.com.

18. Communication with Stakeholders

18-1 The quality and proactiveness of leadership to communicate with stakeholders is outstanding. iDE was very responsive to emails, individual messages to staff, and overall communication with their broader environment. All staff members were very eager and passionate to discuss their work. When speaking about their approach they aimed to provide as thorough insight as possible including examples, useful materials and reports and follow-ups in case the specific staff member could not provide an answer at the moment but would obtain it from another area of the organization. Their communication through the website and emails is very clear, thorough and informative, they don't have a strong communication through social media.

Communication is transparent and clear. In some instances staff could not provide what would be regarded as the 'right' answer but rather explained why certain methods or approaches had been chosen, any areas they were currently struggling with and what they were doing to improve it and transparently communicated any positive and negative insights. All staff are very knowledgeable upon their work and could quickly provide very detailed and specific examples to support their reasoning showing high engagement with the work and the beneficiaries.

18-2 Communication through social media is not frequent, yet communication through a newsletter is very thorough and frequent. It includes the latest news upon programmatic activities on the field, reports, highlight stories, and more information. iDE also engages in frequent webinars to discuss specifics regarding their approaches with other organizations or interested individuals as well as to open up the conversation so those who join can ask questions both about iDE's work but also about their current challenges if the organization works in similar issues as iDE and iDE staff can give guidance and

recommendations. Their communication with donors is highly dependent on the nature of the program donors are funding and their preferences to receive information. iDE will communicate with donors as frequently as they prefer, ranging from a report once a year to monthly updates on the progress of the approaches.

18-3 Communication with beneficiaries is constant and of high quality. As FBAs and WASH trainers are community members trained to support the surrounding community, they are in constant interaction with beneficiaries. Staff in the country offices also conducts frequent site visits and information from beneficiaries is also accessed frequently through technology, allowing real-time data to reach both country and global offices.

NONPROFIT #3: Five Talents

Mission: Empower families living in extreme poverty to start and grow their businesses.

*Interviews conducted for this review

Jim Oakes - Board Chairman

LEADERSHIP AND GOVERNANCE

1. Board and Committee

Members of the board have experiences in a range of business and financial aspects, most have also been engaged in organizations or programs which study or achieve economic development showing a tight connection to the mission. Amongst the members, some have skills on business development, consulting operational performance and strategic planning, others show a background in fundraising strategy, some have a background in investment banking, merger and acquisition, micro-savings plans and two corporate lawyers. What is more, many hold positions of founders, directors or presidents of organizations and enterprises. Finally, most have a relation to community development aligned to the mission, such as serving Economic Development departments at universities like George Mason.

As disclosed by the board chair, all board members are passionate about the work Five Talents does and necessarily bring to the organization one or more of this characteristic: essential expertise, strong network and connections, financial strength.

1-3 Board members do not receive compensation yet dedicate on average 1-2 hours per week and the vice-chairman and chairman between 4-6 hours per week. Besides, they go through a training and orientation process as well as two annual in-person and two online conference calls.

1-4 There is a potential conflict of interest because many of the members are involved with the Presbyterian Church, yet this does not seem to hinder the integrity of the board as it is publicly mentioned throughout their website. Even though they are a catholic faith-based organization, their guiding principles state that they provide their services to the poor "regardless of ethnicity, political affiliation or religion" and even have ongoing programs focused on communities with different belief systems.

Specific qualifications and experience of key staff

Jim Oakes - Board Chairman - as an owner of a healthcare consultancy firm, Healthcare information consultant he has the opportunity to share his knowledge on business development with small entrepreneurs Five Talents helps he has specific experience on strategic planning. He leads teams to facilitate business workshops for Five Talents partners around the World knowledge such as basic business principles, marketing, planning and record-keeping. Has travelled six times to south Africa where Five talents established locally owned banks as well as doing regular visits to other locations they are or will be operating at.

Kimberly Pacala - Vice President - experience in Fundraising Strategy through Harvard Business School, followed by DePaul University, the Wolf Trap Foundation and The College of William and Mary.

Kathleen Crow - investment banker and merger acquisition. She has experience in consulting and executive coaching to business owners and senior executives. The financial background she plays a role in the effectiveness of the micro-loan micro-savings plan.

Paul Collins - experience in entrepreneurship as he is CEO of Skyline Software and Skyline Software.
Arthur Medici - experience in strategy, business development and operations in both public and private sectors, focuses on improving the operational and financial performance of entrepreneurs part of the Newport Board Group. Masters degree in business.

Jim Lewis - As an experienced corporate lawyer, Jim handles mergers and acquisitions, along with the full range of business legal issues, from entity selection and formation to governance rights to executive compensation, intellectual property questions, contracts, employment law and business finance.

Francine Maestri - consultant to banks, thrifts, mortgage bankers and startup companies, she managed and implemented various advertising, product development, market research and public relations initiatives.

Deborah Conner is the founder and president of Corporate Affairs Solutions International, which provides solutions-based strategic counsel to corporate executives across a wide range of management challenges. Senior Vice President and Director, Global Services with APCO Worldwide Inc., a global public affairs consultancy are managing multi-faceted global corporate positioning projects, providing services ranging from government affairs and media relations to risk management, financial communications and corporate social responsibility.

2. Management and Staff

2-1 Five Talents' mission is to work with very poor and remote villages that other organizations usually don't reach. The challenges of working in such different locations with a different culture, language and circumstances, is resolved by working closely with local communities to adapt the main strategy to meet each location's needs. Each Five Talents' team member is in charge of one or two communities and works alongside a person from the local community chosen as the local program coordinator. Five Talents pay both salaries. Five Talents also partners with local organizations as they are aware local people know their needs and opportunities best. They build the capacity of local people and develop local leadership that will deliver the knowledge Five Talents builds.

The main aspects of the programmatic work is done by the local people for the local people. Also, the team members assigned to each location are fit to fulfil the role for each location. For example, Mariana Owen, who holds the position of the program manager, has a degree in International Development, 15 years of experience working with nonprofits operating in countries of Eastern and Southern Africa including Ethiopia, Kenya, Tanzania, D.R. Congo, South Sudan, Uganda, and South Africa.

2-2 Holding a variety of backgrounds, expertise and experience, each staff member is very aligned to the organization's mission. Dale Stanton-Hoyle, the executive director, has experience in improving the

energy and water management in the least developed countries. He also has five years of experience participating in missions helping hospitals and schools. He has served four nonprofit boards. Sarah Nunez, the accountant, has experience working in environmental nonprofits and experience in fundraising and management strategy, including managing Raiser's Edge. Raynelle McKissick manages Five Talent's database, financial dashboard, and donor communications her connection to the mission is shown as she was volunteering specialist for Habitat for Humanity, and brings in experience on Donor Management and Fundraising software, such as Blackbaud's Raiser Edge and positions like Sales Executive and Contract Manager at Rolls Royce. David Chaves is the communications manager. He is executive director of Kenya Connection and board member of Light and Power Centre both aimed at community service in Kenya. With his experience in writing, graphic design, website development/management, photography, video production, and social media marketing, he is founder and director of Inspiring Hope Photography which empowers young adults to gain jobs, livelihoods and life skills through media.

2-3 Limited information was found on staff compensation to provide a thorough assessment. Although specific skills and qualifications are outlined for the key staff, there is almost no information available from third party sources to confirm the experiences and positions that the leadership staff is described to have in the webpage. Hence, one would have to solely rely on and trust the information of the webpage without third party information to support this.

3. Accountability and Ethics

3-1 The organization has a very flat communication, even though the board determines final decisions for the organization overall, there is constant communication and input between all staff and even beneficiaries. Decisions such as budget and curriculum for each location are taken after constant back and forth communication between the local coordinators and both team members and board directors. When determining the budget, for example, the local coordinator sends a proposal of the amount of budget they might need. What they will accomplish with it, then team members and executive director will determine these budgets, and the Board will make a final decision of Directors. Naturally, not every board member is an expert on how operations for each program should be running that is why a program quality committee through which experts from outside the organization review data provided from the field to come up with ways to improve such. There is also continuous communication between team members to share best practices and challenges that other locations might face as well as reporting these to the executive director. The local program coordinators develop quarterly reports containing updates for each of the programs.

3-2 Roles are clearly defined and differentiated between Five Talents Staff, as each staff member oversees a particular aspect of the organization. On the field, there are usually three main positions: program coordinator, trainer and facilitator, which will lead the rest of the leadership to develop the program alongside the beneficiaries.

3-3 Self-evaluation of Five Talent's leadership staff is done through 360 reviews for each staff member. Regarding the measurement of programs effectiveness and impact, Five talents conduct quarterly reports through baseline surveys and acquire narratives from beneficiaries of each program twice per year. This allows constant evaluation both in a quantitative and narrative form. Key aspects assessed are

communities reached, leaders equipped to further deliver the programs, savings groups formed, entrepreneurs trained, businesses developed, banks established, and total beneficiaries.

Quantitative analysis allows five talents to know the number of these resources established and narratives serves to assess the quality of these.

Inputs and outputs measured are specific for each program as characteristics vary, for example in some locations one of the measurements would not only include the number of people receiving business training but also members have been given trauma healing training.

Financial indicators are included, such as how much is being saved in each savings group, the repayment rates and timing, etc. Five Talents wants to know the ultimate outcomes of their work hence the progress out of Poverty Index is utilized to assess outcomes of each business such as how many people from the savings group can send their children to school, the increase in family income, how many are achieving three meals a day, acquire medical care, etc.

MISSION AND STRATEGY

4. Organizational Mission

4-1 - Five Talents aims to eradicate extreme poverty in areas other organizations do not reach. This is feasible through impacting communities one family at a time as they provide the tools for beneficiaries to develop their talents and skills and use local resources to create their businesses. This is further sustained by partnering with local organizations, giving business skills training, setting up savings groups and banks that allow small businesses to develop. As the whole community engages in the program, families use earnings to lead their family and communities out of poverty.

4-2 The organization is fit to achieve its goals at almost full capacity, the leadership team is very capable, committed and aligned to the mission yet, the organization team expresses how they would like to implement their programs in more places, yet they are limited by the resources they have available and fundraising abilities. Yet within the current locations, they operate in, they are indeed at full capacity to achieve their mission fully and develop successful programs and outcomes.

5. Organizational Strategy

5-1 - Five Talent's goals are clear, for every program, there is a set of objectives they have to achieve for successful implementation and highly -- economic development. Regarding long term goals for Five Talents, they do not have a set plan for growth and improvement mainly because each year they are limited to match their operations to the amount of budget they will be able to obtain the following year. Goals are set on an annual basis specific to each location and what this location will be able to accomplish. The core aspect of Five Talent's approach is the creation of a community savings group that will then offer loans to the community members. This, in turn, will allow entrepreneurs to gain loans and develop their businesses as well as those who saved their earnings to gain interests in their savings. Goals the savings groups have to achieve are: to meet every week, develop their constitution, appoint their leadership, establish a separate social insurance fund, graduate as self-sustainable within one or two years, earn an average of 10% interest on savings, and achieve over 90% loan repayment. The success of the programs are shown as most savings groups do achieve all these goals; for example, across all programs, 95% of loans are repaid on time.

5-2 - The organization's roadmap is clear as they equip local entrepreneurs to mobilize local resources to achieve sustainable development. The activities performed include equipping churches with the leadership and knowledge capacity to manage the program, training entrepreneurs with business and financial skills, establishing community banks, empowering leaders to manage the savings group, and creating an environment where the community practices principles of kindness, integrity, honesty and generosity through their businesses. The intermediate outcomes include a self-sustaining savings group, loans entrepreneurship can have access to, interests earned by those providing their savings and eventually the businesses developed. The ultimate outcome is defined as a transformational development as the community enjoys further spiritual, social and economic well-being. This leads to a regular and growing income so program participants can attain food, safe shelter, send their kids to school, obtain medical care and plan for a better future. It is a clear theory of change. Stories shared in reports and media as well as successful businesses and savings groups as well clearly that it has been successfully replicated around the world.

5-3 The theory of change also takes into account that the circumstances in these poor areas may vary. In very poor communities, before establishing the savings group, members are taught how to read, write, count and are accredited in literacy, numeracy and financial literacy. Then members learn how to manage their finances and savings as well as basic business skills. Training includes marketing, accounting and peace-building workshops. They also learn to budget, plan, monitor expenses, etc.

Vast knowledge on the impact of the program makes for a clearly defined theory of change as the website shows how each empowered entrepreneur impacts five other beneficiaries on average. It shows a clear calculation of what a monthly donation will achieve for beneficiaries.

5-4 The resources are aligned to the organization's mission, little staff manages the actual operations of Five Talents as their model focuses on enabling local communities to take the lead on their development hence expenses go to pay the salaries of the local leadership that will share the curriculum and approach Five Talents has developed. Even though they give local communities the freedom to use their skills to lead themselves out of poverty, Five Talents does make sure that all funds are used strictly towards achieving their mission. For example, if one of their partners proposes a good idea to develop the community, e.g. digging wells Five Talents would not approve the funds to be used for that as it is not part of Five Talent's mission.

OPERATIONS

6. Historic Performance

6-1 - Based on the information provided by leadership, reports and stories read, and numbers are shown on the website, there is a great alignment between the organization's goals and achieved results. Savings groups and entrepreneurs are successfully graduating by meeting the standards set by Five Talents and becoming sustainable at a constant rate, what's more once the program is established, it continues to run successfully. The total achieved results up to date are, 3347 churches equipped, 226851 entrepreneurs trained, 88447 businesses developed, six community established banks, 3101 savings groups formed,

1361108 total beneficiaries. Although all this data provides a good image of achieved results, it would be beneficial for the organization to be more transparent in terms of showing specific goals they set for a specific timeframe and how much of these where they are able to achieve. This provides a more clear picture of the rate of achievement of outcomes against set goals.

6-2 - Although Five Talents operates in a wide range of areas, their programs have a high level of replicability and have been successful across these. All programs are aligned to the organization's main mission yet aspects of each approach vary to meet each community's needs. The Five Talents team develops local capacity in the community to adjust the standard curriculum to circumstances each community holds. Hence, skills and resources developed as well as businesses built vary. For example, in South Sudan and DR el Congo, the community has been subject to decades of the war of conflict; being aware of this, emotional and psychological trauma healing courses have been incorporated as the basis of the program alongside the regular business and literacy curriculum. The immediate outcomes shared by Five Talents regarding the number of groups, entrepreneurs, etc. do translate into successful attainment of the organization's mission to eradicate poverty as numerous families are able to largely improve the standards of living of their families.

7. Resources

7-1 - The budget plan is created by a continuous conversation between onsite team members and the leadership team. Coordinators from each location communicate to team members the goals they believe they can accomplish and necessary funds needed to achieve this. This information will be discussed amongst Five Talents team members and executive director. Finally, the Board of Directors alongside a program quality committee composed of a few members of the board and outside experts who give their view and advice determine the distribution of budget for each program based on a prediction of how much they will be able to raise,

7-2 - The board of directors has an agreement to first set aside 75000 dollars that equates to 3 month supply cash in reserve, then any other surplus will be saved and used as a program expense the following year.

8. Partnerships

8-1 There are no conflicts of interest with any partners. There is a specific section on the website which mentions the partnerships they hold in each of the nine countries they operate. allowing Five Talents to tailor their approach to be aligned to the communities' needs. Due diligence performed on these has been positive, showing partners are transparent and have a positive impact, one drawback is that many are small organizations hence limited third party information about these could be found.

Partner organizations are key for the development of the approach as they rely on local knowledge and experience; hence establishing sound partnerships is the first step to develop a program. They partner with at least three different local organizations in every country, Partnerships are often the means through which the programmatic work is performed as local staff from these organizations are trained and given the necessary resources to provide the program services and coach beneficiaries as well as leading savings groups. Although there is a good amount of partnerships established at a local level, Five Talents could aim to expand their partnerships to achieve further impact outside of their programmatic work. Further

partnerships would allow them to increase the scope, scale and impact of their work as well as share and learn knowledge from the field.

8-3 The partner selection process is not as rigorous as it could be considering partner organizations are the ones which will ultimately lead the communities' development. The leadership did not describe a due diligence process but rather that a local Bishop of each community will determine which partnerships would be ideal for Five Talents to work with. This approach is not as transparent because Five Talents places great trust in the local Bishop's recommendation and although this provides Five Talents will assess the quality of their partnerships throughout the communications with them as they adapted the initiative and curriculum to that specific location.

PROGRAM IMPLEMENTATION

9. Program Effectiveness

9-1 Program implementation starts by building local capacity and providing education to beneficiaries. Many have not acquired any kind of education before therefore, prior to the development of saving groups and business ideas Five Talents teaches beneficiaries how to read, write, and also some financial literacy and basic business skills that will be built over time. This creates a stronger foundation beneficiaries can utilize to develop their skills and create a business.

Local capacity is developed in the form of leadership as well as it is the local community who assigns leadership positions for the savings groups. After these, the program becomes self-sustainable on its own as people return their savings with low-interest rates but still providing funds for the community members to grow their businesses. There is a very high repayment rate at 95% which shows the success of the program. However, the reliability and strength of data would be improved if evidence were to be given regarding the beneficiaries' situation some years after the implementation of the approach or a comparison with a control group to further show the impact of Five Talent's approach. Furthermore, little detail is provided

9-2 Indicators of changes in people's lives on a general basis are of high achievement. Savings group graduate as self-sustaining within two years, members earn on average a 10% interest rate on savings and achieve a 95% loan repayment rate. Also, 81% of members report an increase in household income, it would be interesting to see and understand the reasons why the rest of the population does not achieve income increase. Five Talents shows a fast growth rate as new savings and literacy groups are established at fast rates in the programs they work in such as establishing 90 new literacy groups in Burundi in 2019⁸⁹ however no data is provided to further assess the quality of impact achieved through these saving groups. Five Talents largely rely on stories to show the change in people's lives.

Similarly, country project descriptions fail to provide insights into the progress achieved and goals reached, descriptions are based on background information but don't provide further insight into outcomes achieved other than very broad numbers. For example, in Burundi, it is shown that over 40000

⁸⁹Five Talents. (2019). Annual Report 2019 (Rep.). Retrieved [https://static1.squarespace.com/static/5964e670197aea233e579e14/t/5ec69275e1d01642ebcf6b24/1590071937398/Website Stat - 2019 ANNUAL REPORT.pdf](https://static1.squarespace.com/static/5964e670197aea233e579e14/t/5ec69275e1d01642ebcf6b24/1590071937398/Website+Stat+-+2019+ANNUAL+REPORT.pdf)

members have been part of a savings group, and 80% of these are self-managing.⁹⁰ Yet, no further insights into the amount of income increase of the businesses developed or the general improvement in people's lives are mentioned. What's more, no further detail upon the other 20% of savings is given, did they fail and were lessons learned to improve or are they still going through the first phase and will eventually become self-sustainable? Some country profiles are broad and don't provide any information on the current situation of the approach implemented and others provide some basic details such as the number of businesses developed and the rate at which household income increased.⁹¹

9-3 Additional Impacts include spillover effects as some members of the community increase their income, opportunities and living standards hence increasing the economic development of other members of the community. It is at the core of Five Talent's work to aim for overall community development and helping all members come together to drive a larger improvement. However, there is no evidence seen of Five Talents contributing to the broader environment or working alongside partner organizations to provide knowledge or achieve impact broader than their program implementation.

9-4 No cost-effectiveness analysis is provided

10. Program Evaluation

10-1 Reports are not thorough, they provide some key facts and figures on program outcomes but these are only very general and no baseline data is provided to compare progress obtained. No program evaluation reports were found and no information about the methodology used to attain the information provided. Five Talents places increased importance to showcasing stories from beneficiaries yet these although insightful and provide a different and personal perspective into the effects of the programs, we cannot be certain that stories were not specifically picked as the most successful and not representative of the overall community the work is aimed at.

10-2 As little information is shared from program design, implementation, and achievements, there is no information provided on lessons or challenges that lead Five Talents to shift aspects of their work to achieve improved results. Variations to the programs to improve efficiency and impact or efforts to provide improved services are not recorded and shared hence one cannot be certain that Five Talents is constantly assessing their activities to achieve improved program deliveries.

10-3 There are no third-party assessments of Five Talents program implementation neither posted on the website nor available through an internet search.

FINANCIAL PERFORMANCE

11. Expense Ratios

⁹⁰Burundi: Financial Inclusion for the Poor. (n.d.). Retrieved from <https://fivetalents.org/burundi>

⁹¹Chaves, D. (2016, February 21). New Lessons in a New Country: How Literacy and Financial Education are Changing South Sudan. Retrieved from <https://fivetalents.org/blog/2017/8/21/new-lessons-in-a-new-country-how-literacy-and-financial-education-are-changing-south-sudan>

Fundraising expense = 15%, Management expense = 10.5%, Infrastructure expense 10%, Program services expense= 75%. Expense ratios mostly resemble those that would be ideal to see in an organization as Five Talents. Management and Infrastructure ratios are adequate yet, fundraising ratio could be lowered, such a high expense shows their fundraising strategy is not being as efficient. It is important to consider that all revenue for the organization's operations and program development come from donations and grants; hence it is understandable that they will indeed show a higher fundraising ratio than other nonprofit. Program expense ratio could be higher, taking into account that most things and many staff are operating in the field and little action takes place in the nonprofit's operational side, higher program expenses are expected.

12. Operating Ratios

12-1 - Savings indicator = 0.1074

12-2 - Sustainability = 0.992

12-3 - Fundraising = 7.32

13. Additional Information

The diversity of their revenue avenues is limited, Five Talents relies solely on donations and grants which puts them in a weak position as they are completely dependent on outside sources to continue delivering their programs. What's more, 70% of donations are received through individual contributions. This means fundraising is key for them to achieve their results. A good aspect of this is that income is provided by around 500-1000 donors; hence they have a large pool of people they can rely on rather than a small set of individuals. 20% of their contributions come from Churches their members are related to, although this brings stable income it might bring up some conflicts of interest, it is for the same reason that only 10% of their income comes from foundations as many choose not to support faith-based organizations.

COMMUNICATION AND TRANSPARENCY

14. Social Media

14-1 Responsiveness of messages to social media and the email and phone numbers provided on their website was low. Responsiveness and willingness of board and leadership members through contacting them directly somewhat higher but not as responsive. Conversation with the senior staff was indeed passionate, transparent and open about five talents.

14-2 The communication of the organization is clear and aligned throughout all its channels. The vision is clearly shared and understood by all members, and the organization does a great job to provide a close look into the impact their work has on communities as they are consistently showcasing both the importance that certain aspects of their approach have on the success of it and how lives have been changed due to their work.

14-3 Social media channels post consistently showing main aspects of the program as well as how some communities are achieving improvement or mentioning some specific aspects of the program. Ranging from photos to videos, they post at least four times a week sharing content showing local people, sights and sharing stories of success. Weekly emails also provide stories and information that individuals may find interesting to learn from the organization.

15. Reporting

15-1 Five Talents provides all information expected to be given either through the 990 IRS Form or in their website passing the accountability and transparency checklist

15-2 Annual reports, financial documents and videos showcasing local impact and discussions led by the leadership upon the approach of the nonprofit are clear and easily accessible.

The reports include both quantitative and -- information by showing the key statistics and data of the impact achieved such as several savings groups opened or entrepreneurs empowered, etc. but also provide further insight by sharing specific success stories. However, data provided is very general and no details upon specific programs, improvements achieved through the achieved outcomes or methodology through which this data was acquired. What's more, the format of reporting for each country varies as some provide more detail than others although none of the reports as mentioned earlier is thorough. The main source of impact evaluation is the annual report hence the information available is limited.

15-3 The impact achieved throughout the year is shown in the annual report referring to the number of people reached and the number of savings groups and businesses created. Yet the obtained outcomes are not precise as numbers are given in averages for the entire programmatic work not differentiating between programs. There are little depth and detail on the data provided. Although one can learn the scale of the programs and increase in the number of participants, there is no further information of the impact the programmatic work has on the beneficiary's lives other than a small number of stories provided. Yet, the organization's staff mentioned how difficult it is to assess every detail in every location both because these are located in very rural areas and because the nuances of each approach vary to meet the community's needs.

15-4 There is no record of them communicating their hardships publicly nor how they have overcome challenges or made changes to improve the impact of their programmatic work. This shows a lack of transparency and also a weakness in their reporting as lessons are useful for the organization's continuous improvement and for other organizations to learn as well. When asked by the leadership they shared openly how they have changed their model throughout the years realizing how they have been mistakenly before and how some programs have had to be restarted or completely shifted because they have failed for different reasons. Some hardships regarding fundraising opportunities were also shared.

16. Existing Third Party Assessment

They provide a thorough financial audit, and they also have available annual status reports in every country that is distributed to donors, partners and individuals, these summarize the detailed financials and progress for each community served. Very few external evaluations of the nonprofit's work were found. This reduces the credibility, trustworthiness, and evidence on the programmatic work Five Talents performs.

17. General Third Party Media Coverage

Very few mentions could be found in third-party sources which further decreases the organization's credibility.

18. Communication with Stakeholders

18-1 The staff was open and eager to communicate and talk about the organization, share internal structures, processes, goals and achievements. They were very clear when communicating about the organization's activities and clear knowledge was shown in their work. The one area where the communication was a little reserved was communicating lessons and challenges which although senior management was open to sharing, not as much detail was provided which might be due to lack of awareness and focus on constant innovation and improvement rather than a lack of transparency.

18-2 Very frequent communication through social channels and blog posts on their website as well as up to date information on the website

18-3 There is constant communication from organization to beneficiaries and vice versa. The programs are tailored according to the beneficiaries needs, which include continuous communication with the local team to adapt the standard Five Talents curriculum and approach to the specific community. Additionally, quarterly updates are shared with the organization and the budget for the following year is established by the local team communicating their perceived capacity for the following year and Five talents aiming to match those efforts. This constant communication can be seen by the constant stories shared and feedback from families upon how the organization's work has helped them in different ways.

FINAL REMARKS

The proposed framework brings together many aspects of the organizations analyzed showing how often the effectiveness of the programmatic work and outcomes seen in the beneficiaries are a result from the interconnection of these aspects that build a strong foundation, structures and activities to achieve substantial change. While producing the assessments, the importance of considering a range of sources and perspectives became increasingly evident. Third-party press mentions and evaluation reports brought increased credibility to the evidence of the impact of the programmatic work. Third-party sources are also useful to prove the skills and talents of leadership staff to lead the organizations programs. Also, interviews to staff members were not only useful to gain insight into aspects of the organization not publicly available. It also allows making further inferences about the organization by other elements taken into account within the organization such as transparency and consistency of cross-channel communication.

Through the analysis, we can identify substantial aspects of some organizations that can be considered very influential for the attainment of their mission. An element identified as highly significant towards a successful program implementation is the balance between standardisation and adaptability. Although at varied levels, all three programs studied hold enough standardisation to allow replicability in several locations but also are specifically implemented to meet the beneficiaries needs, resources and circumstances. The greater the ability of the organization to scale with high alignment to the local area, the best outcomes obtained. Studies such as those conducted on iDE's programs show that benefits of program implementation continue to increase as the after some years. This is due to the programs leveraging local resources and building capacity of the local community so they can continue to improve their livelihood.

Another key aspect identified as significant for a program's success is strengthening the surrounding environment. Although Five Talents does not show evidence for this, Trickle Up, and iDE perform an excellent job of improving the surrounding environment to further enhance the outcomes obtained. iDE will strengthen the markets and product value chains their beneficiaries sell to and buy products from. They will also work alongside governments and enterprises to increase the reach and opportunities for community members to have access to products and services that will improve the development of their livelihoods. Trickle Up, also works very closely with governments and other organizations to build capacity for them to implement their programmatic work and scale the impact of Trickle Up's initiative. They will effectively partner with organizations that allow them to reach other populations they might not be as close to such as joining UNHCR to work with refugees.

Another aspect that proved essential for successful programmatic initiatives is constant improvement and innovation. This is something that differentiates iDE and Trickle Up as impactful organizations. Both internal continuous monitoring and evaluation, as well as program evaluations performed by third-party organizations, allows them to refine and improve their strategy continually. They place increased importance in identifying what works and what didn't work to vary that aspect for the next program implemented. They are also always trying new variations of programs to achieve even better cost-effectiveness.

Financial health is something that all three nonprofits described as something they were struggling with. More specifically, they mostly struggle to meet the indirect costs necessary to spend on the successful implementation of the programs they received funding for. This is a common concern expressed across the nonprofit sector. Within the three organizations all of them had different financial indicators, yet when speaking with leaders from all different organizations their concerns were similar. This speaks to the proposed idea of the need to increase donations towards indirect costs that support the programmatic activities.

A strong strategy and clear theory of change is naturally a strong indicator of the ability of an organization to achieve substantial change yet throughout the assessment it is clear how other aspects of the organization are essential for it to be able to implement such strategy. Evidence of following with the steps of the strategy outlined and constant checks against set targets shows the extent to which organizations are following their proposed goals. Other elements such as partnerships, skills and talents of leadership and board members, and resource allocation will increase capacity of the organization.

The proposed framework provides an opportunity to learn thoroughly about the organization assessed and will, with certainty, provide useful information for donors and experts in the field to make more informed decisions where to direct donations. Due to the level of rigorosity, detail and depth of the assessments, it does demand a long time to thoroughly analyze organizations before making a decision where to direct help to. This methodology to assess organizations contributes to the current literature that enhances the quality of data available to make an informed donation. It also provides useful examples of good practices organizations follow that other members in the nonprofit sector can incorporate and adapt to fit their own efforts to achieve increased positive impact.

Limitations and potential gaps in the research

Specific criteria assessed by some charity review sites are too complicated, time-consuming or with too many factors to take into account. Criteria that would have been beneficial to consider such as a detailed cost-benefit analysis and assessing the charity's room for additional funding. Some nonprofits were very responsive and open to communication both when reaching out to the organization or directly to staff. At the same time, others were not as responsive and there was limited interaction with the staff. This posed an increased challenge to assess the organizations and key criteria thoroughly.

Another limitation is that access to key information is limited to the organization's willingness and openness to respond and provide such information. Varying levels of response were received while conducting this research; from organizations proactively seeking to connect all staff members that would bring increased insight to organizations which preferred not to engage with the research. Although lack of responsiveness can hinder the depth of some criteria analyzed, it also provides a basis through which to evaluate their commitment to communication and transparency.

Finally, it is important to mention that analysis and evaluation upon aspects of the nonprofit organizations could be slightly biased towards the reviewer's opinion hence another reviewer looking at the same raw data could have provided different conclusions. Nevertheless, the possibility of any bias is reduced as

much as possible both by providing the facts and data behind the reasoning of each rating given to every section allowing another reviewer to also make an unbiased decision based on raw data. Basing the ratings applied and evaluation upon commonly agreed standards shared both in publications by well-recognized organizations (SSIR, Bridgespan Group, Poverty Index, amongst others) and interviews with experts in the field reduce the reviewer's opinion bias to a minimum.

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