

CARS™

...the rating system for CDFIs.

NCB Capital Impact CARS™ Rating			
Release Date	Impact Performance Rating	Policy Plus	Financial Strength and Performance Rating
08/09	AAA	yes	1

Impact Performance Rating

AAA. A CDFI in this group has clear alignment of mission, strategies, activities, and data that guides its programs and planning. The CDFI presents data that clearly indicate that it is using its resources effectively to achieve positive impacts related to its mission. It has processes and systems that track output and outcome data on an ongoing basis, and it can provide data showing positive changes in the communities or populations being served. This CDFI uses its data on an ongoing basis to adjust strategies and activities in line with its desired impact.

Policy Plus

Policy change is an integral part of this CDFI's strategies. The CDFI leads initiatives to change government policy to benefit the community development finance industry or disadvantaged people and communities. The CDFI can provide evidence of its leadership role in recent policy changes that produced benefits beyond additional resources for the CDFI itself, and management can clearly articulate the CDFI's leadership role in current policy activities.

Financial Strength and Performance Rating

1. A CDFI in this group is sound in every respect. It exhibits exceptional financial strength, performance and risk management practices. Any weaknesses are minor and can be handled in a routine manner by the board of directors and management. This CDFI is resilient to significant changes in its operating environment. It generally has a score of 1 or 2 in all five of the FSP areas.

For More Information

To receive a complementary ratings analysis or additional information about CARS™, the CDFI Assessment and Rating System, e-mail jschwartz@opportunityfinance.net.