The Rocky Mountain MicroFinance Institute (RMMFI) creates the space for communities and people of all backgrounds to realize their unique potential through the power of entrepreneurship.

**WHAT WE DO**

RMMFI invests in entrepreneurs’ personal and business development through a proven mix of classroom, coaching, capital, and community.

**WHO WE SERVE**

- **100%** Low Income
- **79%** People of Color
- **25%** Spanish-Language Participants
- **50%** Product Businesses

**HOW WE SERVE**

- **RMMFI works with entrepreneurs in 3 phases**
  - **IDEA** Early foundation building to help them see their potential, test an idea and commit to it.
  - **LAUNCH** Intensive support to plan, fund, and launch or relaunch the business.
  - **THRIVE** Ongoing, self-directed support to navigate the unique challenges that come with a growing business.

**WHO WE SERVE**

- **73%** Women
- **45%** Been Denied a Business Loan
- **18%** Formerly Incarcerated

**RESULTS**

Since 2008, RMMFI’s work has resulted in:

- **470+** businesses launched in 60+ cohorts
- **5,800+** volunteer service hours annually
- **$1,572,323+** capital deployed in loans & grants
- **95%** loan repayment
RMMFI’s Social Return on Investment (SROI) analysis estimates our annual impact through a benefit–cost ratio.

First, we assign financial metrics to our annual program outcomes, where possible, using open data and research findings. Second, we project results over five years, making sure to factor in risk, counterfactuals, and unknowns over time. Third, we divide by our operational cost to arrive at our program’s impact per dollar invested.

This metric allows us to communicate how our programming benefits entrepreneurs and their businesses, avoids negative outcomes (such as predatory lending) and contributes to community-wide solutions.

This SROI reflects the impact we can diligently record, measure, and predict. At RMMFI, however, we know our entrepreneurs are unstoppable forces. We encourage our entrepreneurs and our community to stretch beyond the proven into the provable and explore what’s possible...

For more, please visit rmmfi.org.

**Proven SROI**

We have the data to prove our impact.

- 4.3x

Examples:
- Increased Financial Stability
- Increased Life Outcomes
- Increased Tax Revenue

**Possible SROI**

Systemic impacts available to RMMFI but that require a significant advancement in RMMFI’s capacity.

- 9.2x

Examples:
- Increased Generational Wealth
- Increased Public Safety
- Increased College Graduation

**Provable SROI**

Anecdotal impacts RMMFI knows are consequential but that require greater investment and resources to show.

- 6.1x

Examples:
- Increased Workforce Success
- Increased Civic Engagement
- Increased Health Outcomes

For every $1.00 invested in RMMFI:

- INCREASED HOUSEHOLD INCOME: $140
- INCREASED LIFE OUTCOMES: $0.95
- INCREASED CAPITAL & INVESTMENTS: $0.43
- DECREASED EMERGENCY ASSISTANCE: $104
- INCREASED TAX REVENUE: $0.51

Generated: $4.33

INCREASED LIFE OUTCOMES
INCREASED CAPITAL & INVESTMENTS
DECREASED EMERGENCY ASSISTANCE
INCREASED TAX REVENUE

$2.78 TO THE ENTREPRENEUR

$155 TO THE COMMUNITY