

## MicroBusiness Development Loan Fund Rubric & Evaluation Tool

### 1. Mission, Product or Service

Does business have an inherent social or environmental purpose?  
Is environmental or social betterment a component of the mission?  
Is the business a financial partner of a non-profit?

### 2. Economic Sustainability – *(financial viability, livable owner's draw, etc.)*

Does the business generate at least a livable wage for the owner?  
Is business financially viable in the long-term?  
Does the business create employment?  
How much of your supplies come from other small businesses in the local community?

### 3. Environment – *(waste reduction, recycling, reusing, energy use, emissions, sustainable packaging, environmental give-back, etc.)*

Is there extraneous waste generated by the business?  
Does the business recycle, compost, or re-use?  
How much transportation/shipping does the business engage in?  
Does the business make an effort to reduce energy consumption?  
Does the business make an effort to conserve water?  
What efforts does the business make to not only reduce your environmental impact, but to repair the damage that has already been done?

### 4. Customer – *(quality service and products, positive consumer impact, etc.)*

Does the product or service have a positive impact on the end-user?  
How do you ensure that your customer is getting the best possible product or service?

### 5. Community -- *(community involvement, civic engagement, volunteerism or sponsorships, marketing strategies, building and supporting local economy, etc.)*

Is business involved with any partnerships or associations in the community?  
Does your business donate to or sponsor charities, schools, institutions, or organizations?  
Do you market and sell your products within the local community; and through which venues?  
Does your business have a positive impact on the community surrounding your storefront or place of product origin?

### 6. Employee -- *(HR policies, safety, health care, PTO, family and community care considerations, compensation, etc.)*

Does business employ a "disadvantaged" or "hard to employ" or "minority" employees?  
Do you hire from the local community?  
Does work environment support health for employees? (safety, smoking/non-smoking, child or dog friendly, etc.)  
Does your business compensate employees with a livable wage (\$9.25/hr without health insurance contributions, \$7.25 with health insurance in CO)  
Does the business have employee-friendly policies? (maternity, sick, etc.)  
Does the business provide opportunity for training or career advancement?  
Does the business provide bus/public transit pass or subsidy?

### 7. Supply Chain – *(harnessing the power of purchasing supplies and materials)*

Does the business purchase from other "sustainable" businesses?  
Does the business purchase from local companies?

### 8. Extra Points for Innovation in Industry Standards for Sustainability – *(certifications, industry leadership towards sustainability)*

Does the business have any special certifications? (free trade, LEED, ReDirect Guide member, etc.?)  
Is the business a leader in their industry regarding sustainability?

**Total**