

**SROI Value Map**

This sheet is designed to help you develop your SROI

Stage 1		Stage 2				Stage 3										
Who and how many?	As what cost?	What changes? Outcome & Delivery	How much?	How long?	How valuable? Express the relative importance (value)	How much caused by the activity?					Still material?					
Stakeholders	Inputs	Outputs	Indicators and source	Quantity	Outcomes start	Outcomes end	Duration of outcomes	How long (in years)	How does the outcome last for?	Describe the activity (what you do)	How important is the outcome to stakeholders (expressed in %)	Deadweight %	Displacement %	Attribution %	Drop off %	Impact calculation
Who do we have an effect on and how many?	What methods do they use and how much (money, time, etc.)	Financial value of the total population for the accounts (per period)	How would you measure the change (including amounts, start of change)	How many people experience the change?	Does the outcome start in the Period after?	Does the outcome end in the Period after?	Sum of duration and outcome start	How long (in years)	How does the outcome last for?	Describe the activity (what you do)	How important is the outcome to stakeholders (expressed in %)	What will happen that would not have happened without the activity?	What activity would be displaced?	Who else contributes to the change?	Does the outcome drop off in future years?	Number of people (Quantity) times value, less discounting to displacement end.
Legal members	2,400	Engaging and under 1 and saved	Engaging and under 1 and saved	2,400	Period after	2	7	5	1	1	5,108	19%	0%	38%	20%	6,205,045
Shareholder & staff	4,776	Personal (proportion of share, time, money)	Share than 11.5 million increased income	4,776	Period of activity	1	2	1	2	1	45	5%	0%	0%	0%	181,798
Budget account and Club users	100	Service fee (budget account)	133 budget account and 610 (Shareholder Club accounts)	644	Period of activity	1	3	2	1	3	58	33%	10%	0%	0%	22,912
Clipping businesses	1,417	Loan interest	288 loans (including 100 loans and 188 loans)	1,100	Period of activity	1	2	2	1	2	2,300	20%	5%	21%	20%	1,547,906
Vulnerable borrowers	114	None	3 in Males (Service loans and 110 consolidated debts)	82	Period of activity	1	4	4	1	4	400	0%	0%	0%	0%	36,800
Members' general (shareholder clubs, budget account Club users, borrower)	4,776	None	908 (shareholder clubs, budget account Club users, borrower)	3,888	Period of activity	1	2	1	2	1	48,588	90%	0%	19%	0%	7,770,324
Outstanding loan applicants and defaulters	50	None	12 (unsuccessful loan applications and 38 late write-offs)	50	Period of activity	1	7	6	1	6	-2,500	5%	0%	90%	0%	-14,013
Price setters	None	0.20 (shareholder clubs) with 1.85 (shareholder clubs)	0.20 (shareholder clubs) with 1.85 (shareholder clubs)	85	Period of activity	1	2	1	2	1	117	0%	0%	0%	0%	9,945
Scholarship recipients	None	2 (shareholder clubs)	2 (shareholder clubs)	2	Period of activity	1	2	1	2	1	850	0%	0%	0%	0%	1,700
Volunteers	10	Time	10 (volunteers)	10	Period after	2	3	3	1	3	4,138	10%	0%	23%	23%	48,432
Staff	25,000	Time outside the contracted hours	25,000 (time outside the contracted hours)	0	Period of activity	1	2	1	2	1	0	0%	0%	0%	0%	0
Business loan recipients	None	3,894 (loan and ancillary services)	Business development (loan and ancillary services)	1	Period of activity	1	6	6	1	6	50,294	5%	0%	0%	20%	52,320
Club account holders	22	None	22 (club accounts)	22	Period of activity	1	2	1	2	1	300	20%	10%	0%	0%	4,752
Recipients of donations	None	16 (donations and ancillary services)	16 (donations and ancillary services)	16	Period of activity	1	2	1	2	1	854	0%	0%	0%	0%	13,664
Financial education programme users	140	None	140 (workshops and ancillary services)	100	Period after	2	8	6	6	6	1,300	0%	0%	91%	22%	11,727

**Total** 2,607,324

**Total** 13,948,529

**Calculating Social Return**

Discount rate						3.5%					
Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
						6,205,045	5,912,038	5,619,030	5,326,022	5,033,014	4,740,006
						181,798	175,682	169,566	163,450	157,334	151,218
						22,912	22,112	21,312	20,512	19,712	18,912
						1,547,906	1,486,325	1,424,744	1,363,163	1,301,582	1,240,001
						36,800	35,682	34,564	33,446	32,328	31,210
						7,770,324	7,468,324	7,166,324	6,864,324	6,562,324	6,260,324
						-14,013	-14,013	-14,013	-14,013	-14,013	-14,013
						-14,550	-14,550	-14,550	-14,550	-14,550	-14,550
						9,945	9,645	9,345	9,045	8,745	8,445
						1,700	1,630	1,560	1,490	1,420	1,350
						48,432	46,432	44,432	42,432	40,432	38,432
						0	0	0	0	0	0
						52,320	49,320	46,320	43,320	40,320	37,320
						4,752	4,552	4,352	4,152	3,952	3,752
						13,664	13,164	12,664	12,164	11,664	11,164
						11,727	11,227	10,727	10,227	9,727	9,227

**Total** 13,948,529

**Present value of each year**  
 Total Present Value (PV) 2023-2028  
 9,617,718 2,376,477 4,755,290 5,875,336 2,791,994 2,754,697  
 27,746,604  
 11,513