



This is the Ingram Evaluation Matrix (IEM) from Chapter 12 of my book, Neobank recreated here because they are too small to read in the book. Note: Letters represent names of projects or product ideas. Potential \$ can be defined in whatever units are appropriate to the evaluator from thousands to billions of dollars.

Sample Project Impact and Evaluation Scorecard						
Project Description		Overall Score		Impact		Risk
		MEDIUM		0.14	0.17	
				MEDIUM	MEDIUM	
Category		Project X	Score	Goal	Score	Weight
Financial	Three Year EBITDA Impact	5	20	5	20	4
	Revenue Per Transaction (Average)	4	16	5	20	4
	Payout Timing (Time to Break even)	5	20	5	20	4
	Product Capital Requirements	5	15	5	15	3
	Capital Investment Required	4	12	5	15	3
	Subsidies or Cost Pass Throughs	5	15	5	15	3
	Implementation Fee Revenue	2	8	5	15	3
	Market Size (est. population)	4	12	5	15	3
	Distribution (Centers and States)	5	10	5	10	2
9		Total	0.87	Total	1.00	29
		Normalized	0.26	Normalized	0.30	
Feasibility	Time to Implement	5	20	5	20	4
	IT Requirements	2	8	5	15	3
	Marketing Requirements	5	15	5	15	3
	Accounting Requirements	3	9	5	15	3
	Treasury Requirements	3	9	5	15	3
	Training Requirements	4	12	5	15	3
	Operational Impact / Requirements	4	16	5	20	4
	Legal Resource Requirements	3	9	5	15	3
	External Resources Requirements	4	12	5	15	3
	Partner Expertise / Value Add	3	9	5	15	3
	Call Center Requirements	3	9	5	15	3
	Licensing Requirements	3	9	5	15	3
	Product Development Requirements	3	9	5	15	3
	Process or Requirements	3	9	5	15	3
	Fraud Prevention Requirements	3	9	5	15	3
	Product Development Requirements	3	0	5	0	0
	Availability of Required Personnel	5	10	5	10	2
Availability of Required Capital	5	20	5	20	4	
14		Total	0.72	Total	1.00	53
		Normalized	0.14	Normalized	0.20	
Strategic	Sustainability	0	0	5	20	4
	Alignment with current objectives	4	16	5	20	4
	Public image impact	3	12	5	20	4
	Market attractiveness	5	20	5	20	4
	Market share rating	3	9	5	15	3
	Closeness to core business	5	20	5	20	4
	Market segment strength	5	15	5	15	3
	Number of significant competitors	1	3	5	15	3
	Strength of competitors	2	6	5	15	3
	Staying power vs competitors	1	4	5	20	4
	Competitors freedom to abandon market	1	4	5	20	4
	Capability/Propensity of competitors to attack	4	12	5	15	3
	Expected speed of competitors response	3	6	5	10	2
	Expected cost of competitors to respond	5	20	5	20	4
	Negotiating power of suppliers	4	8	5	10	2
	Negotiating power of customers	3	6	5	10	2
	Barriers to entry	5	15	5	15	3
	Threat of substitutes	4	8	5	10	2
	Differentiation rating	4	12	5	15	3
18		Total	0.64	Total	1.00	61
		Normalized	0.13	Normalized	0.20	
Risk	Legal Opinion Letter	0	0	5	20	4
	Clearly Defined Legal Framework	3	12	5	20	4
	Compliance Impact	3	12	5	20	4
	Image / Public Response	3	9	5	15	3
	Uncertainty	3	6	5	10	2
	Cannibalization	5	10	5	10	2
	Geographic	3	3	5	5	1
	Macroeconomic	3	3	5	5	1
Fraud Risks	4	12	5	15	3	
8		Total	0.56	Total	1.00	24
		Normalized	0.17	Normalized	0.30	
49		Project X	0.70	Perfect Score	1.00	

Score

5 = Most Favorable
 4 = Favorable
 3 = Neutral
 2 = Unfavorable
 1 = Least Favorable
 0 = Not Applicable

Criteria Weighting

4 = Business Critical
 3 = Important
 2 = Nice to Have
 1 = Information Only
 0 = Not Applicable

Category Weighting

0.30 Financial
 0.20 Feasibility
 0.20 Strategic
 0.30 Risk