

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 B							
	Project Description	Overall Score		0.14	Risk 0.17			
		MEDUM		0.14 MEDUM		EDIUM		
Category		Project X	Score	Goal	Score	Weight	[	
							Score	
Financial	Three Year EBITDA Impact	5	20	5	20	4		-Most Favorable
	Revenue Per Transaction (Average)	4	16	5	20	4		-Favorable
	Payout Timing (Time to Break even)	5	20	5	20	4		-Neutral
	Product Capital Requirements	5	15	5	15	3		-Unfavorable
	Capital Investment Required	4	12	5	15	3		-Least Favorable
	Subsidies or Cost Pass Throughs	5	15	5	15	3	- °	-Not Applicable
	Implementation Fee Revenue	2	6	5	15	3		
	Market Size (est population)	4	12	5	15	3		
	Distribution (Centers and States)	5	10	5	10	2		
		Total		Total		29	Criteria V	
		Normalized	0.26	Normalized	0.30			-Business Critical
	Time to be be at	-						-important
Feasibility	Time to Implement	5	20	5	20	4	-	<ul> <li>Nice to Have</li> <li>Information Only</li> </ul>
	IT Requirements	2	6	5	15	3		
	Marketing Requirements Accounting Requirements	5	15 9	5	15 15	3	0	<ul> <li>Not Applicable</li> </ul>
	Treasury Requirements	3	9	5	15	3		
	Training Requirements	4	12	5	15	3		
	Operational Impact / Requirements	4	12	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		15	3		İ
	Licensing Requirements	3	9		15	3		
	Product Development Requirements	3	9		15	3		
	Process or Requirements	3	9	5	15	3		
	Fraud Prevention Requirements	3	9	5	15	3		
14	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	Category	Weighting
		Total	0.72	Total	1.00	53	0.30	Financial
		Normalized	0.14	Normalized	0.20		0.20	Feasibility
								Strategic
Strategic	Sustainability	0	0	5	20	4	0.30	Risk
	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		15	3		
	Closeness to core business	5	20	5	20	4		
	Marketsegmentstrength	5	15	5	15	3		
	Number of significant competitors	1	3	5				l
	Strength of competitors Staving power vs competitors	2	6		15 20			I
		1	4					
	Competitors freedom to abandon market Capability/Propensity of competitors to attack	4	4		20			l
	Expected speed of competitors response	3	6			2		·
						4		
		5	20		20			
	Expected cost of competitors to respond	5	20 8	5	20 10			
	Expected cost of competitors to respond Negotiating power of suppliers			5 5		2		
	Expected cost of competitors to respond	4	8	5 5 5	10 10	2		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of customers Barriers to entry	4	8	5 5 5 5	10 10 15	2		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers	4 3 5	8 6 15	5 5 5 5 5	10 10 15	2		
18	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating	4 3 5	8 15 8 12	5 5 5 5 5 5 5 5	10 10 15 10 15	2 2 3 2		
18	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating	4 3 5 4 4 Total	8 15 8 12 0.64	5 5 5 5 5 5 5 5	10 10 15 10 15 1.00	2 2 3 2 3		
18	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating	4 3 5 4 4 Total	8 15 8 12 0.64	5 5 5 5 5 5 70tal	10 10 15 10 15 1.00	2 2 3 2 3		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating	4 3 5 4 4 Total	8 15 8 12 0.64	5 5 5 5 5 5 7 5 Normalized	10 10 15 10 15 1.00	2 2 3 2 3		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating	4 3 5 4 4 Total Normalized	8 15 12 0.64 0.13	5 5 5 5 5 7 5 7 0 tal Normalized	10 10 15 10 15 1.00 0.20 20	2 2 3 61 4 4		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter	4 3 5 4 4 T otal N ormalized	8 15 8 12 0.64 0.13 0	5 5 5 5 5 5 7 0 tal N ormalized 5 5	10 10 15 10 15 1.00 0.20 20 20	2 3 2 3 61 4		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework	4 3 5 4 4 T otal N ormalized 0 3	8 15 8 12 0.64 0.13 0 12 12 9	5 5 5 5 5 7 o tal N ormalized 5 5 5 5	10 10 15 10 15 1.00 0.20 20 20 20 15	2 2 3 3 61 4 4 4 4 3		
18 Risk	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact	4 3 5 4 4 7 otal N ormalized 0 3 3	8 15 8 12 0.64 0.13 0 12 12	5 5 5 5 5 7 o tal N ormalized 5 5 5 5 5 5 5	10 10 15 10 15 1.00 0.20 20 20 20	2 2 3 3 61 61 4 4 4 4 4 2 2		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact Image / Public Response Uncertainty Cannibalization	4 3 5 4 4 Total Normalized 0 3 3 3 3 3 3 5	8 15 8 12 0.64 0.13 0 12 12 9 6 10	5 5 5 5 5 7 otal Normalized 5 5 5 5 5 5 5 5 5 5 5	10 10 15 1.00 0.20 20 20 20 15 10 10	2 2 3 3 61 4 4 4 2 2 2 2		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact Image / Public Response Uncertainty Cannibalization Geographic	4 3 5 4 4 Total Normalized 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	8 15 8 12 0.64 0.13 0 12 12 12 9 6 10 3	5 5 5 5 5 5 7 otal Normalized 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	10 10 15 1.00 0.20 20 20 20 15 10 10 5	22 23 32 61 44 44 42 22 22 22		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of customers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact Image / Public Response Uncertainty Cannibalization Geographic Macroeconomic	4 3 5 4 4 Total Normalized 0 3 3 3 3 3 3 5	8 6 15 8 12 0.64 0.13 0 12 12 9 6 10 3 3 3	5 5 5 5 5 5 7 otal Normalized 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	10 10 15 10 0.20 20 20 20 20 15 10 10 5 5	2 2 3 3 61 4 4 4 4 2 2 2 1 1		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of cus tomers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact Image / Public Response Uncertainty Cannibalization Geographic	4 3 5 4 4 Total Normalized 0 3 3 3 3 3 3 3 3 3 3 3 3 3 4 4	8 6 15 8 12 0.64 0.13 0 12 12 12 9 6 10 3 3 12	5 5 5 5 5 5 7 otal Normalized 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	10 10 15 10 0.20 20 20 20 20 15 10 10 5 5 15	2 2 3 3 61 4 4 4 4 2 2 2 2 2 1 1 3		
	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of customers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact Image / Public Response Uncertainty Cannibalization Geographic Macroeconomic Fraud Risks	4 3 5 4 7 otal Normalized 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	8 6 15 8 12 0.64 0.13 0 12 12 12 9 6 10 3 3 12 0.56	5 5 5 5 5 5 7 otal Normalized 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	10 10 15 10 0.20 20 20 20 20 15 10 10 5 5 1.00	2 2 3 3 61 4 4 4 4 2 2 2 1 1		
lisk	Expected cost of competitors to respond Negotiating power of suppliers Negotiating power of customers Barriers to entry Threat of substitutes Differentiation rating Legal Opinion Letter Clearly Defined Legal Framework Compliance Impact Image / Public Response Uncertainty Cannibalization Geographic Macroeconomic Fraud Risks	4 3 5 4 7 otal Normalized 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	8 6 15 8 12 0.64 0.13 0 12 12 12 9 6 10 3 3 12 0.56 0.17	5 5 5 5 5 5 7 otal Normalized 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	100 100 155 100 0.20 200 200 200 200 200 200 200 200	2 2 3 3 61 4 4 4 4 2 2 2 2 2 1 1 3		