



COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

*FY 2009 CDFI and NACA Programs
American Recovery and Reinvestment Act
CIIS Quarterly Institution Level Report
Instructions*

August 31, 2009

FY 2009 Recovery Act CIIS Quarterly Institution Level Report Instructions

I. General Information

A. Quarterly Reporting Periods

Quarterly Institution Level Reports (QILR): Recipients of FY 2009 CDFI and NACA Program awards from the CDFI Fund through the American Recovery and Reinvestment Act (Recovery Act) are required to submit QILRs to the CDFI Fund no later than ten (10) days after the end of each calendar quarter beginning September 30, 2009 and continuing every quarter (December 31, March 31, June 30, and September 30) for the term of their Assistance Agreements.

The QILR must be submitted electronically through the CDFI Fund's Community Investment Impact System (CIIS), which the Awardee will access through its myCDFIFund account.

After the QILR is submitted to the CDFI Fund, the CDFI Fund's CIIS Help Desk will review the data and send any questions to the Awardee. If the Awardee fails to respond to such questions within the CDFI Fund's required timeframe, the QILR will be rejected as incomplete.

QILR Submission Deadlines: The Awardee must submit the required QILR by the dates set forth below:

QILR DEADLINES	
For every quarter ending on:	Due date:
September 30	October 10
December 31	January 10
March 31	April 10
June 30	July 10

In addition to QILR requirements, CDFI and NACA Program (Recovery Act) Awardees will be required to submit Annual Reports to the CDFI Fund in accordance with the terms of their Assistance Agreements.

Unless otherwise noted, all questions in the QILR relate to the immediately preceding quarter.

B. CIIS Requires Responses to All Questions

The Awardee must provide a response in every "active" data field in order to submit the QILR. Data fields that are not required are "grayed out" on the screen. When a User leaves a page, CIIS provides a notice identifying required responses that are missing. CIIS also provides a summary Status Page to verify the completion of each QILR section.

When appropriate, CIIS will allow "Don't Know" and/or "Not Applicable" as a valid response. If applicable, these options will appear in a dropdown menu or radio button.

- **Don't Know:** Use *"Don't Know"* when the question is valid for the Awardee but the answer is unknown or unavailable. For example, if the Awardee provides Technical Assistance but does not track the number of clients that received the assistance, *"Don't Know"* is the appropriate response.
- **Not Applicable:** Use *"Not Applicable"* when the question is not valid or not applicable to the Awardee. Please do not use *"Not Applicable"* for a "\$0" or "0" response. For example, if the Awardee purchases loans but did not purchase any loans during the reporting period, the number of loans purchased is "0." However, if the Awardee does not purchase loans at all, then the number of loans purchased is *"Not Applicable."* Please note that *"Not Applicable"* does NOT mean unavailable (use *"Don't Know"* for unavailable).

C. Depository Institution Holding Companies

Awardees that are Depository Institution Holding Companies are only required to complete the following sections of the QILR:

- Section IA. Basic Information (Q. 1 - 3)
- Section IC. Staff and Consultants (Q.9-14)
- Section II. Financing (Q.15-16)
- Section IV. Award Compliance (Q. 20)

D. Completing Tables

Tables are used for questions where the number of responses may differ for each Awardee. For example, in the Contributed Operating Revenue Table, a User completes one row for each type of donor that is applicable to the Awardee. General Table functions are described as:

- **Add Row:** Click the "Add Row" button to add a new row to the Table. For each row, CIIS will provide a pop-up data dialog box. After completing the data dialog box for the specific row, click the "Add" button within the data dialog box to add the new responses to the Table OR click the "Cancel" button to delete the responses.
- **Modify Row:** Select the row to be modified by clicking the radio button in the left column of the Table. You may only modify one row at a time. Click the "Update Row" button to reopen the data dialog box. Enter any changes in the data dialog box and click the "Update" button to update the Table with the new responses OR click the "Cancel" button to leave the data unmodified.
- **Delete Row(s):** Select the row(s) to be deleted by clicking the radio buttons in the left column of the Table. Click the "Delete Row" or "Delete Rows" button to remove the row(s) from the Table.
- **Complete Table:** CIIS determines that a Table is complete when the User clicks the "Please Check Here to Confirm That the Table is Complete" check box that accompanies each Table. If the Awardee does not have any information to enter into a Table, click the check box and skip to the next question.

Users Must Complete Tables: The QILR is incomplete unless the check box is clicked on an empty Table when the Awardee has information that should have been included in the table. The QILR will be rejected as incomplete unless all applicable Tables are complete.

Managing Pop-Ups: The pop-up data dialog boxes open as new windows. If you "lose" the data dialog box on your screen prior to clicking "Add," "Update," or "Cancel," please check whether the window is "hidden" behind other windows or programs.

After the QILR is submitted to the CDFI Fund, the CIIS Help Desk will review the report and send any questions to the Awardee. If the Awardee fails to respond to such questions within the CDFI Fund's required timeframe, the report will be rejected as incomplete.

USE NOTES: CIIS provides a Notes field for each QILR question. Users may enter and edit notes by clicking the Notes icon (📝) next to the appropriate field. Please use the Notes field to explain financial entries that are not clearly identified in the Awardee's Financial Report and related notes. Also use the Notes field to explain other responses that you believe the CDFI Fund may question. The Notes are a great help to the CDFI Fund.

E. Certify the QILR

The User must certify the QILR upon completion.

CIIS has a single certification process for the QILR. Users will be able to certify the QILR when:

- The QILR is complete. (On the CIIS Home Page, select "Quarterly ILR" menu ➔ "Quarterly ILR Status" to check for completion.)
- All loans and investments that were outstanding at any time during the reporting period are pre-certified.

In order to certify and submit the QILR, all "active" questions must be complete. Users may review the QILR completeness by selecting "Quarterly ILR Status" from the "Quarterly ILR" Tab on the CIIS Home Page.

When the QILR is complete:

- Select the "Certify" tab on the CIIS Home Page.
- Confirm that the QILR are marked as complete.
- Respond to the QILR Release questions.
- Select "Next" button.
- Review the Certification Statement and select appropriate checkbox to agree with the statement.
- Select "Certify CIIS Reports" button.

F. CIIS Help Desk

Phone Number: (703) 373-1516

Fax Number: (703) 236-2399

E-Mail: ciishelp@kearneyco.com

G. ORGANIZATION CONFIRMATION

Confirmation of myCDFIFund Organization Profile

In order to enter the QILR, the User must confirm the following data fields provided from the Awardee's myCDFIFund Profile. Any errors must be corrected in myCDFIFund prior to entering the QILR.

- (1) Organization's Fiscal Year End
- (2) Organization's Type of Financial Institution
- (3) Organizational Structure
- (4) Year of Organization's Incorporation
- (5) Year Organization Began Financing Activities
- (6) FDIC Certification Number (Banks/Thriffs only), Depository Institution Holding Company Identification Number, or NCUA Charter Number (Credit Unions only)

**** If any of this information is INCORRECT or left BLANK, the data must be corrected prior to entering CIIS.**

Correcting Organization Profile data in myCDFIFund (except INCORRECT Fiscal Year End Date – See Below):

- Log on to Awardee's myCDFIFund account.
- Select "Organization Profile" from left menu and sub-menu.
- Select the information from the dropdown menus.
- Changes to myCDFIFund will appear in CIIS on the next business day.

Correcting INCORRECT Fiscal Year End (FYE) Date in myCDFIFund:

- Log on to myCDFIFund Account.
- Select "Help" tab.
- Select "How do I update my Organization FYE" link.
- Download and complete the Organization FYE change form.
- Fax the completed form per instructions.
- The Awardee will be notified when the request is complete.

H. ORGANIZATION INFORMATION

A. Basic Information

This section displays information that the CDFI Fund currently has on file for the Awardee:

- Street Address
- City
- State
- Zip
- Website Address (if available)

**** If any of this information is INCORRECT or left BLANK, please correct the data in myCDFIFund. You may continue to complete the QILR prior to the updates appearing in CIIS.**

1) Name of Person Responsible for Completing the QILR

Enter the name of the person from the Awardee who is primarily responsible for the QILR. The CDFI Fund will contact this individual during the data verification process if clarification or explanations are required.

2) Telephone Number of Person Responsible (including Extension if applicable)

Enter the business telephone number of the person entered in Q.1.

3) Email Address of Person Responsible

Enter the business email address of the person entered in Q.1. Use all lower case letters, unless the address is case sensitive.

- CIIS may pre-fill the response. If the pre-filled information is incorrect, enter the correct information.

B. Populations and Geography Receiving Financial Products during the Reporting Period

Select whether the Awardee provided any Financial Products to the following populations or in geographic areas during the reporting period. Financial Products *include* loans, investments, loan purchases, and loan guarantees. If the Awardee does not provide financing to individuals or businesses owned by individuals (not corporations), select "No" for each category.

4) Which of the Following Targeted Populations Received Financial Products from the Awardee During the Reporting Period?

- American Indian
- Alaska Native
- Asian
- Black or African American
- Native Hawaiian
- Other Pacific Islander
- Other

5) Did the Awardee Provide Financial Products to Persons of Hispanic Origin During the Reporting Period?

Select whether the Organization provided Financial Products to any persons of Hispanic origin during the Reporting Period OR select Don't Know.

6) In which of the following Geographic Areas did the Awardee provide Financial Products during the Reporting Period?

- Appalachia
- Colonias
- Lower Mississippi Delta
- Native American Areas
- Rural Areas
- Major Urban Areas
- Minor Urban Areas

7) Are 50% or More of the Awardee’s Customers or End Users American Indian, Alaskan Native, or Native Hawaiian, or Located in Native American Areas?

Select whether 50% or more of the Awardee’s customers or end users are American Indian, Alaskan Native, or Native Hawaiian OR located in Native American Areas OR select Don’t Know.

8) Native American Community Activities Table

Identify the Native American Areas in which the Awardee provided Financial Products or Development Services During the Reporting Period.

- *Include* Financial Products and Development Services provided directly to community residents, businesses owned or controlled by community residents, or organizations that provided services to community residents or businesses.
- *Include* Financial Products and Development Services that resulted in jobs created for residents of the community.
- *Include* Financial Products and Development Services that otherwise resulted in services for residents or business owners located in the community.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Name	For each row, enter the name of the Native American Community served during the reporting period.
Percent of Total Financing	For each community, enter the percent of total financing that the community represents OR select Don’t Know. You may provide approximate percentages.

C. Staff and Consultants: Number of Full-Time Equivalents (FTEs)

For each category, enter the Awardee’s full-time equivalent (FTE) resource allocation at the reporting period end.

- *Include* all full-time and part-time employees.
- *Include* contractors, consultants and volunteers that perform ongoing operations.
- *Exclude* temporary employees.
- *Exclude* professional services conducted by third parties (such as accounting, bookkeeping, and legal counsel, as applicable).

American Recovery and Reinvestment Act Guidance issued by Office of Management and Budget on April 3, 2009 provides the following definitions for jobs created or retained:

"Jobs created" means those new positions created and filled, or previously existing unfilled positions that are filled, as a result of Recovery Act funding.

"Jobs or positions retained" mean those previously existing filled positions that are retained as a result of Recovery Act funding.

(See <http://www.recovery.gov/sites/default/files/m09-15.pdf> page 22, Section 2.13)

One FTE is an employee who works a work week of 35 hours or more. In calculating the number of FTEs, the hours of part-time employees should be combined.

Example (1): Two part-time employees who each work 17.5 hours per week should be combined to count as one FTE. (17.5 hours X 2 = 35 hours)

Example (2): If a full-time loan officer spends 28 hours per week on lending activities and 7 hours per week providing training, this person would count as .80 (=28/35 or 80%) FTEs Dedicated to Lending/Investing activities and .20 (=7/35 or 20%) FTEs Dedicated to Development Services.

9) FTEs Dedicated to Lending/Investing

Enter the Awardee's total FTEs dedicated to loan/investment underwriting and outreach, loan administration, servicing, and collections at the end of the Reporting Period.

10) FTEs Dedicated to Development Services

Enter the Awardee's total FTEs dedicated to providing Development Services at the end of the Reporting Period.

11) FTEs Dedicated to Financial Services Other than Lending/Investing

Enter the Organization's total FTEs dedicated to providing Financial Services (such as opening checking or savings accounts, check cashing, issuing money orders and certified checks, deposit-taking, safe deposit box services, or other similar services) at the end of the Reporting Period.

12) FTEs Dedicated to Administration and Other Activities

Enter the Awardee's total FTEs dedicated to any activities not covered in the categories above at the end of the Reporting Period. Include personnel such as finance, human resources, fundraising, policy, administration, and other management.

13) Total FTEs

CIIS will calculate and display Total FTEs based on data entered from answers to questions 9 through 12:
a) Retained, b) Created.

14) Consultant/Contractor FTEs as a result of Recovery Act Funding: Enter the number of consultant/contractor FTEs

a) Retained, b) Created.

Review the FTE numbers for accuracy.

II. Financing

15) Loans/Investments Originated Table

The Loans/Investments Originated Table captures information on all loans and investments the Organization originated during the Reporting Period. Use one row in the Table for each distinct transaction type (term loan, line of credit, debt with equity, equity investment, other) and purpose.

- *Include* construction or rehabilitation loans to non-profits in Real Estate – Commercial.
- Use the *Other* purpose category if you cannot identify the purpose of the loan/investment.
- *Exclude* loans/investments closed to Affiliates, Subsidiaries, and other related organizations.
- *Exclude* the *Other* purpose category if the loan/investment fits in another purpose.
- Continue reporting changes until the Awardee has made loans or investments totaling to the deployment target in its Assistance Agreement.
- Once the Awardee has met its deployment goal, subsequent QILRs should report no changes.

EXPLANATION OF DATA POINTS

Data Point	Explanation
Transaction Type	For each row, select the Transaction Type: <ul style="list-style-type: none"> • Term Loan • Line of Credit • Debt with Equity • Equity Investment • Other
Purpose	For each Transaction Type, select the Purpose: <ul style="list-style-type: none"> • Business <i>Financing to for-profit and nonprofit businesses with more than five employees or in an amount greater than \$35,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.</i> • Microenterprise <i>Financing to for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) and in an amount no more than \$35,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement</i> • Consumer <i>Loan is a personal (secured or unsecured) loan to one or more individuals for health, education, emergency, credit repair, debt consolidation, or other consumer purposes. Personal loans for business purposes should be identified as Business loans and personal loans for home improvement or repair should be identified as Housing loans.</i> • Home Improvement <i>Loan is for the renovation or other improvement of an owner –occupied home.</i> • Home Purchase <i>Loan is for the purchase of a primary residence.</i> • Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial

	<p><i>Loan/investment is for 1) predevelopment financing; 2) construction or permanent financing; or 3) acquisition without rehabilitation of office, retail, manufacturing, or community facility space. Include mixed-use real estate that combines both commercial and residential use.</i></p> <ul style="list-style-type: none"> • Real Estate – Construction – Housing Development – Multi Family <i>Loan/investment is for predevelopment financing, or construction of multifamily housing.</i> • Real Estate – Construction – Housing Development – Single Family <i>Loan/investment is for predevelopment financing, or construction of single family housing.</i> • Real Estate – Rehabilitation – Commercial <i>Loan/investment is to rehabilitate office, retail, manufacturing, or community facility space. Loan/investment may include acquisition costs. Do not include acquisitions without rehabilitation. Include mixed-use real estate that combines both commercial and residential uses.</i> • Real Estate – Rehabilitation – Housing Development – Multi Family <i>Loan/investment is to rehabilitate or acquire single family housing.</i> • Real Estate – Rehabilitation – Housing Development – Single Family <i>Loan/investment is to rehabilitate or acquire single family housing.</i> • Other <i>Loan/investment purpose does not match any of the purposes defined above.</i>
Primary Place of Performance (address)	Complete address: city, state, zip code or postal box (or physical location of primary place of performance).
Total Project Cost	<p>For each Transaction Type, enter the Total Project Cost for the projects funded with the identified loans and investments OR select Don't Know or Not Applicable. If a value is provided for Total Project Cost, it must be greater than or equal to the \$ amount Originated.</p> <ul style="list-style-type: none"> • This question is not applicable if the Purpose is Home Improvement or Consumer.
Total non-federal expenditure	For each Transaction Type, enter the Total non-federal expenditure for the projects funded with the identified loans and investments OR select Don't Know or Not Applicable. If a value is provided for Total non-federal expenditure, it must be less than the \$ amount Originated.
Total non-Recovery Act-Federal expenditure	For each Transaction Type, enter the Total non-Recovery Act Federal expenditure for the projects funded with the identified loans and investments OR select Don't Know or Not Applicable. If a value is provided for Total non-Recovery Act federal expenditure, it must be less than the \$ amount Originated.
Total Recovery Act federal expenditure	For each Transaction Type, enter the Total Recovery Act federal expenditure for the projects funded with the identified loans and investments OR select Don't Know or Not Applicable. If a value is provided for Total Recovery Act federal expenditure, it must be less than or equal to the \$ amount Originated.
\$ Originated	For each Transaction Type, enter the dollar amount of the loans or investments Originated during the reporting period OR select Don't Know.

16) Loans/Investments Originated in Approved Target Market (Amount/Number)

Enter the Amount and Number of Loans/Investments Originated in your Organization's Approved Target Market during the reporting period. An approved Target Market is any Target Market(s) designated in an active CDFI Program Assistance Agreement or the Organization's most recently approved CDFI certification. Continue reporting changes until your organization has made loans or investments totaling to the deployment target in your Assistance Agreement. Once the organization has met its deployment goal, subsequent QILRs should report no changes

EXPLANATION OF DATA POINTS

Data Point	Explanation
Transaction Type	For each row, select the Transaction Type: <ul style="list-style-type: none"> • Term Loan • Line of Credit • Debt with Equity • Equity Investment • Other
Purpose	For each Transaction Type, select the Purpose: <ul style="list-style-type: none"> • Business • Microenterprise • Consumer • Home Improvement • Home Purchase • Real Estate – Construction/Permanent/Acquisition w/o Rehab – Commercial • Real Estate – Construction – Housing Development – Multi Family • Real Estate – Construction – Housing Development – Single Family • Real Estate – Rehabilitation – Commercial • Real Estate – Rehabilitation – Housing Development – Multi Family • Real Estate – Rehabilitation – Housing Development – Single Family • Other
\$ Outstanding	For each Transaction Type, enter the total dollar amount of the loans or investments Outstanding in the Organization's portfolio OR select Don't Know or Not Applicable.
# Outstanding	For each Transaction Type, enter the total number of loans or investments Outstanding in the Organization's portfolio OR select Don't Know or Not Applicable.

III. Community Development Impacts

It is important that the Awardee provide complete Impact data for all applicable measures.

All CDFIs receiving Recovery Act funding must complete this section:

17) Jobs Retained in Businesses at Origination

Enter the total FTE employees in the portfolio businesses at the time of origination for Business loans/investments originated during the current reporting period OR select Don't Know. If the Awardee did not originate any business financing during the reporting period, select Not Applicable.

- *Include* jobs for business and construction financing.
- Continue reporting jobs retained associated with the Awardee's loan originations or investments until they total to the deployment target in the Assistance Agreement. Once the organization has met its deployment goal, subsequent QILRs should report no changes
- Use two-digit North American Industrial Code (NAICS) 2007 for classifying the principal type of business establishment in which the jobs are projected to occur. For a simple two-digit NAICS chart see: <http://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2007>

18) New Jobs Created in Businesses at Origination

Enter the New Jobs Created for employees in the businesses for the end of the Reporting Period.

- *Include* jobs for business and construction by Real Estate financing.
- Continue reporting jobs retained associated with the Awardee's loan originations or investments until they total to the deployment target in the Assistance Agreement. Once the Awardee has met its deployment goal, subsequent QILRs should report no changes.
- Use two-digit North American Industrial Code (NAICS) 2007 for classifying the principal type of business establishment in which the jobs are projected to occur. For a simple two-digit NAICS chart see: <http://www.census.gov/cgi-bin/sssd/naics/naicsrch?chart=2007>

IV. Award Compliance

A. FY 2009 NACA Program / Recovery Act Technical Assistance Awardees

This section must be completed by Awardees that received a TA award through the FY 2009 NACA funding round.

If any question is incorrectly enabled or disabled, contact the CDFI Fund at cme@cdfi.treas.gov.

Responses in this section will be used to assess the Awardee's compliance with its Assistance Agreement.

19) Expended Funds/Completed Activities Table

CIIS will provide an Expended Funds/Completed Activities Table with a preset row for each of the Awardee's FY 2009 reporting requirement.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Expended Funds	For each award, select whether the Organization expended all Technical Assistance funds during the reporting period.
Date by Which Technical Assistance Funds Expended	For each Award, if the Organization responded "Yes" to expended funds, enter the date by which the Technical Assistance funds were expended.
Completed Activities	For each award, select whether the Organization completed all Technical Assistance activities during the reporting period.
Date by Which Technical Assistance Activities Completed	For each Award, if the Organization responded "Yes" to completed activities, enter the date by which the Technical Assistance activities were completed.

If any question is incorrectly enabled or disabled, contact the Fund at cme@cdfi.treas.gov.

Responses in this section will be used to confirm the Organization's compliance with its Assistance Agreement(s).

Deployment of Resources Provision

20) Total Amount deployed in 2009 Recovery Act Target Market during the Reporting Period

Enter the total amount the Awardee deployed in its 2009 Recovery Act Target Market during the reporting period.