FY 2021 Small Dollar Loan Program Application Instructions

OMB Approval No. 1559-XXXX

Paperwork Reduction Act Notice.

This submission requirements package is provided to Applicants for awards under the Small Dollar Loan Program (SDL Program). Applicants are not required to respond to this collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The estimated average burden associated with this collection of information is 15 hours per Applicant. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Program Manager, Small Dollar Loan Program, Department of the Treasury, Community Development Financial Institutions Fund, 1500 Pennsylvania Avenue, Washington, D.C. 20220.

All materials are available on the CDFI Fund Website: [www.cdfifund.gov](http://www.cdfifund.gov).

Catalog of Federal Domestic Assistance Number: [number]

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# **Introduction**

Capitalized terms (other than titles) are defined in the FY 2021 Small Dollar Loan Program (SDL Program) Notice of Funds Availability (NOFA), the FY 2021 SDL Program Application, or the FY 2021 SDL Program Supplemental Guidance and Frequently Asked Questions for Applicants. All of these documents may be downloaded from the CDFI Fund’s website at [www.cdfifund.gov](http://www.cdfifund.gov). Certain terms used throughout the Application have meanings unique to the SDL Program. The CDFI Fund encourages each Applicant to review the SDL Program NOFA and the Supplemental Guidance to be familiar with these meanings, as well as other program requirements.

The Small Dollar Loan Program (SDL Program) is a program authorized by Title XII – Improving Access to Mainstream Financial Institutions Act of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (P.L. 111-203), which amended the Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. § 4719). The SDL Program is administered by the Community Development Financial Institutions Fund (CDFI Fund). The purpose of the SDL Program is to provide grants for Loan Loss Reserves (LLR) to enable: (1) a Certified Community Development Financial Institution (CDFI) *or* any partnership between a Certified CDFI and federally insured depository institution[[1]](#footnote-2) (FIDI) with a primary mission to serve targeted Investment Areas[[2]](#footnote-3) to establish a loan-loss reserve fund in order to defray the costs of a small dollar loan program established or maintained by such institution; and (2) to provide grants for Technical Assistance (TA) to a Certified CDFI *or* any partnership between or among Certified CDFIs to establish and maintain small dollar loan programs (SDL Program Award). SDL Program Awards cannot be used to provide direct loans to consumers.

The legislation authorizing the SDL Program defines a small dollar loan program as one that offers small dollar loans to consumers that meets the following statutory requirements:

1. are made in amounts that do not exceed $2,500;
2. must be repaid in installments;
3. have no prepayment penalty; and
4. have payments that are reported to at least one of the consumer reporting agencies that complies and maintain files on consumers on a nationwide basis.

SDL Program funding is intended to help expand consumer access to mainstream financial institutions and provide alternatives to high cost small dollar loans. It is also intended to help unbanked and underbanked populations build credit, access affordable capital, and allow greater access into the mainstream financial system.

# **GETTING STARTED**

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The SDL Program provides LLR and TA awards after a competitive application process. In order to understand the requirements of the SDL Program, including eligible uses of grants, an applicant (Applicant) should review the fiscal year (FY) 2021 SDL Program NOFA and additional guidance and instructions posted on the website.

This guidance document provides Applicants with instructions and tips on how to respond to the narrative questions, data inputs, and required attachments for the FY 2021 SDL Program Application. This guidance is intended to be used in conjunction with additional application materials, all of which are available on the CDFI Fund’s website.

Please be aware that the CDFI Fund reserves the right to request supplemental documentation verifying any of the information submitted in the FY 2021 SDL Program Application. If selected for an SDL Program Award, the Applicant should also be aware that any of the information submitted in its Application may be incorporated into its Assistance Agreement.

 **Note about the Awards Management Information System (AMIS):** AMIS is the CDFI Fund’s web-based portal that all Applicants must use to create, complete, and submit required application documents. **This guidance document does not contain instructions for entering application information into AMIS. For technical instructions on how to use AMIS, please refer to the FY 2021 AMIS Training Manual for Small Dollar Loan Program.**

This document is a reference tool only, and Applicants must enter their responses to the narrative questions and data entry fields in the AMIS Application. All attachments must also be attached in the AMIS Application.

## **Applicant Eligibility**

At the time that an entity submits its Application, it must be a duly organized and validly existing legal entity under the laws of the jurisdiction (including a Tribal jurisdiction) in which it is incorporated or otherwise established.

Eligible Applicants will be limited to the following:

1. For LLR grants
	1. a Certified Community Development Financial Institution (CDFI); or
	2. a partnership between:
		1. a Certified CDFI; and
		2. a FIDI with a primary mission to serve targeted Investment Areas.
2. For TA grants
	1. a Certified CDFI; or
	2. a partnership between two or more Certified CDFIs.
3. For both an LLR grant and TA grant
	1. a Certified CDFI

**Eligible Applicants may submit only one SDL Program Application and therefore will need to determine if they are applying for an LLR grant, a TA grant, or both.**

**For purposes of this Application, the term “Applicant” refers to an organization applying on its own as a Certified CDFI or refers to the designated lead Certified CDFI applying on behalf of a partnership.** The Applicant must use the SDL Program Award to establish or maintain a small dollar loan program. In the case of a partnership, the lead Certified CDFI must use the SDL Program Award to establish or maintain a small dollar loan program.

SDL Program Awards will not be eligible for small dollar loan programs and products that have the prohibited lending practices and loan characteristics listed in Section 1, Table 2 of the FY 2021 SDL Program NOFA. As part of the Application process, all Applicants must attest that their small dollar loan program will not engage in these practices in order to be eligible to continue to complete their Applications.

## **Certified CDFI Status**

Applicants must have been certified as a CDFI by the CDFI Fund by the date the FY 2021 SDL Program NOFA is published in the Federal Register.

For Applicants applying as a partnership between a Certified CDFI and a FIDI, the FIDI partner is not required to be a Certified CDFI. The FIDI partner will be required to complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* (see Appendix 8)attesting that it has a primary mission to serve targeted Investment Areas as part of the AMIS online Application submission.

**Additional Guidance on Applicants Applying As Partnerships**

## *The following provides additional guidance on Applicants applying as a partnership. Applicants should review the eligibility criteria outlined in Table 5 of the FY 2021 SDL Program NOFA.*

The partnership must designate a lead Certified CDFI of the partnership that will submit the Application. This designated lead Certified CDFI will also submit a Partnership Agreement (see Appendix 8) detailing, at a minimum, the roles and responsibilities of the partners, partner replacement or substitution restrictions, any financial contributions and profit sharing arrangements, and performance requirements of the entities in the partnership.

A partner may be a FIDI, if the partnership is applying for a LLR Award, or a Certified CDFI, if the partnership is applying for a TA Award. A partner may not apply for its own award under the FY 2021 SDL Program funding round or apply as a partner for more than one Application submitted under the FY 2021 SDL Program funding round.

## A partnership is a formal arrangement, as evidenced by a written partnership agreement between a Certified CDFI and a FIDI or between two or more Certified CDFIs. The partnership must be designed to accomplish one or more of the strategies discussed in the Business Strategy and Community Impact section of the SDL Applicant’s Application and be integral to the successful completion of the Applicant’s strategies. The partnership should be such that the Applicant’s strategies would not be achievable without the direct input and/or assistance of the partner.

## An Applicant that collaborates or coordinates with a FIDI or a CDFI to achieve the SDL strategies detailed in the Application is **not** required to apply as a partnership. Applicants that apply as a partnership will be evaluated based on the same criteria as Applicants that apply without a partnership.

## If selected to receive an SDL Program Award, the lead Certified CDFI Recipient will be solely responsible for carrying out the activities described in its Application and complying with the terms and conditions of the Assistance Agreement. The partner(s) will not be a co-Recipient of the award. As such, the lead Certified CDFI Recipient will be prohibited from using the SDL Program Award to fund any activity carried out directly by the partner or an Affiliate or Subsidiary thereof. Examples of partnerships include the following:

**Applying as a Partnership**Example 1:ABC Certified CDFI has a strategic goal of increasing its small dollar lending by X% over X number of years. ABC Certified CDFI will request an SDL Program Award for LLR to mitigate losses on the small dollar loans it provides as it seeks to expand its small dollar loan program. ABC Certified CDFI has a partnership agreement in place with a local FIDI that it will refer all small dollar loan candidates to the CDFI ABC Certified CDFI chooses to apply as a partnership with the local FIDI as its partner. ABC Certified CDFI will explain in its narrative and Partnership Agreement how a SDL Program Award for LLR and the referrals from the local FIDI partner will ensure that its strategic goal of increasing small dollar lending is achieved.

Example 2: XYZ Certified CDFI has a strategic goal to provide a new small dollar loan product. XYZ Certified CDFI will request a SDL Program Award for TA to upgrade its technology systems to support a new small dollar loan product. XYZ Certified CDFI has a partnership agreement in place with a Certified CDFI that will provide free financial counseling services to the XYZ Certified CDFI’s small dollar loan Applicants. XYZ Certified CDFI chooses to apply as a partnership with the Certified CDFI as its partner. XYZ Certified CDFI will explain in its narrative and Partnership Agreement how an SDL Program Award for TA and the financial counseling provided to potential borrowers and borrowers will support the growth of the new small dollar loan program.

Additional guidance on how Applicants applying with a partner(s) should address the partnership in the narrative questions of the Application is provided for applicable narrative questions.

Note: A Certified CDFI Depository Institution Holding Company Applicant that intends to carry out the activities of an Award through its Subsidiary Certified CDFI Insured Depository Institution should not apply as a partnership. Instead, the Certified CDFI Depository Institution Holding Company should apply as a sole entity.

## **Prior CDFI Fund Recipients or Allocatees**

The SDL Program NOFA includes certain eligibility requirements related to the compliance status generally applied to Applicants that are prior Award Recipients or Allocatees under other CDFI Fund programs.

### **Pending Compliance Status**

If an Applicant is a prior CDFI Fund Award Recipient or Allocatee under any CDFI Fund program that: (i) has demonstrated it has been noncompliant with or in default of a previous Assistance Agreement, Award Agreement, Allocation Agreement, Bond Loan Agreement, or Agreement to Guarantee and, (ii) the CDFI Fund has yet to make a final determination as to whether the entity is in noncompliance with or in default of its previous agreement, the CDFI Fund will consider the Applicant’s Application pending full resolution, in the sole determination of the CDFI Fund, of the noncompliance.

### **Noncompliance or Default Status**

The CDFI Fund will not consider an Application submitted by an Applicant (or Affiliate of such Applicant) that is a prior CDFI Fund Award Recipient or Allocatee under any CDFI Fund program if, as of the Application deadline: (i) the CDFI Fund has made a final determination that such Applicant is in noncompliance with or in default of a previously executed Assistance Agreement, Award Agreement, Allocation Agreement, Bond Loan Agreement, or Agreement to Guarantee, and (ii) the CDFI Fund has provided written notification that such entity is ineligible to apply for or receive any future CDFI Fund awards or allocations. Such entities will be ineligible to submit an Application for such time period as specified by the CDFI Fund in writing.

**NOTE:** Applicant entities must meet the eligibility requirements on their own behalf and may not rely on any Affiliates or Subsidiaries to meet these requirements.

**Other Applicant Eligibility Criteria:** Please refer to the FY 2021 SDL Program NOFA, particularly Section III, for additional information on Applicant eligibility.

## **Eligible Uses of SDL Program Awards**

SDL Program LLR and TA awards are tools that can help your organization establish and expand a small dollar loan program to provide an alternative to high cost small dollar loans. It is helpful to have a clear idea of how you would like to use your award before beginning the Application. Applicants should start by reading the SDL Program NOFA to determine if they are eligible to apply for an award and determine the dollar amount they may request for LLR and/or TA award. As part of the Application, you will need to provide the CDFI Fund with a clear narrative on how your award will benefit your organization’s small dollar loan program and meet community needs.

**Loan Loss Reserves Awards**

LLR awards may be used to mitigate losses on a new or established small dollar loan program.

Applicants that are either (1) a Certified CDFI *or* (2) any partnership between a Certified CDFI and a FIDI with a primary mission to serve targeted Investment Areas are eligible to apply for the LLR awards.

**Technical Assistance Awards**

TA Awards may be used for technology, staff support, and other costs associated with establishing or maintaining a small dollar loan program.

If your organization receives a TA award, you will be restricted to using the award funds for **eligible activities**. The eligible activities are outlined in Table 4 in the SDL Program NOFA. The CDFI Fund recommends that you review the eligible activities carefully before starting your Application.

Applicants that are either (1) a Certified CDFI *or* (2) any partnership between or among Certified CDFIs are eligible to apply for the TA awards.

**Combination of Loan Loss Reserves and Technical Assistance Awards**

A Certified CDFI applying on its own (not part of a partnership) is eligible to apply for a both an LLR and TA award.

**Performance Goals and Measures**

Recipients will have performance goal and measures (PG&Ms) if you are selected to receive an SDL Program Award. The PG&Ms will illustrate your organization’s goals for your SDL Program Award (such as to expend the SDL Program Award on eligible activities and close small dollar loans, demonstrating an increase in small dollar lending). The PG&Ms will be determined, in part, based on the information that you provide in Table 2c found in Appendix 2. If you are selected to receive an SDL Program Award, you will need to meet annual goals for your PG&Ms in order to remain compliant with your award.

## **How the SDL Program Application is Organized**

There are two major parts to the SDL Program Application:

1. The **Standard Form-424** (SF-424) (*submitted through Grants.gov*). This form starts your Application and contains important fields about your organization’s tax and payment information.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must first have an active System for Awards Management (SAM) account in order to submit the SF-424 via Grants.gov.

1. The **SDL Program Application** (*submitted through AMIS*). The SDL Program Application will ask for information about your organization, such as your organization’s financial data; the small dollar loan products and development services you currently provide (if applicable); and your organization’s objectives for your SDL Program Award.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must submit the Application through AMIS.

View **Application Submission Requirements and Deadlines** below for an outline of all of the required application components and documents.

## **Application Materials**

Applicants are **strongly** encouraged to review all of the SDL Program application materials on the CDFI Fund’s website. Applicants should read the FY 2021 SDL Program NOFA for eligibility, key deadlines, and other requirements for SDL Program Applicants. The CDFI Fund will be adding application materials to the website on a rolling basis. Please note that some application materials will be posted after the release date of the NOFA and Application.

## **Application Submission Requirements and Deadlines**

The submission deadlines for the FY 2021 Application are published in the NOFA and reproduced in Table 2 below. Please note the different submission deadlines for materials that must be submitted electronically through Grants.gov and those that must be submitted through AMIS. This Application Instruction document serves only as a guide for completing the SDL Program Application documents, and this document is not meant to be submitted via Grants.gov or AMIS. **DO NOT SUBMIT THIS DOCUMENT.**

### **Application Components**

A complete FY 2021 SDL Program Application must include submission of each part listed in the table below:

 Table 2 – Application Components

| Application Component | Submission Method | Required? |
| --- | --- | --- |
| **SF-424 Mandatory Form (Application for Federal Assistance):*** All Applicants are required to have an active System for Award Management (SAM) account in order to submit the SF-424 through Grants.gov.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must first have an active SAM account in order to submit the SF-424 via Grants.gov.* By completing the SF-424, Applicants are certifying the SDL Program Assurances and Certifications provided in Appendix 7 of this document. The Assurances and Certifications document is provided for review and reference purposes and does not need to be submitted separately through Grants.gov.
 | Submit electronically via Grants.gov | Required for All Applicants |
| SDL Program Online Application Form* Includes Attachments (listed below), Assurances and Certifications, Environmental Review Form, and 501(c)4 Questionnaire (if applicable)
 | Submit electronically via AMIS | Required for All Applicants |

### **Application ATTACHMENTS**

A complete FY 2021 SDL Program Application must include submission of each part listed in the table below:

**Table 2 – Application Attachments**

| APPLICATION ATTACHMENTS | Submission Method | Required? |
| --- | --- | --- |
| Audited Financial Statements for the three (3) most recently completed fiscal years, prior to the publication date of the NOFA (for additional guidance see FAQ). | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other non-Regulated Institutions |
| Management Letter[[3]](#footnote-4) for the Applicant’s Most Recent Historic Fiscal Year, if available | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other non-Regulated Institutions |
| Unaudited Financial Statements for Applicant’s Three Most Recent Historic Years. Required only if audited financial statements are not available. | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other non-Regulated Institutions |
| Current Year to Date - December 31, 2020 Unaudited Financial Statements | Submit electronically via AMIS | Required only for Loan funds, venture capital funds, and other non-Regulated Institutions |
| Year-end Call reports for Applicant’s three most recently completed fiscal years prior to the publication date of the NOFA (for additional guidance see FAQ) | Submit electronically via AMIS | Required only for Regulated Institutions |
| A Qualified Federally Insured Depository Institution Partnership Attestation Form demonstrating that the federally insured depository institution has a primary mission of serving targeted Investment Areas (see Appendix 8) | Submit electronically via AMIS | Required only for a federally insured depository institution that is applying as a partnership with a Certified CDFI for an LLR award. |
| A Partnership Agreement between a Certified CDFI and federally insured depository institution that has a primary mission of serving targeted Investment Areas applying for an LLR award *or* a partnership between two or more Certified CDFIs applying for a TA award detailing the terms of their partnership to establish or maintain a small dollar loan program (see Appendix 8) | Submit electronically via AMIS | Required only for: (1) a federally insured depository institution and a Certified CDFI applying for an LLR award; and (2) two or more Certified CDFIs that are applying as a partnership for a TA award.  |
| An organizational chart demonstrating the relationship between the Applicant and any Affiliate, Subsidiary or parent entity that will play a role in executing the SDL Program Award.  | Submit electronically via AMIS | Required for All Applicants |

#### Application Submission Deadlines

The submission deadlines for the FY 2021 Application are listed in Table 3 below. Please note the different submission deadlines for materials that must be submitted through Grants.gov and those that must be submitted through AMIS.

Table 3 - FY 2021 SDL Program Funding Round Deadlines

|  |  |  |  |
| --- | --- | --- | --- |
| Description | Deadline | Time (Eastern Time – ET) | Submission Method |
| **SF-424 Mandatory Form** | May 3, 2021 | 11:59 p.m. ET | Electronically via [Grants.gov](https://www.grants.gov/) |
| **Create an AMIS Account (if the Applicant does not already have one)** | May 3, 2021 | 11:59 p.m. ET | Electronically via AMIS |
| **Enter EIN and DUNS number in AMIS Account** | May 3, 2021 | 11:59 p.m. ET | Electronically via AMIS |
| **SDL Program Online Application and Required Attachments** | June 2, 2021 | 5:00 p.m. ET | Electronically via AMIS  |

#### Submission Requirements

**Grants.gov and SAM.Gov:**  The SF-424 for the Application must be submitted through Grants.gov before the rest of the Application may be submitted through AMIS. Applicants must first have an active System for Awards Management (SAM) account in order to submit the SF-424 via Grants.gov. For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must first have an active System for Awards Management (SAM) account in order to submit the SF-424 via Grants.gov. Each Applicant is advised to first make sure its SAM account is active and valid before beginning its preparation of the other Application materials. The SAM website is: www.SAM.gov.

1. Please be advised that, in order to register in SAM.gov, an Applicant must have a current and valid Dun and Bradstreet Data Universal Numbering System (DUNS) number and Employer Identification Number (EIN). The CDFI Fund advises Applicants to allow sufficient time to obtain this information. A DUNS number is required for SAM registration and for Grants.gov submission. Additionally, when accessing SAM.gov, users will be asked to create a login.gov user account (if they don’t already have one). Going forward, users will use their login.gov username and password every time when logging into SAM.gov.
2. If the Applicant does not currently have an active SAM registration, an original signed notarized letter identifying the authorized Entity Administrator for the entity associated with the DUNS number is required by SAM and must be mailed to the Federal Service Desk. This requirement is applicable to new entities registering in SAM, as well as existing entities with registrations being updated or renewed in SAM. It may take three weeks or more to register with SAM or reactivate a SAM registration, so Applicants should allow ample time to complete the entire registration and submission process well in advance of the SF-424 submission deadline.
3. Applicants unable to submit their SF-424 via Grants.gov by the deadline due to failure to obtain a DUNS number and/or SAM registration confirmation will not be allowed to submit the SF-424 after the deadline has passed.

If the SF-424 is not successfully submitted to, and validated by, Grants.gov by the deadline in Table 2 above, the Applicant will not be able to submit materials in AMIS and the Application will be deemed ineligible. Thus, Applicants are strongly encouraged to submit the SF-424 as early as possible in the Grants.gov portal since submission issues may impact the ability to submit the overall Application.

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

**Note:** The SF-424 must be successfully submitted and validated by the deadline in order to submit an AMIS Application. However, the SF-424 is only one part of the Application package. If an Applicant does not submit the required materials in AMIS by the AMIS Application deadline, their SF-424 Application will be deemed incomplete and the Applicant will not be considered for an FY 2021 SDL Program Award.

**Awards Management Information System (AMIS):** Each Applicant must register as an organization in AMIS by the deadline in Table 3 above. Applicants who fail to register as an organization in AMIS by the appropriate deadline will be deemed ineligible. Additional guidance on creating an AMIS account can be found on the AMIS Homepage: <https://amis.cdfifund.gov/s/AMISHome>.

Each Applicant must also submit the required Application materials through the AMIS portal by the deadline in Table 3. In order to submit the required Application materials, the Authorized Representative and Application point(s) of contact **must be included as “Contacts**” in the Applicant’s AMIS account. The Authorized Representative **must also be a “user” for the Applicant in AMIS** and must electronically sign the Application prior to submission through AMIS. An Applicant that fails to properly register and update its AMIS account may miss important communications from the CDFI Fund or fail to submit an Application successfully.

Consultants completing Applications on behalf of Applicants are not permitted to be Authorized Representatives in AMIS.

#### Ensuring that the Application Package is complete

A complete Application package is one that includes all required materials listed in Table 2 above, including the specified attachments. If the Applicant fails to submit either the SF-424 Mandatory Form through Grants.gov, register their organization(s) in AMIS, enter their EIN and DUNS number in AMIS, or submit the SDL Program Online Application through AMIS by the required deadlines, the CDFI Fund will not accept the Application.

## **Contacting the CDFI Fund, SAM, and Grants.gov**

The CDFI Fund will respond to Application related questions between the hours of 9:00 a.m. and 5:00 p.m. ET, through May 31, 2021 (two business days before the AMIS Application deadline). The CDFI Fund will not respond to phone calls, program-related Service Requests, or e-mail inquiries that are received after 5:00 p.m. ET on May 31, 2021, until after the AMIS Application deadline. The CDFI Fund will respond to technical issues related to AMIS through 5:00 p.m. ET on June 4, 2021. Please note that these phone numbers are not toll free numbers.

 Table 4 – CDFI Fund Contact Information

| Area | Topic | Phone | E-mail |
| --- | --- | --- | --- |
| SDL Program  | How to complete Application materials. | 202-653-0300 | Submit a Service Request in AMIS (preferred) or email SDL Program@cdfi.treas.gov |
| CDFI Certification | Status of CDFI Certification.  | 202-653-0423 | Submit a Service Request in AMIS (preferred) or email ccme@cdfi.treas.gov |
| Compliance Monitoring and Evaluation  | Status of compliance with other awards, including outstanding reports. | 202-653-0423 | Submit a Service Request in AMIS (preferred) or email ccme@cdfi.treas.gov  |
| IT Support | Technical issues related to the CDFI Fund’s Award Management Information System (AMIS). | 202-653-0422 | Submit a Service Request in AMIS (preferred) or email AMIS@cdfi.treas.gov  |

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

Table 5 – Contacting SAM and Grants.gov

| System | Website | Phone | E-mail |
| --- | --- | --- | --- |
| System for Awards Management (SAM) | <https://www.sam.gov>  | See website | See website |
| Grants.gov | <https://www.grants.gov>  | See website | See website |

### **Service Requests**

A Service Request is the preferred way to contact the CDFI Fund about your Application. To submit a Service Request, you need an AMIS user account. Log into AMIS and click on “Service Requests” tab on the top; then, click on “Create New Service Request” button. For an SDL Program Application question, select “Small Dollar Loan Program” for the program and clearly state the topic in the subject line. For a CDFI Certification question, select “Certification.” For a Compliance question, select “Compliance & Reporting.” For Information Technology, select “Technical Issues.” Failure to select the appropriate program for the Service Request could result in a delayed response to your question.

# **Grants.Gov: grants application (SF-424 Mandatory Form) INSTRUCTIONS**

In accordance with federal regulations, the CDFI Fund requires Applicants to submit the initial component of their FY 2021 SDL Program Application using the Grants.gov portal, the official website for federal grant information and applications. The Grants.gov registration process alone can take several days to complete. Contact the Grants.gov support staff if you have any questions about the process. The Grants.gov help desk can be reached at 1-800-518-4726 or via email at support@grants.gov. If you experience any technical difficulties submitting the Application via Grants.gov, do not contact the CDFI Fund. Contact the Grants.gov help desk instead.

The only component of the SDL Program Application submitted via Grants.gov is the Standard Form (SF)-424 Mandatory Form. The SF-424 Mandatory Form (SF-424) is required for all Applicants. Electronically signing and submitting the SF-424 Mandatory Form certifies that the Applicant attests that the information in its SDL Program Application is true, complete, and accurate, and also certifies that the Applicant complies with the Assurances and Certifications. The Assurances and Certifications are provided in Appendix 8 of this document. Details for completing the SF-424 Mandatory Form are provided below.

## **Standard Form (SF)-424 Mandatory (Application for Federal Assistance) Instructions**

The SF-424 Mandatory Form is located in the “Mandatory Documents” box of the downloaded Grant Application Package in Grants.gov. To access the form, select SF- 424 Mandatory, then click on the “Move Form” to “Complete” button. The SF- 424 Mandatory will move to the “Mandatory Documents for Submission” box. Click on the “Open Form” button to open the form.

**Match your DUNS and EIN Numbers:** Applicants’ AMIS record and Grants.gov record are linked by the Organizational DUNS (Field 7.c) and Employer/Taxpayer Identification Number (Field 7.b). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership’s AMIS record and Grants.gov record are linked by the Organizational DUNS (Field 7.c) and Employer/Taxpayer Identification Number (Field 7.b.). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.

**Please note:** Only the fields highlighted in yellow on the form in Grants.gov are required for submission. These fields are also marked as “Required” in Table 6 below. The Instructions column in Table 6 provides guidance on how SDL Program Applicants should complete their SF-424 Mandatory Form for submission through Grants.gov.

**Table 6 – SF-424 Mandatory Form Instructions & Field Descriptions**

|  Field | Required | Instructions |
| --- | --- | --- |
| 1.a. Type of Submission: | Yes | “Application” is automatically selected.  |
| 1.b. Frequency:  | Yes | “Annual” is automatically selected.  |
| 1.c. Consolidated Application/Plan/Funding Request: | Yes | “No” is automatically selected. |
| 1.d. Version: | Yes | “Initial” is automatically selected. |
| 2. Date Received: | Yes | Automatically filled by the system upon submission–no entry necessary. |
| 3. Applicant Identifier:  | No | Not Applicable–leave blank. |
| 4.a. Federal Entity Identifier:  | No | Not Applicable–leave blank. |
| 4.b. Federal Award Identifier: | No | Not Applicable–leave blank. |
| 5. Date Received by State: | No | State use only: Not Applicable–leave blank. |
| 6. State Application Identifier: | No | State use only: Not Applicable–leave blank. |
| 7.a. Applicant Information: Legal Name: | Yes | Enter the legal name of the Applicant.  |
| 7.b. Employer/Taxpayer Identification Number (EIN/TIN): | Yes | Enter the Applicant’s EIN/TIN.  |
| 7.c. Organizational DUNS:  | Yes | Enter the Applicant’s DUNS. Must match what’s in the Applicant’s AMIS organization profile. |
| 7.d. Address: | Yes | Complete all fields with Applicant’s mailing address. Include 9-digit zip. |
| 7.e. Organizational Unit: | No | Not Applicable–leave blank. |
| 7.f. Name and contact information of person to be contacted on matters involving this Application: | Yes | Enter a Contact Person who can answer questions about the submission. The Contact Person (name and contact information) identified here must match a Contact Person information in the Applicant’s AMIS account. Organizational Affiliation: leave blank. |
| 8.a. Type of Applicant:  | Yes | Select the most appropriate description from list of dropdown options. |
| 8.b. Additional Description: | No | Not Applicable–leave blank. |
| 9. Name of Federal Agency: | Yes | Pre-filled–no entry necessary. |
| 10. Catalog of Federal Domestic Assistance Number / CFDA Title: | No | Pre-filled–no entries necessary. If not, enter 21.025. |
|  |  |  |
| 11. Areas Affected by Funding: | No | Not Applicable–leave blank. |
| 12. Congressional Districts Of: (a) Applicant; and (b) Program/Project: | Yes | See [www.house.gov](http://www.house.gov) to find congressional district where the Applicant is headquartered. Use same district for both boxes. |
| 13. Funding Period: (a) Start Date; and (b) End Date:  | Yes | Start Date: 9/1/2021; End Date: 9/30/2024 |
| 14. Estimated Funding: | Yes | Enter total Award request in the Federal ($) field; enter zeroes in the Match ($) field.Note: Applicants may revise their award request in the AMIS Application after submitting the SF-424. The amount entered in the AMIS Application is considered the official award request. |
| 15. Is Submission Subject to Review by State:  | Yes | Select option C. |
| 16. Is the Applicant Delinquent on Any Federal Debt:  | Yes | Answer, and provide Explanation if ‘Yes’ selected. |
| 17. Applicant Certification/ Authorized Representative: | Yes | Click the ‘I Agree’ button. Complete all fields for Authorized Representative information.  |
| 18.Worksheet: Consolidated Application/Plan/Funding Request Explanation: | No | Not Applicable–leave blank. |
| 19.Worksheet: Applicant Federal Debt Delinquent Explanation: | No | Complete if applicable. |

**Grants.gov submission Information**

Each Applicant will receive an e-mail from Grants.gov immediately after submitting the SF-424 confirming that the submission has been recorded in the Grants.gov system. This e-mail will contain a tracking number for the submitted SF-424. Within 48 hours, the Applicant will receive a second e-mail which will indicate if the submitted SF-424 was either successfully validated or rejected with errors. However, Applicants should not rely on the e-mail notification from Grants.gov to confirm that their SF-424 was validated. Applicants are strongly encouraged to use the tracking number provided in the first e-mail to closely monitor the status of their SF-424 by checking Grants.gov directly. The SF-424 will not be officially accepted by the CDFI Fund until Grants.gov has validated the SF-424. In the Grants.gov Workspace function, please note that the Application package has not been submitted if you have not received a tracking number.

# **AMIS APPLICATION INSTRUCTIONS**

## **Registering an Organization in AMIS**

All SDL Program Applicants in the FY 2021 Round must ensure that their organization (and partnership organization if the Applicant type is a partnership) is registered in AMIS by the deadline in Table 3. The Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and DUNS number on the SF-424 must match the EIN and DUNS number in the organizational information in AMIS. Organizations who have previously applied for CDFI Fund programs through AMIS likely already meet this requirement, but should verify that their information is accurate in AMIS prior to the deadline.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership must ensure that their organization is registered in AMIS by the deadline in Table 3. The lead designated Certified CDFI Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and DUNS number on the SF-424 must match the EIN and DUNS number in the organizational information in AMIS. Organizations that have previously applied for CDFI Fund programs through AMIS likely already meet this requirement, but should verify that their information is accurate in AMIS prior to the deadline.

**Applicants for the FY 2021 SDL Program Round who do not already have their organization registered in AMIS must complete organization registration by the deadline in Table 3.** Instructions for registering an organization in AMIS can be found in the “Getting Started – Navigating AMIS” Training Manual on the CDFI Fund’s AMIS website: <https://amis.cdfifund.gov/s/Training>.

## **AMIS Application Overview**

The remainder of this document provides the full question text and related guidance for the information that should be entered into the SDL Program Application in AMIS. For technical details on how to use and navigate AMIS, see the “SDL Program AMIS Application Navigation Guide” at <https://amis.cdfifund.gov/s/Training>. This manual will be available after the Application is opened in AMIS.

In order to facilitate the crosswalk between the online AMIS Application and this Question Text/Guidance document, here are a few tips:

* Prepare narrative responses to questions outside of AMIS. Once your narratives are finalized, you can copy and paste the final versions into the appropriate fields in AMIS.
* Prior to submitting the Application and required attachments through AMIS, be sure that the information is correct. The CDFI Fund will not accept any revisions or amendments to the SDL Program Application once it has been submitted.

Please be sure that all data entered into AMIS is accurate and complete. As part of the SDL Program Application review process, information entered in AMIS will be used to score and rank the Applicants (as outlined in the FY 2021 NOFA). Applicants will not be able to revise information entered into AMIS after Application submission. Failure to provide complete and accurate information may negatively impact the evaluation of an Applicant’s FY 2021 SDL Program Application. The CDFI Fund reserves the right to reject an Application if information submitted through AMIS is determined to be inaccurate.

In order to facilitate the crosswalk between this Application guidance document and AMIS, each Application question in this document will be presented in a Table that contains the following information:

* Full question text
* Response Options
* Notes/guidance relevant to that specific question or sub-question
* AMIS Field Type

### **AMIS Field Types**

Below is an overview of the eight field types you will encounter in completing the Application in AMIS.

* **Auto-populated:** These fields be will be automatically populated in AMIS based on other data inputs. No data entry is required for fields that are marked “auto-populated.”
* **Currency:** These fields allow the Applicant to enter currency data points and have a dollar sign in front. For example, Award Request Amount: $125,000.
* **Look-up:** These fields allow the Applicant to search and select from existing data in AMIS. For example, when entering geographic areas, the Applicant can “look-up” counties or states.
* **Narrative:** These fields allow the Applicant to enter text (non-numeric data). These fields will also have a character limit as indicated in each question.
* **Numeric:** These fields allow the Applicant to enter a number (that is not a dollar figure or a percentage). For example, the number of hours to complete the Application: 100.
* **Percentage:** These fields allow the Applicant to enter a percentage. For example, the estimated interest rate of the small dollar loans that will be offered to borrowers will be 18%.
* **Picklist:** These fields allow the Applicant to select an option from a suite of choices (e.g. a dropdown of “Yes” or “No”).
* **Text**: These are text fields that allow the Applicant to enter up to a specified number of characters. They are used for names and narrative responses.

## **Program Profile and Creating an AMIS Application**

Once your organization is registered in AMIS, the next step in completing the AMIS Application is to ensure that your SDL Program Profile is up-to-date. You can navigate to your SDL Program Profile from your Organization Page in AMIS. Click on the Program Profile Name (P-XXXXXX) to navigate to the SDL Program Record Type.

For Applicants applying as a partnership, the designated lead Certified CDFI Applicant for each partnership, the next step in completing the AMIS Application after your organization is registered in AMIS is to ensure that your SDL Program Profile is up-to-date. You can navigate to your SDL Program Profile from your Organization Page in AMIS. Click on the Program Profile Name (P-XXXXXX) to navigate to the SDL Program Profile Detail page.

On the Program Profile, you must make sure the field “Entity Type” is completed in order to create an Application. This selection will trigger certain validations on the AMIS Application. You should select the option listed below:

* Financing Entity

A **Financing Entity** is an entity whose predominant business activity is the provision of arm’s length transactions and services to independent, unrelated parties, each acting in its own best interest. Such transactions support and promote community development through the provision of financial products that serve low-income communities, individuals or families, or underserved markets or communities. All Applicants will be categorized as SDL Program Financing Entities.

Once you select your Entity Type, please be sure to click “Save.” After you have verified the information in your Program Profile, you can create an FY 2021 Application in AMIS. To do so, click the button for “New SDL Program Application.” This will bring you to an initial screen where you enter the data described in the Applicant Information section.

**Linking SF-424 to AMIS Application**

After your SF-424 Mandatory Form is accepted in Grants.gov, a copy of the form will automatically be transferred into your Organization Profile in AMIS. The Applicant must **then link** the SF-424 to its SDL Program Application. Applicants’ AMIS record and Grants.gov record are linked by the Organizational DUNS (Field 7.c). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov. For detailed instructions on how to do this, please refer to the SDL Program AMIS Application Navigation Guide at <https://amis.cdfifund.gov/s/Training>.

## **Forms and Certifications**

All SDL Program Applicants must complete the Environmental Review Form and Assurances and Certifications as part of their AMIS online Application submission. Any Applicant that is a 501(c)(4) must also complete the 501(c)(4) Form as part of their AMIS online Application submission. You will complete these forms by entering data in the Applicant Information screen in AMIS. For the full text and questions for the Environmental Review Form, Assurances and Certifications, and 501(c)(4) Questionnaire, see [Appendix](#App10) 7. If an Applicant is unable to respond “Yes” to all Assurances and Certifications, it must attach a statement that contains an explanation.

 **STOP: If you have not completed the Getting Started steps, go back and finish them before creating a SDL Program Application. They are necessary for a complete Application package!**

Detailed instructions on how to launch and complete the AMIS Application is provided in the **FY 2021 AMIS Training Manual for Small Dollar Loan Program Applicants** on the CDFI Fund’s website. Read on for additional information and guidance on the SDL Program Application questions.

## **SMALL DOLLAR LOAN PROGRAM APPLICATON**

## **Applicant Information**

If applying as a partnership, all Application questions and data supplied relate only to the designated lead Certified CDFI.

*The first section in the Application is the Organization and Application Information section. Certain information in these questions may be auto-populated in AMIS based on data from the Applicant’s Organizational Profile. If you need to edit any of the auto-populated fields, you must edit the information directly in the Organizational Profile.*

**Question 1 – Organization Information**

All fields in this question are auto-populated in AMIS based on the Applicant’s AMIS Organizational Profile. If you need to edit any of the information in these fields, you need to do so in the Organizational Profile. You will not be able to edit in the Application itself.

| **Question Text**  | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| 1. SDL Program Applicant Type
 | *\_\_ A Certified CDFI**\_\_ A Partnership between a Certified CDFI and federally insured depository institution**\_\_ A Partnership between two or more Certified CDFIs* | The Applicant will be required to select which Applicant type is applying for an SDL Program Award. | Picklist |
| b. Organization Name  | *Auto-populated* | This must be the formal name of your organization as it appears on all relevant legal documents such as the Articles of Incorporation. Please make sure punctuation, capitalization and spelling are correct. If the name that is currently listed in this field is not your organization’s legal name, please contact the CDFI Fund through a Service Request.Organization name of the Certified CDFI Applicant will be auto populated. | Auto-populated |
| c. Address | *Auto-populated* | If the address populating in this field is not correct, you will need to change it on your organizational record in AMIS. | Auto-populated |
| d. Financial Institution Type | *Auto-populated* | Entity type of the Certified CDFI will be auto populated (e.g., bank/thrift, bank holding company, cooperativa, credit union, loan fund, venture capital.) | Auto-populated |
| e. Certification Number | *Auto-populated* | If the Certification number populating in this field is not correct, you will need to change it on your organizational record in AMIS. | *Auto-populated* |
| f. Name of Regulator | FDIC, FRB, NCUA, OCC, Other \_\_\_\_ | Applicable to:* Applicants that are federally insured banks, thrifts, or credit unions
 | Auto-populated |
| g. FDIC Certificate Number, if applicable | *Auto-populated* | Applicable to Applicants that are federally insured depository institutions | Auto-populated |
| h. NCUA Certificate Number, if applicable | *Auto-populated* | Applicable to Applicants that are NCUA Institutions | Auto-populated |
| 1. Minority Depository Institution (MDI)
 | *Yes/No* | Applicable to Applicants that are an institution classified by the FDIC or NCUA as a Minority Depository Institution, as of 12/31/2020, as defined by the FDIC and NCUA. See:**FDIC** <https://www.fdic.gov/regulations/resources/minority/mdi-definition.html>**NCUA**<https://www.ncua.gov/support-services/credit-union-resources-expansion/resources/minority-depository-institution-preservation/mdi> | Picklist |
| j. Employer Identification Number (EIN) | *Auto-populated* | Must match what’s on your SF-424 in Grants.gov.If SDL Program Applicant type is a Certified CDFI:* EIN of the Certified CDFI will be auto populated
 | Auto-populated |
| k. Dun & Bradstreet Data Universal Numbering System (DUNS) Number | *Auto-populated* | Must match what is on your SF-424 in Grants.gov.If SDL Applicant type is a Certified CDFI:* DUNS/Unique Entity ID# of the Certified CDFI will be auto populated
 | Auto-populated |
| l. Applicant’s Date of Incorporation | *Auto-populated* | Only Applicants that have been in existence as a legal entity for at least three years prior to the Application deadline are eligible to apply for funding.  | Auto-populated |
| m. Applicant’s fiscal year end (month/day) | *Auto-populated* | Your organization’s fiscal year end.  | Auto-populated |
| n. Certified CDFI Depository Institution Holding Company (DIHC) Subsidiary Certified CDFI Insured Depository Institution EIN | \_\_\_\_\_\_\_\_\_ | If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of a SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, it must identify the name and EIN of this Subsidiary Certified CDFI Insured Depository Institution. This field is optional. | Numeric |
| o. Certified CDFI Depository Institution Holding Company (DIHC) Subsidiary Certified CDFI Insured Depository Institution Name | *Auto-populated* | See previous note. This field is conditional. It will be auto-populated if an entry has been made in (n) above. | Auto-populated |

**Question 2 – Affiliate/Subsidiary Organizations**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| a. Does the Applicant have any Affiliates or Subsidiaries that are also applying for an SDL Program Award in the same funding round? | *Yes/No* | The answer to this question must be “No.” If an Applicant and its Affiliate(s) or Subsidiaries wish to apply for an SDL Program Award, they must do so through one of the Affiliated or Subsidiary entities, in one Application. An Applicant and its Affiliates or Subsidiaries may not submit separate Applications. If Affiliates or Subsidiaries submit multiple or separate Applications, the CDFI Fund may, at its discretion, reject all such Applications received. See the SDL Program NOFA for the definition of Affiliate and Subsidiary.  | Picklist |
| b. If the Applicant is applying with a partner(s), does the partner(s) have any Affiliates or Subsidiaries that are also applying for an SDL Program Award in the same funding round? | *Yes/No* | The answer to this question must be “No.” If the FIDI partner and its Affiliate(s) or Subsidiaries *or* Certified CDFI partner(s) and its Affiliates or Subsidiaries wish to apply for an SDL Program Award, they must do so through one of the Affiliated or Subsidiary entities, in one Application. A FIDI partner and its Affiliates or Subsidiaries or Certified CDFI partner(s) and its Affiliates or Subsidiaries may not submit separate Applications. If Affiliates or Subsidiaries submit multiple or separate Applications, the CDFI Fund may, at its discretion, reject all such Applications received. | Picklist |
| c. Does the DIHC Applicant intend to carry out the activities of an Award through their Subsidiary Certified CDFI Insured Depository Institution? If yes, name the organization and describe the business relationship with the DIHC Applicant. | *Narrative – 1,000 characters* | If the organization has closely held Subsidiaries, the Applicant should be careful to select the most appropriate entity to carry out the proposed activities under the SDL Program Award.Applicants will be required to submit an organization chart which demonstrates the business relationships between these Subsidiaries as an Attachment.Only include organizations that meet the definition of Subsidiary as defined in the SDL Program NOFA. Note that the Subsidiary that will implement the Applicant’s SDL Program strategy must meet the SDL Program eligibility requirements on its own. | Narrative |

**Question 3a – Requested Award – Loan Loss Reserves**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| a. What is the total dollar amount of Loan Loss Reserves requested in this Application?  | *$\_\_\_\_\_\_\_* | * The SDL Program has identified prohibited practices that the SDL Program Award will not support. Please review the FY 2021 SDL Program NOFA to see these prohibited practices. Additionally, the SDL Program Award will only support a small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.
* The Applicant should request an amount that it can use to provide loan losses to start or maintain a small dollar loan program over a three year period of performance.
* The Applicant may not request an amount below $20,000.
* The Applicant may not request an amount greater than $350,000.
* AMIS will require that the award amount requested be rounded to the nearest thousand (e.g. $25,000 instead of $25,225).
 | Currency |
| b. Is there an absolute minimum amount below which the Applicant would be unwilling to accept an SDL Program Award? | *Yes/No* | * Having a minimum request will not affect the scoring or evaluation of your application. At the conclusion of the CDFI Fund’s review process, if the Applicant is recommended to receive less than the minimum amount identified in Question 3a(c), the CDFI Fund will not provide an SDL Program Award to the Applicant. An Applicant with a minimum award request will need to demonstrate that it can deploy the minimum amount of the Award requested in a timely manner, that it will likely achieve its proposed impacts, and that it could not successfully implement its business strategy without this minimum award amount.
* Applicants should only respond “Yes” if their minimum request is greater than $20,000.
 | Picklist |
| c. If there is an absolute minimum amount below which the Applicant would be unwilling to accept an SDL Program Award, provide the minimum amount: | *$\_\_\_\_\_\_\_* | The CDFI Fund reserves the right to offer Awards smaller than the Applicant’s request in Question 3a(a), but the CDFI Fund will not offer an Award less than the Applicant’s minimum request in Question 3a(c).  | Currency |
| d. If there is an absolute minimum amount below which the Applicant would be unwilling to accept an SDL Program Award, how was the minimum amount in (c) determined? | *Narrative – 3,000 characters* | Applicant should articulate why its business strategy would not be feasible with an Award that is less than the minimum request. | Narrative |

**Question 3b – Requested Award – Technical Assistance**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| a. What is the total dollar amount of Technical Assistance requested in this Application?  | *$\_\_\_\_\_\_\_* | * The SDL Program has identified prohibited practices that the SDL Program Award will not support. Please review the FY 2021 SDL Program NOFA to see these prohibited practices. Additionally, the SDL Program Award will only support a small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.
* The Applicant should request an amount that it can use to finance eligible activities with the amount of the SDL Program Award.
* The Applicant may not request an amount below $10,000.
* The Applicant may not request an amount greater than $150,000.
* AMIS will require that the award amount requested be rounded to the nearest thousand (e.g. $125,000 instead of $125,225).
 | Currency |
| b. Is there an absolute minimum amount below which the Applicant would be unwilling to accept an SDL Program Award? | *Yes/No* | * Having a minimum request will not affect the scoring or evaluation of your application. At the conclusion of the CDFI Fund’s review process, if the Applicant is recommended to receive less than the minimum amount identified in Question 3b(c), the CDFI Fund will not provide an SDL Program Award to the Applicant. An Applicant with a minimum award request will need to demonstrate that it can deploy the minimum amount of the Award requested in a timely manner, that it will likely achieve its proposed impacts, and that it could not successfully implement its business strategy without this minimum award amount.
* Applicants should only respond “Yes” if their minimum request is greater than $10,000.
 | Picklist |
| c. If there is an absolute minimum amount below which the Applicant would be unwilling to accept an SDL Program Award, provide the minimum amount: | *$\_\_\_\_\_\_\_* | The CDFI Fund reserves the right to offer Awards smaller than the Applicant’s request in Question 3b(a), but the CDFI Fund will not offer an Award less than the Applicant’s minimum request in Question 3b(c).  | Currency |
| d. If there is an absolute minimum amount below which the Applicant would be unwilling to accept an SDL Program Award, how was the minimum amount in (c) determined? | *Narrative – 3,000 characters* | Applicant should articulate why its business strategy would not be feasible with an Award that is less than the minimum request. | Narrative |

**Question 4 – Application Contacts**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| a. Select your Application Point of Contact from your Organization’s AMIS contacts. | \_\_\_\_\_\_\_\_ | The Application Point of Contact will receive all communications from the CDFI Fund regarding this Application and if successful, the associated award. When you select an Application Point of Contact in AMIS, their email and phone number will populate. Please ensure this information is accurate or you may miss important information about your Application.The Point of Contact cannot be a contractor. | Look-up |
| b. Select a second Application Point of Contact from your Organization’s AMIS contacts. | \_\_\_\_\_\_\_\_ | The Applicant’s second Application Point of Contact must be different than the first Application Point of Contact. The Point of Contact cannot be a contractor. | Look-up |
| c. Select a third Application Point of Contact from your Organization’s AMIS contacts. | \_\_\_\_\_\_\_\_ | The Applicant’s third Application Point of Contact must be different than the first and second Application Points of Contact.  The Point of Contact cannot be a contractor. | Look-up |

**Question 5 – Total Estimated Hours to Complete the Application**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| Estimate the number of hours required to complete the entire Application package.  | \_\_\_\_ *hours* | For the purpose of estimating Application completion hours, Applicants should focus only on the amount of time it took to complete and populate the questions asked in the Application materials. Other activities that are carried out in the normal course of business and are only indirectly related to the completion of this Application (*e.g.*, identifying a lending pipeline, developing a strategic plan or marketing plan, etc.) should not be included in this estimate. This question will not be scored. | Numeric |

**Question 6 – Executive Summary**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| Summarize the key elements of your new or existing small dollar loan program including:* The Applicant’s vision for this SDL Program Award, including the challenge/need you are trying to address, and the anticipated outcomes that will result from your SDL Program Award strategy.
* If applicable, the role the FIDI partner will play in helping the lead Certified CDFI Applicant achieve its strategy/vision and the benefits of the partnership.
* If applicable, the role the Certified CDFI partner(s) will play in helping the designated lead Certified CDFI Applicant achieve its strategy/vision and the benefits of the partnership.
* Why receiving the requested SDL Program Award will allow you to do things you would otherwise not be able to do.
* Your organizational capacity, financing activities, and track record that support your ability to execute your strategy.
 | *Narrative – 3,000 character limit* | This is a high-level summary of the Applicant’s strategy/vision. This will not be scored in the Application Review. | Narrative |

## **Part 1: Business Strategy and Community Impact**

**Proposed Uses of an SDL Program Award**

**Question 7 – Community Analysis and Small Dollar Financing Gaps**

All Applicants should describe the challenges and small dollar financing gaps facing the unbanked and underbanked families and distressed communities. All Applicants should also describe relationships with other organizations that will enhance the Applicant’s strategy to address the needs of consumers who need safe, affordable, and responsible small dollar loans. Also, all Applicants should describe the expected community impact that will be sought as a result of the proposed small dollar loan program.

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| a. Describe the challenges and small dollar financing gaps facing the unbanked and underbanked families and distressed communities that you currently serve or new areas you intend to serve. Your discussion should address:* The nature and extent of the small dollar lending needs.
* The presence of high cost lenders (e.g., payday lenders)
 | *Narrative – 4,000 characters* | To be completed by all Applicants.Describe the small dollar lending challenges and what types of small dollar financing are missing or not available at affordable, safe, and responsible rates and terms, and why this financing is unavailable in the mainstream financial marketplace.Support your narrative with relevant data where possible. For example, metrics of demand for small dollar lending, whether this unmet demand is more acute among certain subsets of the population and income characteristics of families, the extent of unemployment (if applicable), lack of access to products/services, etc. Be sure to cite the sources of any metrics you use in your narrative. | Narrative |
| 1. Describe relationships with other organizations (e.g. lenders, community organizations, foundations) that will enhance the Applicant’s strategy and impact for Low-Income Families and help the Applicant to address community needs.

For Applicants that are applying as a partnership, the designated lead Certified CDFI Applicant needs to discuss how the partnership with a FIDI for an LLR Award or a partnership with two or more Certified CDFI for a TA Award is integral to the successful completion of the Applicant’s strategic goal(s). | *Narrative –4,000 character limit* | To be completed by all Applicants.For Applicants that are applying as a partnership, the designated lead Certified CDFI Applicant needs to also complete the Partnership Agreement in **Appendix 8**. | Narrative |
| c. Select which of the following impacts you expect will result from your SDL Program Award strategy. The impact options are: 1. Improved financial strength and stability for low-income and underserved people
2. Improved borrower delinquency rate
3. Improved credit history and credit scores
4. Access to mainstream financial products and expanded activity in other credit facilities (e.g., borrower received an auto loan)
5. Continued access to financial education, including credit counseling
6. Help to create or preserve savings
7. Help borrowers consolidate or reduce debt at a lower cost
8. Other
 | *Picklist* | Applicants will not receive a scoring advantage for the choice selected or for selecting more than one impact. You may also enter other impacts to answer this question in a field in AMIS.  | Picklist |

**Question 8a – Proposed Use of SDL Program Award – Loan Loss Reserves (LLR)**

Please propose the use of the SDL Program Award dollars. As a condition of their Assistance Agreement, Applicants will be restricted to using their SDL Program Award for the eligible activities selected in this question.

**Reminder:** See Section 1, Table 2 of the FY 2021 SDL Program NOFA for the list of prohibited activities and prohibited practices for small dollar loan programs.

|  |  |  |  |
| --- | --- | --- | --- |
| **Question Text** | **Response** | **Notes** | **Field Type** |
| a. Capitalize Loan Loss Reserves | $\_\_\_\_\_  | Loan Loss Reserves means proceeds from the SDL Program Award the Applicant plans to set aside in the form of cash reserve, or through accounting-based accrual reserves, to cover losses on small dollar loans made through the Applicant’s new or existing small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA. Note that the LLR should be a restricted account. | Currency |
| b. Describe how you will use the requested SDL Program Award (LLR) as part of a strategy to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps you have identified in Q. 7.  | *Narrative – 4,000 character limit* | Describe the strategy and structure of the **Loan Loss Reserve** account.* Discuss how the SDL Program Award - Loan Loss Reserves will be used to launch your small dollar loan program or increase the volume of your existing small dollar program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.
* Discuss the anticipated loss rate that these reserves will cover and how this was estimated. (Reference Appendix 2, Table 2c)
* What are the projected consumer benefits of the supported small dollar loan program? What challenges or gaps will you seek to address with this Award?
 | Narrative |

**Question 8b – Proposed Use of SDL Program Award – Technical Assistance**

Please propose use of the SDL Program Award dollars. As a condition of their Assistance Agreement, Applicants will be restricted to using their SDL Program Award for the eligible activities selected in this question.

**Reminder:** See Section 1, Table 2 of the FY 2021 SDL Program NOFA for the list of prohibited activities and prohibited practices for small dollar loan programs.

|  |  |  |  |
| --- | --- | --- | --- |
| **Question Text** | **Response** | **Notes** | **Field Type** |
| a. For Technical Assistance | $\_\_\_\_\_  | A Technical Assistance award may be used for technology, staff support, and other costs associated with launching and expanding a small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.See the FY 2021 SDL Program NOFA for a list of eligible and ineligible Technical Assistance activities. | Currency |
| b. Describe how you will use the requested SDL Program Award (TA) to build capacity to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps you have identified in Q. 7. | *Narrative – 4,000 character limit* | * Discuss the strategy for how Technical Assistance Award will be used to launch your small dollar loan program or increase the volume of your existing small dollar program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.
* Include information about intended uses, such as:
	+ Technology support, including software and peripherals
	+ Staff support, including salary and training
	+ Credit monitoring and reporting capability
	+ Marketing or promotional support
	+ Fees for consultants
	+ Audit or oversight costs
* What are the projected consumer benefits of the supported small dollar loan program? What challenges or gaps will you use the Award to address?
 | Narrative |

**Question 8c – Proposed Use of SDL Program Award – Loan Loss Reserves and Technical Assistance**

Please propose the SDL Program Award dollars for each of the SDL Program eligible uses. As a condition of their Assistance Agreement, Applicants will be restricted to using their SDL Program Award for the eligible activities selected in this question.

**Reminder:** See Section 1, Table 2 of the FY 2021 SDL Program NOFA for the list of prohibited activities and prohibited practices for small dollar loan programs.

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| a. Capitalize Loan Loss Reserves | $\_\_\_\_\_  | Loan Loss Reserves means proceeds from the SDL Program Award the Applicant plans to set aside in the form of cash reserve, or through accounting-based accrual reserves, to cover losses on small dollar loans made through the Applicant’s new or existing small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.Note that LLR should be a restricted account. | Currency |
| b. For Technical Assistance | $\_\_\_\_\_  | A Technical Assistance award may be used for technology, staff support, and other costs associated with launching and expanding a small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.See the FY 2021 SDL Program NOFA for a list of eligible and ineligible Technical Assistance activities. | Currency |
| c. Describe how you will use the requested SDL Program Award (for LLR and TA) to build capacity to launch, expand, and administer a small dollar loan program to address the challenges and small dollar financing gaps you have identified in Q. 7. | *Narrative – 4,000 character limit* | Discuss the strategy for how the Combination of LLR and TA will be used to launch your small dollar loan program or increase the volume of your existing small dollar program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.Describe the strategy and structure of the **Loan Loss Reserve** account.* Discuss how the SDL Program Award - Loan Loss Reserves will be used to launch your small dollar loan program or increase the volume of your existing small dollar program that meets the characteristics described in the FY 2021 SDL Program NOFA .
* Discuss the anticipated loss rate that these reserves will cover and how this was estimated.

Describe the strategy for how a **Technical Assistance Award** will be used to launch your small dollar loan program or increase the volume of your existing small dollar program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.* Include information about intended uses, such as:
	+ Technology support, including software and peripherals
	+ Staff support, including salary and training
	+ Credit monitoring and reporting capability
	+ Marketing or promotional support
	+ Fees for consultants
	+ Audit or oversight costs

What are the projected consumer benefits of the supported small dollar loan program? What challenges or gaps will you use the Award to address? | Narrative |

**Question 9 – Affordable and Responsible Loan Characteristics and Lending Practices of the Applicant’s Proposed Small Dollar Loan Program Supported by the SDL Program Award – The SDL Program encourages the Applicant’s small dollar loan program to offer small dollar loan terms that are affordable and responsible and engage in responsible lending practices. Which of the following lending practices will be included in your proposed small dollar loan program?**

**Reminder: A small dollar loan program is defined as a program that offers small dollar loans to consumers that meet the statutory requirements listed in Section 1 of the FY 2021 SDL Program NOFA. Also, see Section 1 of the FY 2021 NOFA for the list of prohibited activities and prohibited practices of a small dollar loan program.**

***The Applicant will generally score more favorably in this section to the extent that its small dollar loan program offers financial products and services with certain characteristics that promote affordable and responsible small dollar lending.***

|  |  |  |  |
| --- | --- | --- | --- |
| **Question Text** | **Response** | **Notes** | **Field Type** |
| a. For an Applicant’s new or existing small dollar loan program, please select which of the following lending practices and loan characteristics that your small dollar loan program will offer:1. Loan term – the loan term is at least 90 days
2. Ability to Repay Underwriting - consider both the borrower's income and expenses (i.e., base lending on a borrower's ability to repay according to the terms of the loan, while meeting other expenses, without needing to refinance/re-borrow, and without relying on collateral)
3. Loan Decision –loan decisions are made within one business day (or 24 hours) after receipt of required documents
4. Automatic Debit Payments – the borrower receives a reduction in its loan rate if s/he uses automatic debit payments
5. Automatic Savings Component – your small dollar loan program offers automatic savings features
6. Access to Financial Education/Credit Counseling – your small dollar loan program offers access to financial education, including credit counseling
 | *Picklist* | An Applicant should only select the lending practices and loan characteristics that describe its small dollar loan program that the SDL Program Award will support.  | Picklist |
| b. Please describe how you will incorporate the selected lending practices into your program policies and procedures, and why. | *Narrative – 4,000 character limit* | For example, if you select that your program will offer financial counseling because of the identified need for financial counseling in the community, describe how your program will offer all borrowers financial counseling before they obtain loans.  | Narrative |

**Question 10 – Description of Applicant’s Small Dollar and Short Term Unsecured Loan Products – The purpose of this question is to understand the loan characteristics of the small dollar loan products that the Applicant offers as of the publication date of the FY 2021 SDL Program NOFA.**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| 1. Select the Applicant’s track record making small dollar loans to borrowers.
	1. Applicant offers small dollar loan products
	2. Applicant offers other short term unsecured loan products
	3. Applicant does not offer small dollar loans or other short term unsecured loans
 | Picklist | A small dollar loan program is defined as a program that offers small dollar loans to consumers that meets the statutory requirements described in the FY 2021 SDL Program NOFA. A short term unsecured loan product is defined as a loan product that does not meet the definition of a small dollar loan as defined in the statute for this program, but is considered a short term loan if it is a loan product that is unsecured, does not exceed $10,000, and has a maturity less than three years.Note: Applicants will not be penalized if they do not currently offer small dollar loan products.  | Picklist |
| b. If the Applicant has offered a small dollar and/or short term loan product as of the publication date of the FY 2021 SDL Program NOFA, please provide the requested data on the Applicant’s small dollar and short term unsecured loan product(s) in Appendix 1. | Appendix 1 | See Appendix 1: Small Dollar and Short Term Unsecured Loan Products | Appendix 1 |
| c. If the Applicant does not offer a small dollar or short term loan product as of the publication date of the FY 2021 SDL Program NOFA, please describe your plan for using an SDL Program Award to launch a small dollar loan program. | Narrative - 3,000 character limit | See the FY 2021 SDL Program NOFA for the lending practices and loan characteristics of the small dollar loan programs that an SDL Program Award will support.The Applicant’s plan for launching a small dollar loan should include a discussion about the proposed small dollar underwriting standards, processes, and loan terms and characteristics, if available, such as:* Minimum loan amount
* Maximum loan amount
* Average loan amount
* Minimum loan term
* Maximum loan term
* Average APR
* Interest rate limit as set by the state agency that oversees financial institutions in your state
* Fees (all-in)
* Loan application fee
* Late fee
* Credit Bureau reporting
 | Narrative |

**Track Record and Projections**

Questions 11 and 12 focus on the Applicant’s small dollar lending track record and projections. These questions elaborate on the data requested in the Track Record and Projections related list which can be found in Appendix 2.

**Question 11 – Track Record**

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| 1. Select the Applicant’s track record making small dollar loans to borrowers.
	1. Applicant has a track record making small dollar loans
	2. Applicant has a track record making other short term unsecured loans
	3. Applicant does not have a track record making small dollar loans or other short term unsecured loans
 | *Picklist*  | Note: Applicants will not be penalized for not having a track record making small dollar loans. This information will be used to assist the CDFI Fund with determining the Performance Goals and Measures, and for reporting and compliance purposes, if the Applicant is selected to receive an SDL Program Award. | Picklist |
| b. If the Applicant has a track record making small dollar loans, provide data on the Applicant’s track record in Appendix 2, Table 2a | *See Appendix 2, Table 2a,*  | See Appendix 2, Table 2a | See Appendix 2, Table 2a |
| c. If the Applicant has a track record making other short term unsecured loans, provide data on the Applicant’s track record making other short term unsecured loans to borrowers in [Appendix 2, Table 2b.](#App1) | *See Appendix 2, Table 2b* | Short term loans are unsecured loans with maturities less than three years.See [Appendix 2, Table 2b.](#App1) | See [Appendix 2, Table 2b.](#App1) |
| d. If the Applicant does not have a track record making small dollar loans, please go to Question 12. | *Go to Q12* | For a standalone entity that does not have a track record, the Applicant will be directed to Q12. | Go to Q12 |
| e. Describe the Applicant’s track record of making small dollar loans. Be sure to address:* How the Applicant’s track record of making small dollar loans supports its ability to carry out the proposed SDL Program Award, including any small dollar lending activities that are similar/relevant to the proposed activities that the SDL Program Award will support.
* Any trends in the level of activity, for example if your activity has had significant differences in volume from year-to-year or has been relatively steady.
 | *Narrative – 5,000 characters* | * Please be sure to limit your answer to small dollar lending activities, as described in the NOFA, that have occurred over the previous five years.
* Be clear about which entity (the Applicant entity or its Subsidiaries) conducted the small dollar lending activities listed in the Appendix 2.
* DIHC Applicants **that intend to carry out the activities of an award** through their Subsidiary Certified CDFI Insured Depository Institution must include the Subsidiary’s activities.
* Do not include activities of Affiliates.
 | Narrative |
| f. Describe the Applicant’s track record of making other short term unsecured loans. Be sure to address:* How the Applicant’s track record of making other short term loans supports its ability to carry out the proposed SDL Program Award, including any other short term lending activities that are similar/relevant to the proposed activities that the SDL Program Award will support.
* Any trends in the level of activity, for example if your activity has had significant differences in volume from year-to-year or has been relatively steady.
 | *Narrative – 5,000 characters* | Short term loans are unsecured loans with maturities less than three years.* Please be sure to limit your answer to other short term unsecured lending activities, as described in the NOFA, that have occurred over the previous five years.
* Be clear about which entity (the Applicant entity or its Subsidiaries) conducted the other short term unsecured lending activities listed in the Appendix 2.
* DIHC Applicants **that intend to carry out the activities of an award** through their Certified CDFI Subsidiary Insured Depository Institution must include the Subsidiary’s activities.
* Do not include activities of Affiliates.
 | Narrative |

**Question 12 – Projected Performance and Pipeline – Planned Small Dollar Loan Program**

The first part of the Application focused on the Applicant’s past capabilities, community needs, financing gaps, and proposed strategies and community impact. For this question, you will now turn to discussing the future: how, if you are selected to receive an SDL Program Award, you will use that award to launch or expand a small dollar loan program.

In conjunction with Table 2c, the Applicant will provide information about its small dollar loan program and the projected small dollar loans that the Applicant will provide to borrowers that the SDL Program Award will support.

| **Question Text** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| 1. Provide data on the Applicant’s projected performance and small dollar loan activities that the SDL Program Award will support for the next three years in Appendix 2, Table 2c
 | *See Appendix 2, Table 2c* | See Appendix 2, Table 2c. | See Appendix 2, Table 2c. |
| b. Describe the Applicant’s projections in Table 2c and the types of small dollar lending activities that will be supported with an SDL Program Award. Be sure to address the following factors:* How the projections were developed.
* How your projected outputs (e.g., dollars of financing) address the small dollar financing gaps identified in Q.7, if applicable.
* Any risks that may impact your ability to achieve projections and steps to mitigate those risks, including the role of the SDL Program, if any, in the risk mitigation.
* To the extent you are projecting an increased level of small dollar lending financing compared to your track record, describe why these projections are reasonable and note any new or established relationships that will help you achieve these projections.
 | *Narrative – 3,000 characters* | If you have established relationships, as discussed in Question 7, that will facilitate creating a solid pipeline of borrowers, please discuss. If applicable, indicate whether such relationships will result in a greater number of small dollar loans (how many) and the extent to which such relationships will allow you to serve geographic areas you would not otherwise be able to reach.  | Narrative |
| c. Describe how you will build/manage your pipeline of potential small dollar loan borrowers, addressing the following items:* Describe referral sources for potential borrowers.
* Describe how an SDL Program Award will assist in attracting borrowers.
* Describe potential partners that will help you build/manage a pipeline of small dollar loan borrowers.
* The factors you look for when selecting and prioritizing potential borrowers.
* How any new or established relationships with borrowers or others will be utilized to assist you in sourcing borrowers?
 | *Narrative – 4,000 characters* | * Describe how you will achieve your projections. If you have an existing small dollar loan program, describe how you will achieve your projections beyond the existing pipeline.
* If Applicant intends to operate program in areas new to the Applicant, describe how you intend to build a pipeline of borrowers in these new markets.
 | Narrative |

## **Part 2: Organization Capacity**

The CDFI Fund will evaluate the Applicant’s organizational capacity and ability to successfully undertake its proposed SDL Program activities and maintain compliance with its Assistance Agreement.

**Question 13 – Key Personnel**

| **Question Text** | **Response** | **Notes/Guidance** | **Field Type** |
| --- | --- | --- | --- |
| Complete Appendix 3 for key personnel that will be involved in managing the SDL Program Award. Applicants will be able to list no more than 10 individuals. Select the individuals that will be most important in managing your SDL Program Award. | *See* Appendix *3* | See Appendix 3. | See Appendix 3 |

**Question 14 – Previous Awards**

| **Question Text** | **Response** | **Notes/Guidance** | **Field Type** |
| --- | --- | --- | --- |
| a. Appendix 4 will list previous awards from the CDFI Fund received by the Applicant and any Affiliates. | *See* [*Appendix*](#App5) *4* | * See [Appendix](#App5) 4.
* This information should pre-populate in AMIS. If it does not, contact the AMIS Help Desk to ensure all your Affiliates are linked.
 | See [Appendix](#App5) 4 |
| b. Is the Applicant or any Affiliates currently the subject of an unresolved audit or investigation by the Office of the Inspector General (OIG) for any Federal Agency? | *Yes/No* |  | Picklist |
|  c. If response to “c” is Yes, please explain nature of the audit or investigation by the Office of the Inspector General (OIG). | *Narrative-2000 characters* |  | Narrative |

**Question 15 – Financial Health -** In this section, Applicants will provide financial data about their organizations.

Applicants should refer to **Appendix 5: Application Financial Data Inputs** and **Appendix 5a: Application Financial Data Glossary of Terms** for definitions and further guidance for completing the Application Financial Data section.

**Question 16 – Compliance Risk Evaluation -** This section contains questions that are used to calculate an Applicant’s Total Compliance Composite Score.

The CDFI Fund will conduct a compliance risk evaluation for all Applicants in order to ensure that the Applicant does not have major internal management or compliance concerns. Please see **Appendix 6: Compliance Evaluation Questions** for the specific questions and additional information.

**Appendix 1: Small Dollar and Short Term Unsecured Loan Products**

**Instructions for Completing Appendix 1**

In **Table 1a**, as applicable, you will provide the following data for each small dollar loan product the Applicant offers. A small dollar loan product is defined as a product that meets the statutory requirements described in the FY 2021 SDL Program NOFA.

Comparative interest rates and terms should reflect what is available in the market for similar products. Tie the products to needs and financing gaps described in your Application.

|  |
| --- |
| **Appendix Table 1a: Small Dollar Loan Products** |
| **AMIS Field Name** | **Notes/Guidance** | **Field Type** |
| Small Dollar Loan Financing Product | Name of the small dollar loan product* SDL Product
 | Narrative – 500 Characters  |
| Description | Describe the small dollar financing product. | Narrative -500 Characters |
| Will the SDL Program Award be used to support the small dollar loan product described in this section? | The SDL Program Award will only support the Applicant’s small dollar loan program that offers small dollar loans to consumers that meets the statutory requirements described in the FY 2021 SDL Program NOFA. | PicklistYes/No |
| Maximum Loan Amount | Enter the maximum loan amount that will be supported by the financing product. | Currency |
| Maximum Annual Percentage Rate (APR) | Enter the maximum all-inclusive APR. | Percentage |
| Estimated Interest Rate Range | Discuss estimated interest rate range and how the specific rate is determined. Also, include the interest rate limit as set by the state agency that oversees financial institutions in your state. | Narrative – 500 Characters |
| Estimated Average Interest Rate | Enter the estimated average interest rate. | Percentage |
| Comparative Average Interest Rate | Identify the comparable average interest rate offered by others. | Percentage |
| Comparative Interest Rates | Discuss comparative interest rates. Should reflect what is available in the market for similar products. | Narrative – 500 Characters |
| Amortization/Repayment Terms | Discuss amortization terms. | Narrative – 500 Characters |
| Comparative Amortization/Repayment Terms | Discuss comparable amortization/repayment terms offered by others. | Narrative – 500 Characters |
| Security Position (1st, 2nd, etc.) /Collateral | Discuss the security position (1st, 2nd, etc.) and/or collateral | Narrative – 500 Characters |
| Proof of Income | Yes/No | Picklist |
| Prepayment Penalties | Yes/No | Picklist |
| Loan Application Fee | Enter amount | Currency |
| Late Fee | Enter amount | Currency |
| Credit Bureau Reporting | Yes/No | Picklist |
| Credit Score Requirements | Yes/No | Picklist |
| Rollover Option | Yes/No | Picklist |
| Financial Education Requirement | Yes/No | Picklist |
| Other Terms | Discuss other applicable terms. | Narrative – 500 Characters |
| Comparative Other Terms | Discuss comparable terms offered by others. | Narrative – 500 Characters |
| Need/Gap this Product Addresses | Discuss the need/gap this product is intended to address. | Narrative – 500 Characters |

In **Table 1b**, as applicable, you will provide the following data for each other short term unsecured loan products the Applicant may offer. Comparative interest rates and terms should reflect what is available in the market for similar products. Tie the products to needs and financing gaps described in your Application.

|  |
| --- |
| **Appendix Table 1b: Other Short Term Loan Products. A short term loan product is defined as a loan product that does not meet the definition of a small dollar loan as defined in the statute for this program, but it is a loan product that is unsecured, does not exceed $10,000, and has a maturity less than three years.** **If Applicants have more than one Other Short Term Loan Product, you will have the option to provide this information for additional Other Short Term Loan Products.****The Applicant should only provide data on their loan products.** |
| **AMIS Field Name** | **Notes/Guidance** | **Field Type** |
| Financing Product/Activity Type | Select the Financing Product/ Activity Type* Consumer Loan
 | Picklist  |
| Description | Describe the other short term financing product. | Narrative -500 Characters |
| Maximum Loan Amount | Enter the maximum loan amount that is supported by the financing product. | Currency |
| Estimated Interest Rate Range | Discuss estimated interest rate range and how the specific rate is determined. Also, include the interest rate limit as set by the state agency that oversees financial institutions in your state. | Narrative – 500 Characters |
| Estimated Average Interest Rate | Enter the estimated average interest rate. | Percentage |
| Comparative Average Interest Rate | Identify the comparable average interest rate offered by others. | Percentage |
| Comparative Interest Rates | Discuss comparative interest rates. Should reflect what is available in the market for similar products. | Narrative – 500 Characters |
| Amortization/Repayment Terms | Discuss amortization terms. | Narrative – 500 Characters |
| Comparative Amortization/Repayment Terms | Discuss comparable amortization/repayment terms offered by others. | Narrative – 500 Characters |
| Security Position (1st, 2nd, etc.)/Collateral | Discuss the security position (1st, 2nd, etc.) and/or collateral | Narrative – 500 Characters |
| Proof of Income | Yes/No | Picklist |
| Prepayment Penalties | Yes/No | Picklist |
| Loan Application Fee | Enter amount | Currency |
| Late Fee | Enter amount | Currency |
| Credit Bureau Reporting | Yes/No | Picklist |
| Credit Score Requirements | Yes/No | Picklist |
| Rollover Option | Yes/No | Picklist |
| Financial Education Requirement | Yes/No | Picklist |
| Other Terms | Discuss other applicable terms. | Narrative – 500 Characters |
| Comparative Other Terms | Discuss comparable terms offered by others. | Narrative – 500 Characters |
| Need/Gap this Product Addresses | Discuss the need/gap this product is intended to address. | Narrative – 500 Characters |

## **Appendix 2: Track Record and Planned Small Dollar Loan Program**

**Instructions for Completing Track Record Tables (Tables 2a, 2b)**

**Instructions for Tables 2a, 2b: Applicants will only complete Tables 2a and 2b if they have a small dollar loan program and/or an other short term unsecured loan program.** Please provide the requested information on the Applicant’s production track record in Table 2a for each small dollar loan product and in Table 2b for each other short unsecured loan product, as applicable. Tables 2a and 2b (as applicable) should be completed based solely on lending activities undertaken by the Applicant. If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of an SDL Program Award through its Certified CDFI Subsidiary Insured Depository Institution, it must provide the track record information only for its Certified CDFI Subsidiary Insured Depository Institution that will administer the SDL Program Award.

**Table 2a: Track Record of Small Dollar Loan Products**

Table 2a is focused on the Applicant’s track record of providing small dollar loan products. The information should reflect only the small dollar loans made by your organization.

As a reminder, SDL Program Awards may only be used to support small dollar loan programs that offer small dollar loans to consumers that:

* + are made in amounts that do not exceed $2,500;
	+ must be repaid in installments;
	+ have no prepayment penalty; and
	+ have payments that are reported to at least one of the consumer reporting agencies that compiles and maintains files on consumers on a nationwide basis.

Data entered in Table 2a should be based on the date the financing transaction closed.

| **Table 2a – Track Record – Existing Small Dollar Loan Program****Applicants should only provide information about its small dollar loan program.** **If Applicants have more than one small dollar loan program, you will have the option to provide this information for additional small dollar loan programs.** | **Track Record (in $/#)** **by Calendar Year**  |
| --- | --- |
| **AMIS Field Name** | **Notes/Guidance** | **Field Type** | **2016** | **2017** | **2018** | **2019** | **2020** | **Total** |
| **Closed Loans ($)** | Enter dollar amount of closed loans in each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Closed Loans (#)** | Enter number of closed loans in each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Delinquency Rate (90-day** | Enter 90-day delinquency rate in each year. | Percentage | *%\_\_\_* | *%\_\_\_\_* | *%\_\_\_\_* | *%\_\_\_\_* | *%\_\_\_\_* | *Avg Calc* |
| **Default Rate** | Enter default rate in each year. | Percentage | *%\_\_\_* | *%\_\_\_\_* | *%\_\_\_\_* | *%\_\_\_\_* | *%\_\_\_\_* | *Avg Calc* |
| **Troubled Debt Restructuring ($)** | Enter troubled debt restructuring each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Avg Calc* |
| **Troubled Debt Restructuring (#)** | Enter troubled debt restructuring each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Avg Calc* |
| **Loan Workouts Completed ($)** | Enter dollar amount of loan workouts completed in each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Avg Calc* |
| **Loan Workouts Completed (#)** | Enter number of loan workouts completed in each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Avg Calc* |
| **Write-Offs** | Enter total amount of write-offs each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Loan Loss Reserves** | Enter amount of LLR in each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Recoveries ($)** | Enter amount of recoveries in each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Recoveries (#)** | Enter number of recoveries in each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Staff Support ($)** | Enter dollar amount spent on staff support in each year. | Currency | *$\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Staff Support (#)** | Enter number of staff support each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Borrowers Receiving Financial Education, including Credit Counseling** | Enter number of borrowers who received financial counseling in each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Average Credit Score** | Enter average credit score of borrowers in each year. | Number | *#\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Total Loans Made ($)** | Will sum automatically in AMIS. | Auto-Calculated | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* |
| **Total Loans Made (#)** | Will sum automatically in AMIS. | Auto-Calculated | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* |

**Table 2b: Track Record of Other Short Term Unsecured Loan Products**

Table 2b is focused on the Applicant’s track record of providing other short term unsecured loan products (unsecured loans with maturities less than three years) and should reflect dollar amounts and loan numbers that the Applicant has loaned. Do not include any track record data for your small dollar loan program in this table. The dollar amounts and loan numbers should reflect only the loans made by your organization.

Data entered in Table 2b should be based on the date the financing transaction closed.

| **Table 2b – Track Record – Other Short Term Unsecured Financing Activities/Products****These are unsecured loans with maturities less than three years.** **Applicants should only provide information about its small dollar loan program.** **If Applicants have more than one other short term unsecured loan products, you will have the option to provide this information for additional other short term unsecured loan products.**  | **Track Record (in $/#)** **by Calendar Year**  |
| --- | --- |
| **AMIS Field Name** | **Notes/Guidance** | **Field Type** | **2017** | **2018** | **2019** | **2020** | **2021** | **Total** |
| **Closed Loans ($)** | Enter dollar amount of closed loans in each year. | Currency | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Closed Loans (#)** | Enter number of closed loans in each year. | Number | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Delinquency Rate (90-day** | Enter 90-day delinquency rate in each year. | Percentage | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *Avg Calc* |
| **Default Rate** | Enter default rate in each year. | Percentage | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *Avg Calc* |
| **Troubled Debt Restructuring ($)** | Enter troubled debt restructuring each year. | Currency | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Avg Calc* |
| **Troubled Debt Restructuring (#)** | Enter troubled debt restructuring each year. | Number | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Avg Calc* |
| **Loan Workouts Completed ($)** | Enter total amount of write-offs each year. | Currency | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Loan Workouts Completed (#)** | Enter dollar amount of loan workouts completed in each year. | Currency | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Avg Calc* |
| **Write-Offs** | Enter number of loan workouts completed in each year. | Number | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Avg Calc* |
| **Loan Loss Reserves** | Enter amount of LLR in each year. | Currency | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Recoveries ($)** | Enter amount of recoveries in each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Recoveries (#)** | Enter number of recoveries in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Staff Support ($)** | Enter dollar amount spent on staff support in each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *$\_\_\_\_* | *Auto-Calc* |
| **Staff Support (#)** | Enter number of staff support each year. | Number | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Borrowers Receiving Financial Education, including Credit Counseling** | Enter number of borrowers who received credit counseling in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Average Credit Score** | Enter average credit score of borrowers in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *#\_\_\_\_* | *Auto-Calc* |
| **Total Loans Made ($)** | Will sum automatically in AMIS. | Auto-Calculated | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* |
| **Total Loans Made (#)** | Will sum automatically in AMIS. | Auto-Calculated | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* |

**Instructions for Completing Projections Table (Table 2c)**

**Instructions for Table 2c:** **All Applicants need to complete Table 2c.** Please provide the information requested about the Applicant’s projected volume for the small dollar loan product that the SDL Program Award request will support in Table 2c, as applicable. Table 2c should only contain data for activities undertaken as a result of the Applicant’s requested SDL Program Award. Do not include data on activities unrelated to the Applicant’s requested SDL Program Award. Your projections in Table 2c will be used to determine the Performance Goals and Measures for your Award and will become conditions of your Assistance Agreement, if you are selected to receive an SDL Program Award. If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of an SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, it should include projected data by the Subsidiary Certified CDFI Insured Depository Institution that will administer the SDL Program Award.

**Table 2c: Projections and Planned Small Dollar Loan Program**

The first part of the SDL Program Application focused on the Applicant’s past capabilities, community needs and other information, and proposed strategies. Table 2c focuses on the Applicant’s small dollar loan program and its projected small dollar loans that the Applicant will provide to borrowers through a program that the SDL Program Award will support. As a reminder, the SDL Program Award will support the Applicant’s small dollar loan program that offers small dollar loans to consumers that meets the statutory requirements described in the FY 2021 SDL Program NOFA.

Be sure to assess your capabilities and historical financial data when are completing Table 2c, as selected data provided in this table will be used to establish the goals your organization must meet if you receive an SDL Program Award.

The dollar amounts and loan numbers should reflect only the small dollar loans that will be made by the Applicant.

Data entered in Table 2c should be based on the date the financing transaction will close.

Your PG&Ms will be determined, in part, based on the information that you provide in the projection table. If you are selected to receive an SDL Program Award, you will need to meet annual goals for your PG&Ms in order to remain compliant with your award.

| **Table 2c – Projections for Applicant’s small dollar loan program that the SDL Program Award will support**  | **Projected Amount (in $/#)** **by Calendar Year**  |
| --- | --- |
| **AMIS Field Name** | **Notes/Guidance** | **Field Type** | **2022****Year 1** | **2023****Year 2** | **2024****Year 3** | **Total** |
| **Closed Loans ($)** | Enter dollar amount of closed loans to be made in each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Closed Loans (#)**  | Enter number of closed loans to be made in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Delinquency rate (90 days)** | Enter 90-day delinquency rate in each year. | Percentage | *%\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *Avg Calc* |
| **Default Rate** | Enter default rate in each year. | Percentage | *%\_\_\_* | *%\_\_\_\_\_\_* | *%\_\_\_\_\_\_* | *Avg Calc* |
| **Troubled Debt Restructuring ($)** | Enter troubled debt restructuring each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_* | *Auto-Calc* |
| **Troubled Debt Restructuring (#)** | Enter troubled debt restructuring each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Loan Workouts ($)** | Enter dollar amount of loan workouts completed in each year. | Currency | $\_\_\_\_ | $\_\_\_\_\_\_ | $\_\_\_\_\_\_ | *Auto-Calc* |
| **Loan Workouts (#)** | Enter number of loan workouts completed in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Write-offs** | Enter total amount of write-offs each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Loan Loss Reserves** | Enter amount of LLR in each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Recoveries ($)** | Enter amount of recoveries in each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Recoveries (#)** | Enter number of recoveries in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Staff Support ($)** | Enter dollar amount to be spent on staff support in each year. | Currency | *$\_\_\_\_* | *$\_\_\_\_\_\_* | *$\_\_\_\_\_\_* | *Auto-Calc* |
| **Staff Support (#)** | Enter number of staff supporting your small dollar loan program each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Average Credit Score** | Enter average projected credit score for borrowers in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Financial Education, including Credit counseling** | Enter number of borrowers you project will receive financial counseling in each year. | Number | *#\_\_\_\_* | *#\_\_\_\_\_\_* | *#\_\_\_\_\_\_* | *Auto-Calc* |
| **Total Loans Made ($)** | Will sum automatically in AMIS. | Auto-Calculated | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* |
| **Total Loans Made (#)** | Will sum automatically in AMIS. | Auto-Calculated | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* | *Auto-Calc* |

**Appendix 3: Key Personnel**

Applicants may enter up to 10 individuals related to the Applicant’s small dollar lending activities (from the management team, staff, consultants, or contractors) who are integral to the implementation of the Applicant’s SDL Program proposal. Do not include members of the Board of Directors. The CDFI Fund will only evaluate the 10 individuals entered in the Key Personnel Appendix.

For Certified CDFI Depository Institution Holding Companies Only: If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of an SDL Program Award through its Subsidiary Certified CDFI Insured Depository Institution, be sure to include information on key personnel of the Subsidiary Certified CDFI Insured Depository Institution that will administer the SDL Program Award.

**Key Personnel**

| **AMIS Field Name** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| **Name** | *\_\_\_\_\_\_\_\_\_\_* | Enter the name of the key personnel. | Text |
| **Title** | *\_\_\_\_\_\_\_\_\_\_* | Enter the title of the key personnel. | Text |
| **Firm** | *\_\_\_\_\_\_\_\_\_\_* | Enter the name of the firm with which the key personnel is affiliated. | Text |
| **Years in the Field**  | *\_\_\_\_\_\_\_\_\_\_ years* | Enter the number of years key personnel has worked in the field.  | Numeric |
| **Years with Applicant** | *\_\_\_\_\_\_\_\_\_\_ years* | Enter the number of years key personnel has worked for the Applicant. | Numeric |
| **Position Held with Applicant (select all that apply)** | * *Executive Director or Equivalent*
* *Chief Financial Officer or Equivalent*
* *Loan / Investment Officer or Equivalent*
* *Development Officer*
* *Compliance Officer*
* *Contracted Consultant*
* *Other Key Management*
* *Other Position Held with the Applicant*

*If Other, Please Specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_* | You may select more than one option if the person had held or holds more than one position with the Applicant.  | Check Boxes |
| **Duties to be Provided for the Applicant (select all that apply)** | * *Capital-raising*
* *Asset Management (Loan Portfolio)*
* *Program Compliance*
* *Sourcing/Loan Underwriting*
* *Loan Servicing*
* *Community Outreach*
* *Legal Services*
* *Other Duty to be Provided*

 *If Other Duty to be Provided, Please Specify \_\_\_\_\_\_\_\_\_\_* | * Select the duties the individual will perform relative to administering the requested SDL Program Award.
* You may select more than one option if the person will perform more than one duty.
 | Check Boxes |
| **Description of Individuals Role in Managing the SDL Program Award** | *Narrative – 1,000 characters* | Discuss the individual’s planned role and responsibilities in managing the SDL Program Award if received.  | Narrative |

**Appendix 4: Previous CDFI Fund Awards**

The following information is for each of the prior CDFI Fund awards that the Applicant and/or any Affiliates have received (as of the Application deadline) will be auto-populated by AMIS.

**Previous CDFI Fund Awards**

| **AMIS Field Name** | **Response** | **Notes** | **Field Type** |
| --- | --- | --- | --- |
| **Name of Award** | *\_\_\_\_\_\_\_\_\_\_* | Enter the name of the award. |  Auto-Calculated |
| **Award Amount** | *$\_\_\_\_\_\_\_\_\_\_* | Enter the award amount. |  Auto-Calculated |
| **Award Date** | *mm/dd/yyyy* | **Do not** include any award received more than 3 years prior to the Application due date. |  Auto-Calculated |
| **Control/Award Number** | *\_\_\_\_\_\_\_\_\_\_* | Enter the Control/Award Number, if applicable. |  Auto-Calculated |

## **Appendix 5: Application Financial Data Inputs**

## **Overview**

This Appendix provides a list of all required Application Financial Data input fields organized by Institution Type: (i) Unregulated Applicants, (ii) Credit Union Applicants, (iii) Bank and Bank Holding Company Applicants, and (iv) Cooperativa Applicants. For convenience, the CDFI Fund has also provided a blank Excel workbook entitled “Application Financial Data Inputs Workbook” that can be used by Applicants to gather all required Application Financial Data offline before entering it into AMIS.

Note that each Application Financial Data input field is required in AMIS and you will not be able complete the Application Financial Data subsection until all fields are populated with a numeric value greater than or equal to zero (“> 0”).

**Note:** For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

All numbers related to an Applicant’s equity and loan portfolios must be entered as a positive whole integer, greater or equal to zero (“> 0”). This includes the line item for “Allowance for Loan and Lease Losses” (ALLL) listed under the “Assets” grouping on the Application Financial Data Input page. Auditors commonly express ALLL as a contra asset and present it as a negative number on audited financial statements. In such instances, where ALLL is a negative number on an Applicant’s financial statements, the Applicant must convert this number to its absolute value (a positive number), and enter this positive number in the Application Financial Data inputs subsection for the ALLL line item.

In instances other than line items related to the Applicant’s equity and loan portfolios where the Applicant has a negative value expressed on its Audit or internal financial statements, Applicants are to enter a zero (“0”) on the corresponding line item on the Application Financial Data inputs page. Applicants who need to enter a “0” instead of a negative number(s) are to provide an explanation of each of these entries in the “Application Narrative” subsection under the “Financial Position” question response box.

## **Financial Data Inputs for Unregulated Applicants**

**Background**

The following table provides guidance and definitions for entering required Application Financial Data inputs into AMIS for Unregulated Applicants. To ease the use of this appendix, line items are organized in groups (Assets, Liabilities, Net Assets, Income/Revenue, Expenses, Loan Portfolio, and Equity Portfolio), and appear in the same order as they appear online in the AMIS Application Financial Data inputs page (as opposed to being organized alphabetically).

In instances where the required Application Financial Data inputs have a corresponding definition within Generally Accepted Accounting Principles (GAAP), the definitions are drawn directly from GAAP. In instances where there is no corresponding concept defined in GAAP, the CDFI Fund has provided definitions to aid Applicants in entering the correct Application Financial Data inputs in AMIS.

Financial Data Inputs for Unregulated Applicants

| **Unregulated Applicant Financial Data** | **Required in AMIS for:** |
| --- | --- |
| **AMIS Field Name** | **Notes/Guidance** | **Also referred to as:** | **Historic** | **Current** | **Projected** |
| **Assets** |
| 1. **Unrestricted Cash and Cash Equivalents ($)**
 | The value of unencumbered assets that are cash or can be converted into cash within 3 months. | N/A | **✓** | **✓** | **✓** |
| 1. **Cash Restricted for Operations ($)**
 | The dollar amount of cash, if any, restricted by a CDFI to fund its operations. Restricted cash appears noted on a CDFI’s balance sheet as either "restricted cash" or as "other assets" restricted for operations. | Restricted Cash: Operations. Restricted Operating Cash. Restricted Cash (Operations). | **✓** | **✓** |  |
| 1. **Other Real Estate Owned (OREO) ($)**
 | In general, real estate, including capitalized and operating leases, that is acquired through any means, in full or partial satisfaction of a Debt previously contracted. | Other property. Other real property. Distinct from Property, Plant and Equipment (PP&E). | **✓** | **✓** |  |
| 1. **Current Assets ($)**
 | Cash and other Assets or resources commonly identified as those which are reasonably expected to be realized in cash or sold or consumed during the normal operating cycle of the business (or one year whichever is longer). | Total current assets. | **✓** | **✓** |  |
| 1. **Allowance for Loan and Lease Losses ($)**
 | Account value for unidentified Loan or Investment losses, inclusive of depository loss reserve as of the reporting period end. This appears as a contra Asset on the balance sheet. | Allowance for Loan Losses (ALL). Loan Loss Reserves (LLR). | **✓** | **✓** |  |
| 1. **Total Assets ($)**
 | The total value of the sum of all Assets. | Total Current and Long-Term Assets. | **✓** | **✓** | **✓** |
| **Liabilities** |
| 1. **Total Current Liabilities ($)**
 | The value of Debts, obligations, or Payables due within 12 months. | Current Liabilities. | **✓** | **✓** |  |
| **Net Assets** |
| 1. **Unrestricted Net Assets ($)**
 | Unrestricted Net Assets is the part of Net Assets of a nonprofit organization that is neither “Permanently Restricted” nor “Temporarily Restricted” by donor-imposed stipulations. | UNA. Unrestricted Net Assets and Equity. | **✓** | **✓** | **✓** |
| 1. **Available Financing Capital ($)**
 | Assets that can be used for financing activities that have not already been committed, disbursed, or restricted for other purposes. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital. | Capital Available for Financing. Capital Available (Financing). Total Capital Available: Financing. | **✓** | **✓** | **✓** |
| 1. **Total Financing Capital ($)**
 | All capital either currently available or currently in use for financing activities. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital. *Note: This data point includes “Available Financing Capital ($)” and therefore should be equal to or greater than the value entered for “Available Financing Capital ($)” above.* | Total Capital: Financing. | **✓** | **✓** | **✓** |
| 1. **Total Net Assets or Equity ($)**
 | The residual interest in the Assets of an entity that remains after deducting its Liabilities. Liabilities include all ”Unrestricted”, “Temporarily Restricted” and “Permanently Restricted” Net Assets. | Total Equity Capital. Net Assets. Net Worth. Total Net Worth. | **✓** | **✓** |  |
| **Income/Revenue** |
| 1. **Interest Revenue ($)**
 | A financial measure calculated as the sum of money the institution earns in interest on its assets (commercial loans, personal mortgages, etc.). This figure is calculated by adding up the amount of interest earned on assets.  | Total Interest Revenue. Interest Income. Total Interest Income. | **✓** | **✓** |  |
| 1. **Earned Revenue ($)**
 | Revenue generated by Assets and activities, excluding Grants and Contributions. *Note: For CDFIs earned revenue typically includes interest revenue and payment received for providing programs and services.*  | Total Earned Revenue. | **✓** | **✓** |  |
| 1. **Operating Revenue ($)**
 | Revenue generated by Assets and activities, including Grants and Contributions. | Total Operating Revenue. | **✓** | **✓** | **✓** |
| 1. **Government Grants ($)**
 | Financial assistance provided by Federal, State and Local Agencies to carry out a public purpose authorized by law, not including subsidies, Loans, Loan Guarantees, or insurance. |  | **✓** | **✓** | **✓** |
| 1. **Total Revenue ($)**
 | The total value of Income from all sources within the current operating cycle. | Total Income. | **✓** | **✓** | **✓** |
| **Expenses** |
| 1. **Interest Expense ($)**
 | The cost incurred by an entity for borrowed funds. Interest Expense is an expense shown on the income statement. It is essentially calculated as the interest rate times the outstanding principal amount of the debt. | Total Interest Expenses. | **✓** | **✓** |  |
| 1. **Operating Expense ($)**
 | Expenses related to everyday business operations, such as Interest Expense, staff salaries, professional fees, depreciation, and Provision for Loan Losses, among others. | Total Operating Expenses. Op. Ex. | **✓** | **✓** | **✓** |
| 1. **Non-cash Expenses ($)**
 | Non-cash expenses are “paper” expenses and do not involve an outflow of cash. Such non-cash expenses include depreciation expense and allowance for loan and lease losses expense on the income statement. |  | **✓** | **✓** |  |
| 1. **Total Expenses ($)**
 | The total value of all operational and non-operational Expenses (including Interest, financing cost, depreciation, amortization, and loan loss provision) incurred during the current reporting period, not including provision for income tax. |  | **✓** | **✓** | **✓** |
| **Loan Portfolio** |
| 1. **Total On-Balance Sheet Loan Portfolio ($)**
 | The gross dollar amount ($) of loans receivable as reported in the organization’s statement of financial condition or balance sheet. Gross loans receivable are the principal amount of loans receivable held by an organization that represents the amount still owed to the organization by its borrowers without giving effect to any allowance for the collectability thereof (i.e. before loan loss reserves are calculated). In contrast to “On-Balance Sheet Loans Closed ($)”, this entry reflects the amount outstanding at a specific date in time at the end of the reporting period. | On-Balance Sheet Loan Portfolio. Total Loan Portfolio. Total Outstanding Loan Portfolio. | **✓** | **✓** | **✓** |
| 1. **Total On-Balance Sheet Loan Portfolio (#)**
 | The total number (#) of loans receivable as reported in the organization’s statement of financial condition or balance sheet. |  | **✓** | **✓** | **✓** |
| 1. **Commitments ($)**
 | The total dollar amount ($) of loan and Equity Investment commitments made by a CDFI to borrowers or investees that has not yet been disbursed, but for which the CDFI has reserved cash, cash equivalents, or other assets to fund at a later date (e.g., a loan that is closed but not yet disbursed; a loan that has been provisionally approved, but will not be closed or disbursed until a borrower meets certain terms and conditions; a loan that has been approved by a loan committee, but not yet closed). |  | **✓** | **✓** | **✓** |
| 1. **On-Balance Sheet Loans Closed ($)**
 | The gross dollar amount ($) of loans closed during the reporting period. In contrast to the “**Total On-Balance Sheet Loan Portfolio ($)”**this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. |  | **✓** | **✓** | **✓** |
| 1. **On-Balance Sheet Loans Closed (#)**
 | The total number (#) of loans closed during the reporting period. In contrast to the “**Total On-Balance Sheet Loan Portfolio (#)”**this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. |  | **✓** | **✓** | **✓** |
| 1. **Charge-offs ($)**
 | The dollar amount ($) of a receivable, primarily a loan, that has been determined to be a loss or non-recoverable during the repayment cycle and that has been taken off the balance sheet as a loss during the reporting period. This is a direct reduction of the carrying amount of a financial asset measured at amortized cost resulting from uncollectibility. A financial asset is considered uncollectible if the entity has no reasonable expectation of recovery. | Charge-off. Write-off. Bad Debt Expense. | **✓** | **✓** |  |
| 1. **Charge-offs (#)**
 | The total number (#) of receivables, primarily loans, that have been determined to be a loss or non-recoverable during the repayment cycle and that have been taken off the balance sheet as a loss during the reporting period. | Charge-off. Write-off. Bad Debt Expense. | **✓** | **✓** |  |
| 1. **Troubled Debt Restructuring ($)**
 | The total dollar amount ($) of all debt restructured during the reporting period by a creditor for economic or legal reasons related to the debtor’s financial difficulties and/or inability to pay and perform as agreed. | TDR | **✓** | **✓** |  |
| 1. **Recoveries ($)**
 | The total dollar amount ($) of all gross recoveries on charged-off loans, less any related expenses, collected during the current reporting period. | Recoveries on Previously Charged Off Loans | **✓** | **✓** |  |
| 1. **Recoveries (#)**
 | The total number (#) of loans with gross recoveries collected on during the current reporting period. This is the count (#) of loans included in the Recoveries ($) line item above.  | Recoveries on Previously Charged Off Loans | **✓** | **✓** |  |
| 1. **Loans 90 Days (or more) Past Due ($)**
 | The total dollar amount ($) amount of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due. | Total loans 90+ days past due. PAR 90. | **✓** | **✓** |  |
| 1. **Loans 90 Days (or more) Past Due (#)**
 | The total number (#) of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due. | Total loans 90+ days past due. PAR 90. | **✓** | **✓** |  |
| 1. **Loans Delinquent 61 to 90 days ($)**
 | The total dollar amount ($) amount of all loans 61 to 90 days past due. Loans should be considered past due if any part of the payment is past due. |  | **✓** | **✓** |  |
| 1. **Loans Delinquent 61 to 90 days (#)**
 | The total number (#) of all loans 61 to 90 days past due. Loans should be considered past due if any part of the payment is past due. |  | **✓** | **✓** |  |
| 1. **On-Balance Sheet Loan Guarantees Made ($)**
 | Total on-balance sheet capital put at risk by the organization for loan guarantees made during the reporting period. Capital put at risk includes cash or investments set aside to collateralize loan guarantees. In contrast to “Total On-Balance Sheet Loan Guarantees Outstanding ($)” this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. |  | **✓** | **✓** | **✓** |
| 1. **Total On-Balance Sheet Loan Guarantees Outstanding ($)**
 | Total on-balance sheet capital put at risk for loans guaranteed by the organization. Capital put at risk includes cash or investments set aside to collateralize the guaranty. In contrast to “On-Balance Sheet Loan Guarantees Made ($)” this entry reflects the amount of capital put at risk for loan guarantees at a specific date in time at the end of the reporting period. |  | **✓** | **✓** | **✓** |
| **Equity Portfolio** |
| 1. **Equity Investments Exited this Year ($)**
 | The total dollar amount ($) of Equity Investments exited during the reporting period. |  | **✓** | **✓** |  |
| 1. **Equity Investments Exited this Year (#)**
 | The total number (#) of Equity Investments exited during the reporting period. |  | **✓** | **✓** |  |
| 1. **Investments Written-Off this Year ($)**
 | The total dollar amount ($) of Equity Investments determined to be a loss during the reporting period.  |  | **✓** | **✓** |  |
| 1. **Investments Written-Off this Year (#)**
 | The total number (#) of Equity Investments determined to be a loss during the reporting period. |  | **✓** | **✓** |  |
| 1. **Total Equity Investments Portfolio ($)**
 | The total dollar amount ($) of Equity Investments held by an organization in companies in which it owns stock or other forms of ownership interest as reported in the organization’s statement of financial condition or balance sheet. Total Outstanding Equity Investment Portfolio should reflect the valuation of the organization’s interests after making adjustments for any investment gains or losses. In contrast to “Total Equity Investments Closed ($)” this entry reflects the valuation of equity investments at a specific date in time at the end of the reporting period. | Equity Investments. Outstanding Equity Investment Portfolio. | **✓** | **✓** | **✓** |
| 1. **Total Equity Investments Portfolio (#)**
 | The total number (#) of Equity Investments held by an organization in portfolio companies in which it owns stock or other forms of ownership interest as reported in the organization’s statement of financial condition or balance sheet. In contrast to “Total Equity Investments Closed (#)” this entry reflects the number of equity investments at a specific date in time at the end of the reporting period. | Equity Investments. | **✓** | **✓** | **✓** |
| 1. **Total Equity Investments Closed ($)**
 | The gross dollar amount ($) of equity investments closed during the reporting period. In contrast to the “Total Equity Investments Portfolio ($)” this entry reflects activities over the reporting period, as opposed to the valuation of the organization’s equity investments at a specific date in time at the end of the reporting period. |  | **✓** | **✓** | **✓** |

## **Financial Data Inputs for Credit Union Applicants**

Credit Union Applicants should use information from their National Credit Union Administration’s (NCUA) Call Report Form 5300 (5300) and the Financial Performance Report (FPR) to complete the Application Financial Data subsection in AMIS. Credit Union Applicants should **not** use information from audited financial statements as terms and definitions may vary.

Credit Union Applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding Call Report references by using the guidance provided below. **Note that a Credit Union Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work with federal regulators to refine financial data points and improve the application process.

 **Note:** For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

Financial Data Inputs for Credit Union Applicants

| **AMIS Inputs** | **Equivalent 5300 or FPR Data Location** |
| --- | --- |
| **Assets** | **5300 Account Number** | **FPR Reference** |  **5300 Table Number** |
| Allowance for Loan and Lease Losses ($) | 719 or AS0048 ; Page 2 item 20 or 21 | Page 1 (Allowance for Loans & Leases) | FS220 |
| Total Assets ($) | 010 ; Page 2 item 28 | Page 1 (Total Assets) | FS220 |
| **Liabilities** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
|  Total Borrowings ($) | 860C ; Page 3 item 6 | Page 5 (Other Borrowings + Other Notes, Promissory Notes, Interest Payable, and Draws Against Lines of Credit + Borrowing Repurchase Transactions + Subordinated Debt + Uninsured Secondary Capital and Subordinated Debt included in NW) | FS220 |
| **Shares/Deposits** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Shares and Deposits ($) |  018 ; Page 3 item 19 | Page 1 (Total Shares & Deposits) | FS220  |
| **Net Worth** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Net Worth ($) | 997 ; Page 12 item 8 | Page 5 (Total Net Worth) | FS220A |
| **Income/Revenue** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Interest Income ($) | 115 ; Page 5 item 5 |  Page 6 (Total Interest Income) | FS220A |
| Net Income ($) |  661A ; Page 5 item 33 | Page 6 (Net Income) | FS220A |
| **Expenses** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Interest Expense ($) | 350 ; Page 5 item 9 | Page 6 (Total Interest Expense) | FS220A |
| **Loan Portfolio** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total On-Balance Sheet Loan Portfolio ($) | 025B; Page 2 item 19 |  Page 4 (Total Loans & Leases) | FS220 |
| Total On-Balance Sheet Loan Portfolio (#) | 025A; Page 2 item 19 |  There is no corresponding FPR reference. ***Use corresponding term defined for Unregulated Applicants above.*** | FS220 |
| On-Balance Sheet Loans Closed ($) | 031B ; Page 6 item 15 | Page 17 (Total Amount of Loans Granted YTD) | FS220 |
| On-Balance Sheet Loans Closed (#) | 031A ; Page 6 item 15 | There is no corresponding FPR reference.***Use corresponding term defined for Unregulated Applicants above.*** | FS220 |
| Charge-offs ($) | 550 ; Page 10 item 10 | Page 9 (Total Loans Charged Off) | FS220 |
|
| Troubled Debt Restructuring ($) | 1001F ; Page 17 item 1.F |  Page 9 (Total TDR First RE, Other RE, Consumer, and Commercial Loans)  | FS220H |
|
| Recoveries ($) | 551 ; Page 10 item 10 | Page 9 (Total Loans Recovered) | FS220 |
| Loans 60 Days (or more) Past Due ($) | 041B ; Page 8 item 10b (Total Amount of Reportable Delinquent Loans) |  Page 7 ( Total Del Loans - All Types (> = 60 Days)) | FS220 |
| Loans 60 Days (or more) Past Due (#) | 041A ; Page 8 item 10a (Total Number of Reportable Delinquent Loans) | There is no corresponding FPR reference.***CDFI Fund Staff Program Staff Comments:***  The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due. | FS220A  |
| Total Loans Delinquent 31 to 60 Days ($) | 020B ; Page 8 item 10b (30-59 days) | Page 7 (30 to 59 Days Delinquent) | FS220 |
|
| Total Loans Delinquent 31 to 60 Days (#) | 020A ; Page 8 item 10a (30-59 days) |  There is no corresponding FPR reference.***CDFI Fund Staff Program Staff Comments:*** The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due. | FS220 |
| On-Balance Sheet Loan Guarantees Made ($) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding ($) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.*** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Equity Portfolio** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
|  Equity Investments Exited this Year ($) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.***  |
|  Equity Investments Exited this Year (#) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
|  Investments Written-Off this Year ($) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
|  Investments Written-Off this Year (#) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
|  Total Equity Investments Portfolio ($) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
|  Total Equity Investments Portfolio (#) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed ($) | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Use corresponding term defined for Unregulated Applicants above.*** |
| **Membership** | **5300 Account Number** | **FPR Reference** | **5300 Table Number** |
| Total Membership (#) | 083 ; Page 7 item 2 |  Page 17 (Num Current Members) | FS220 |
| Total Field of Membership (#) | 084 ; Page 7 item 3 |  Page 17 (Num Potential Members) | FS220 |
| Total Members (%) | (083÷084) ; Page 7 item 2 ÷ Page 7 item 3 |  Page 17 ( % Current Members to Potential Members) | FS220 |
| Total Financial Services Provided (#)  | There is no corresponding FPR reference.This exact classification is not directly defined in 5300 accounts.***Aggregate number of Financial Services provided including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.***  |

**Financial Data Inputs for Bank and Bank Holding Company Applicants**

Bank and Bank Holding Company Applicants should use information from their respective Call Reports to complete the Application Financial Data subsection in AMIS. Bank and Bank Holding Company Applicants should not use information from audited financial statements as terms and definitions may vary.

Bank and Bank Holding Company Applicants are advised to make their best effort to provide data for the financial inputs that have no corresponding Call Report references by using the guidance provided, however Bank and Bank Holding Company Applicants will not be penalized if they are unable able to provide the data requested. The CDFI Fund will continue to work with federal regulators to refine financial data points and improve the application process.

In instances where there is no corresponding Uniform Bank Performance Report (UBPR) Concept Description provided in the crosswalk table, the comments provided by the CDFI Fund will aid Applicants in completing the Application Financial Data subsection in AMIS.

**Note for Bank Holding Company Applicants:** Bank Holding Company Applicants with a subsidiary bank entity that will make use of the FA Award funds should use the financial information of the subsidiary bank entity when completing the Application Financial Data section.

 **Note:** For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

Financial Data Inputs for Bank/Bank Holding Company Applicants

| **AMIS Inputs** | **Equivalent UBPR Data Location** |
| --- | --- |
| **Assets** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Unrestricted Cash & Cash Equivalents ($) | UBPR0081  | Page 4 - Noninterest-Bearing Cash and Due From Bank | Schedule RC items 1a (RCFD 0081 = Non-Interest Bearing Balances and Coin and Currency) plus RC item 1b (RCFD 0071 = Interest-bearing balances) | UBPR0081 **DESCRIPTION:** Noninterest-Bearing Cash and Due From Banks **NARRATIVE**: Total currency, coin, and noninterest-bearing balances due from depository institutions. **FORMULA**: ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0]) |
| Allowance for Loan and Lease Losses ($) | UBPR3123 | Page 4 - Loans and Leases Allowance | Schedule RC item 4c (RCFD 3123) | UBPR3123 **DESCRIPTION:** Loan and Lease Allowance **NARRATIVE:** The allowance for loan and lease losses. **FORMULA:** IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL)) |
| Average Assets ($) | UBPRE878 | Page 4 - Average Assets During Quarter | Schedule RC-K item 9 (RCFD 3368) | UBPRE878 **DESCRIPTION:** Average Assets During Quarter **NARRATIVE:** Average assets for one quarter from Call Report Schedule RC-K. **FORMULA:** IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL)) |
| Earning Assets ($) | UBPRE123 | Page 4 - Total Earning Assets | Schedule RC items 2a, plus 2b, plus 4d (a. Held-to-maturity securities (from Schedule RC-B, column A) RCFD 1754 -- b. Available-for-sale securities (from Schedule RC-B, column D) RCFD 1773) -- plus d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) RCFD B529  | UBPRE123**DESCRIPTION:** Total Earning Assets **NARRATIVE:** Sum of Net Loans and Leases and Total Investments. **FORMULA:** uc:UBPRE119[P0] + uc:UBPRE122[P0] |
| Total Assets ($) | UBPR2170 | Page 4 - Total Assets | Schedule RC item 12 -RCFD 2170 | UBPR2170 **DESCRIPTION:** Total Assets **NARRATIVE:** Total Assets from Call Report Schedule RC.**FORMULA:** IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL)) |
| **Liabilities** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total Liabilities ($) | UBPRD662 | Page 4 - Total Liabilities (Including Mortgages) | 21. Total liabilities (sum of items 13 through 20) RCFD 2948  | UBPRD662 **DESCRIPTION:** Total Liabilities (Including Mortgages) **NARRATIVE:** Total Liabilities (excluding notes and debentures subordinated to deposits). **FORMULA:** uc:UBPRD119[P0] |
| **Net Assets** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Tier 1 Capital ($) | UBPR8274 | Page 11A - Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines | Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274  | UBPR8274**DESCRIPTION:** Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines **NARRATIVE:** Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines**FORMULA:** if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] =41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 anduc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01',cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL)))))) |
| **Income/ Revenue** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total Interest Income ($) | UBPR4107 | Page 2 - Total Interest Income (TE) | Schedule RI item ***1***h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107  | UBPR4107 **DESCRIPTION:** Total Interest Income (TE) **NARRATIVE:** Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets. **FORMULA:** uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0] |
| Net Income ($) | UBPR4340 | Page 2 - Net Income | Net income (loss) attributable to bank, RIAD 4340, NETINC | UBPR4340**DESCRIPTION:** Net Income**NARRATIVE:** Net Income from Call Report Schedule RI.**FORMULA:** cc:RIAD4340[P0] |
| **Expenses** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Interest Expense ($) | RIAD4073 | Page 2 - Total Interest Expense | Schedule RI item 2 e. Total interest expense (sum of items 2.a through 2.d) RIAD 4073  | 23 Total Interest Expense 23.1 RIAD4073 |
| **Loan Portfolio** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total On-Balance Sheet Loan Portfolio ($) | UBPRE386 | Page 7 - Average Total Loans and Leases | RC-K items 6.a.1. Thru b. (RCON 3360) (2) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties RCON 3465 (b) All other loans secured by real estate RCON 3466 3) Loans to finance agricultural production and other loans to farmers RCON 3386 (4) Commercial and industrial loans RCON 3387 (5) Loans to individuals for household, family, and other personal expenditures: a) Credit cards RCON B561 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562 b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360  | UBPRE386 **DESCRIPTION:** Average Total Loans & Leases**NARRATIVE:** Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K. **FORMULA:** uc:UBPRD151[P0] + uc:UBPRD272[P0] |
| Total On-Balance Sheet Loan Portfolio (#)  | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loans Closed ($) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| On-Balance Sheet Loans Closed (#) | There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.*** |
| Charge-offs ($) | UBPR4635 | Page 7 - Gross Credit Losses | Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses  | UBPR4635**DESCRIPTION:** Gross Loan Losses**NARRATIVE:** Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconcilement with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.**FORMULA:** IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' ANDuc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' ANDuc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0],NULL))) |
| Recoveries ($) | RIAD4605 | Page 7 – Line 9 of Schedule RI-B, Part I. Charge-offs and Recoveries on Loans and Leases | Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses. | Refer to Call Report RIAD4605 |
| Loans 90 Days (or more) Past Due ($) | UBPR1400 | Page 8 - Total Non-Current LN&LS | Schedule RC-N item 9. Total loans and leases (sum of items 1 through 8.b) Column B RCFD 1407 | UBPR1400 **DESCRIPTION:** Total Non-Current LN&LS **NARRATIVE:** The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual. **FORMULA:** uc:UBPRD667[P0] + uc:UBPRD669[P0] |
| Loans 90 Days (or more) Past Due (#) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Loans Delinquent 61 to 90 days ($) | UBPRD668 | Page 8 –Past Due, Nonaccrual & Restructured  | Schedule RC-N item 9 Column A (30 to 89 days and still accruing…). Total loans and leases (sum of items 1 through 8.b).... RCFD 1406  | UBPRD668**DESCRIPTION:** LN & LS 30-89 Days Past Due.**NARRATIVE:** Loans and leases past due 30 through 89 days and still accruing interest. |
| Loans Delinquent 61 to 90 days (#) | N/A | There is no corresponding UBPR concept.  | N/A | N/A |
| On-Balance Sheet Loan Guarantees Made ($) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding ($) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| **Equity Portfolio** | **UBPR Concept** | **UBPR Page No. & UBPR Concept Description** | **Call Report Item** | **UBPR Concept Description** |
| Total Equity Investments Portfolio ($) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Portfolio (#) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Equity Investments Exited this Year ($) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Equity Investments Exited this Year (#) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed ($) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Investments Written-Off this Year ($) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Investments Written-Off this Year (#) | There is no corresponding UBPR concept.***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Financial Services Provided (#) | There is no corresponding UBPR concept.***Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.***  |

## **Financial Data Inputs for Cooperativa Applicants**

Cooperativa applicants should use information from their audited financial statements and Automatización de Informe Trimestral y Sistema Actuarial (AITSA) to complete the Application Financial Data subsection in AMIS. Cooperativa applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding references by using the guidance provided below. **Note that a cooperativa Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work directly with cooperativas and COSSEC to refine financial data points and improve the application process.

 **Note:** For any item that is listed where your organization has no data, you must enter the number zero (“0”). AMIS will return a red error message if the required response to a field is not provided.

Financial Data Inputs for Cooperativa Applicants

| **AMIS Inputs** | **Equivalent Financial Statement Field** |  |
| --- | --- | --- |
| **Assets** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Allowance for Loan and Lease Losses ($) | Provisión para Préstamos Incobrables | Loans and Provision for Possible Loan Losses | 11000 |
| Total Assets ($) | Total de Activos | Total Assets | 10000 |
| **Liabilities** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
|  Total Borrowings ($) | Obligaciones por Pagar | Liabilities-Accounts Payable | 21000 |
| **Shares/Deposits** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Total Shares and Deposits ($) |  Total de Acciones y Depósitos ($) | Total Shares & Deposits | 20500 + 30500 |
| **Net Worth** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Total Net Worth ($) |  Total de Capital Indivisible | Elements of Undistributed Capital | 16530 |
| **Income/Revenue** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Total Interest Income ($) | Ingresos de Intereses |  Total Interest Income(Interest on Loans+Interest on Savings Accounts & CD+Interest on Investment) | 40500 + 41000 + 41500 |
| Net Income ($) | Economía Neta | Net Income | 80000 |
| **Expenses** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Total Interest Expense ($) | Total Gasto de Intereses | Total Interest Expense (Interest on Deposits & Borrowed Money) | 50500 + 51000 |
| **Loan Portfolio** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Total On-Balance Sheet Loan Portfolio ($) | Total ($) de Préstamos en Cartera |  Total Loans & Leases | 10500 |
| Total On-Balance Sheet Loan Portfolio (#) | Número de Préstamos en Cartera  |  Not Available in Audit Financial Statement. Available in Quarterly Call Reports.***Use corresponding term defined for Unregulated Applicants above.*** | Number of total Loans (Loans Schedule Section on Call Report)AITSA 10500 |
| On-Balance Sheet Loans Closed ($) | Total ($) de Préstamos Originados  |  Not Available in Audit Financial Statement. Available in Quarterly Call Report***Use corresponding term defined for Unregulated Applicants above.*** | Dollar amount of total loans granted quarterly and in the fiscal year. AITSA 17000 |
| On-Balance Sheet Loans Closed (#) | Número de Préstamos Originados  | Not Available in Audit Financial Statement. Available in Quarterly Call Report***Use corresponding term defined for Unregulated Applicants above.*** | Number of total loans granted quarterly and in the fiscal year. AITSA 17000 |
| **Loan Portfolio** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Charge-offs ($) | Préstamos Cargados Contra la Reserva | Total Loans Charged Off (Loans and Accounts Charged-off) | 00060 |
| Troubled Debt Restructuring ($) | Préstamos Restructurados |  Restructured Loans (Total TDR First RE, Other RE, Consumer, and Commercial Loans)  | 10570 |
| Recoveries ($) | Recobro de Préstamos Previamente Cargados a Reserva | Net Recoveries (Total Loans Recovered) | 00065 |
| Loans 60 Days (or more) Past Due ($) | Préstamos Morosos ($) con más de 60 días de atraso |  Total Loans - All Types (>60 Days) past due  | 15000 |
| Loans 60 Days (or more) Past Due (#) | Préstamos Morosos (#)con más de 60 días de atraso | Not Available***CDFI Fund Staff Comments:***  The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due. | Total NumberDelinquent Loans ScheduleAITSA 15000 |
| Total Loans Delinquent 31 to 60 Days ($) | Préstamos Morosos ($) a 31 a 60 días de atraso | Not Available***CDFI Fund Staff Comments:*** The total amount ($) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due. |
| Total Loans Delinquent 31 to 60 Days (#) | Préstamos Morosos (#) con 31 a 60 días de atraso | Not Available***CDFI Fund Staff Comments:*** The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due. |
| On-Balance Sheet Loan Guarantees Made ($) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
| Total On-Balance Sheet Loan Guarantees Outstanding ($) | Not Available ***Use corresponding term defined for Unregulated Applicants above.*** |
| **Equity Portfolio** | **Audited Financial Statements in Spanish** | **Reference** |
|  Equity Investments Exited this Year ($) | Not Available***Use corresponding term defined for Unregulated Applicants above.***  |
|  Equity Investments Exited this Year (#) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
|  Investments Written-Off this Year ($) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
|  Investments Written-Off this Year (#) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
|  Total Equity Investments Portfolio ($) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
|  Total Equity Investments Portfolio (#) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed ($) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
| Total Equity Investments Closed (#) | Not Available***Use corresponding term defined for Unregulated Applicants above.*** |
| **Membership** | **Audited Financial Statements in Spanish** | **Reference** | **AITSA** |
| Total Membership (#) | Socios de la Cooperativa | (Num Current Members) | 00120 |
| Total Field of Membership (#) | Not Available | Island’s Total Population per Census (Num Potential Members) |
| Total Members (%) | Not Available |  Not Available ( % Current Members to Potential Members) |
| Total Financial Services Provided (#)  | Not Available***CDFI Fund Staff Comments:*** Aggregate number of Financial Services provided including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.  |

# **Appendix 5a: Financial Data Glossary of Terms**

## **Current Financial Product Type Lines of Business**

* **Affordable Housing Finance**generally means(a) the acquisition, pre-development financing, construction, rehabilitation, permanent and other similar financing, first mortgage financing, and subordinated mortgages for home purchase and rehabilitation, and (b) related development services to promote the supply of housing and/or increase homeownership opportunities. The housing must be the primary residence of a household or family that qualifies as Low-Income and that household or family must not pay more than 30 percent of their income on housing.
* **Commercial Real Estate** **Finance**generally means financing provided for the purpose of the acquisition or rehabilitation of a building, or the acquisition, construction and/or development of a property for commercial purposes.
* **Community Facilities Finance**generally means financing provided for the purpose of acquisition, construction, renovation, and/or maintenance or improvement of facilities where health care, childcare, educational, cultural, or social services are provided.
* **Consumer Financial Products** generally means loans, Equity Investments, loan purchases, loan guarantees, and similar financing activities provided to individuals and families.
* **Intermediary Lending to Non-Profits and CDFIs** generally means the provision of Financial Products to non-profit organizations, CDFIs, and/or Emerging CDFIs.
* **Microenterprise Finance**generally means financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) in an amount no more than $50,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.
* **Small Business Finance**generally means financing to a for-profit or non-profit enterprise in an amount greater than $50,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.
* **Other** is any other line of business not meeting any of the above terms.

# **Appendix 6: Compliance Evaluation Questions**

The following questions are used to calculate an Applicant’s Total Compliance Composite Score in the SDL Program Application. To produce a Total Compliance Composite Score, the CDFI Fund’s Application Assessment Tool (AAT) uses responses provided by each Applicant in the compliance questions, as well as information in an Applicant’s reporting history, reporting capacity, and performance risk with respect to the CDFI Fund’s Performance Goals and Measures (PG&Ms). The purpose of this evaluation is to ensure Applicants do not have major internal management or compliance concerns.

In addition to the questions listed below, information from the Applicant’s prior PG&Ms (where applicable) will be used as part of the calculation of a Total Compliance Composite Score.

**Please note:** The below table is provided as a guide for Applicants as you complete the compliance evaluation questions. **The question order will vary for each Applicant** depending upon whether you are a prior or current Award Recipient and your answers to certain evaluation questions.

Compliance Evaluation Questions

|  | Compliance Evaluation Question | If Required, Narrative Character Limit | Answers | Note |
| --- | --- | --- | --- | --- |
| ***Note****: all written justifications for Compliance Questions have a 1,500 character limit, except Questions C5.1, C5.2, C6.1, C7.1, and/or C.16, which have a combined 5,000 character limit and are to be provided in the “Conditionally Required Responses” text box.* |
| C1 | Does the CDFI generate externally reviewed, regulator reviewed, or audited financial statements annually?  | *1,500 character limit* | * Annual externally reviewed financial statements;
* Annual regulator reviewed financial statements;
* Annual audited financial statements;
* None of the above
 |  |
| C2 | Describe any audit findings for your CDFI or any of its affiliates or parent company from the last three fiscal years and how your CDFI addressed them (this includes material and non-material findings). Regulated Institutions should include any Matters Requiring Attention (MRA) or Documents of Resolution (DOR). Applicants that do not identify qualified audit opinions at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively.  | *1,500 character limit* | * Not applicable (N/A);
* 0 qualified opinions, adverse opinions, audit findings, or MRAs/DORs;
* 1 qualified opinion;
* 2 or more qualified opinions;
* 1 audit finding;
* 2 or more audit findings;
* 1 adverse opinion or MRA/DOR;
* 2 or more adverse opinions or MRAs/DORs
 |  |
| C3 | What kind of accounting system does this CDFI use to manage its portfolio?  | *1,500 character limit* | * No system;
* Paper-based system;
* Microsoft Excel-based system;
* Enterprise accounting software;
* Other
 |  |
| C4 | Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?  | *1,500 character limit* | * Yes
* No
 |  |
| C5 | Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years?  | *N/A* | * Yes
* No
 |  |
| C5.1 | *If this CDFI has received federal, state, or local government assistance in the last ten fiscal years, does this CDFI maintain a record of all federal, state, or local government assistance received?*  | *5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1 )* | * Yes
* No
* N/A
 | **Conditionally Required - may not be visible to all Applicants** |
| C5.2 | *If this CDFI has received federal government assistance that required a Single Audit (A-133) report in the last ten fiscal years, has this CDFI submitted a Single Audit (A-133) to the federal agencies from which it has received financial assistance in the last ten fiscal years?*  | *5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)* | * Yes
* No
* N/A
 | **Conditionally Required - may not be visible to all Applicants** |
| C6 | Does this CDFI have formal and written policies and procedures for complying with and completing federal, state, or local government financial assistance agreement requirements?  | *N/A* | * Yes
* No
 |  |
| C6.1 | *If the CDFI has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how long will this CDFI need to do so?*  | *5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)* | * N/A
* 6 months or less;
* 1 year or less; or
* More than 1 year
 | **Conditionally Required - may not be visible to all Applicants** |
| C7 | Does this CDFI maintain staff whose roles and responsibilities include complying with and completing federal, state, or local government financial assistance requirements?  | *N/A* | * Yes
* No
 |  |
| C7.1 | *If this CDFI does not maintain staff, is the CDFI prepared to designate these responsibilities to specific staff members, should it receive an award?*  | *5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)* | * Yes
* No
* N/A
 | **Conditionally Required - may not be visible to all Applicants** |
| C8 | Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years?  | *1,500 character limit* | * Yes
* No
 |  |
| C9 | Has the CDFI failed to expend any award funds in a timely manner as required by any of federal, state, or local government agreements, or contracts?  | *1,500 character limit* | * Yes
* No
* N/A
 |  |
| C10 | Has the CDFI developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio?  | *1,500 character limit* | * Yes
* No
 |  |
| C11 | Has the CDFI had a tax lien imposed in the last ten fiscal years, due to delinquent taxes or failure to pay taxes owed by the entity?  | *1,500 character limit* | * Yes
* No
 |  |
| C12 | Has your CDFI or any of its affiliates or parent company filed bankruptcy over the last ten fiscal years? If so, please describe the circumstances and current status. | *1,500 character limit* | * Yes
* No
 |  |
| C13 | *If this CDFI is a prior or current Recipient, does it have policies and procedures in place to notify its Board of Directors or governing body of new and existing federal, state, or local government requirements?*  | *1,500 character limit* | * Yes
* No
* N/A
 | **Conditionally Required if prior or current CDFI Recipient** |
| C14 | *If this CDFI is a prior or current Recipient, is the CDFI required to measure and report on progress toward its Performance Goals and Measures (PG&Ms) to the CDFI’s Board of Directors or governing body at least annually?*  | *1,500 character limit* | * Yes
* No
* N/A
 | **Conditionally Required if prior or current CDFI Recipient** |
| C15 | *If this CDFI is a prior or current Recipient, how frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms?*  | *1,500 character limit* | * Annually or more frequently;
* Less than once per year;
* Not required
 | **Conditionally Required if prior or current CDFI Recipient** |
| C16 | Does the CDFI have financial covenants or other performance requirements with third-party funders?  | *N/A* | * CDFI has accepted funding that included financial covenants or performance requirements from 3rd party funders;
* CDFI has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or
* CDFI does not have any 3rd party funders
 |  |
| C16.1 | *If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance?*  | *5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)*  | * More frequently than annually;
* Annually;
* Less frequently than annually;
* Not internally monitored or reported by the CDFI;
* N/A
 | **Conditionally Required - may not be visible to all Applicants** |
| C17 | Indicate if your CDFI has ever formally defaulted on any outstanding debt. Applicants must identify this information correctly in this application question. Applicants that do not identify defaulted debt at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally, or inadvertently, will be evaluated negatively. If yes, identify the date when the default occurred, and provide a narrative explaining the situation and how it was remedied.  | *1,500 character limit* | * Yes
* No
 |  |
| C18 | Does the CDFI’s information technology infrastructure support an accounting system?  | *1,500 character limit* | * Yes
* No
 |  |
| C19 | Does the CDFI have a delinquent loan management policy?  | *1,500 character limit* | * Yes
* No
 |  |
| C20 | In the last fiscal year, has the CDFI had one or more missed or overdue payments to any of its funders?  | *1,500 character limit* | * Yes
* No
 |  |

**Appendix 7: Forms and Certifications**

All SDL Program Applicants must complete the Environmental Review Form and Assurances and Certifications as part of their AMIS online application submission. Any Applicant that is a 501(c)(4) must complete the 501(c)(4) form as part of their AMIS online Application submission.

## **Environmental Review Form**

***TIP:*** *This form must be completed in AMIS by all Applicants. It is available on the AMIS Application under the Forms and Certifications Appendix. Note, by selecting “No” for the questions, the Applicant indicates that it does not have any projects that may require environmental review.*

The CDFI Fund’s environmental review requirements are set forth in 12 CFR Part 1815. The Applicant should review such regulations carefully before completing this section. In order to assure compliance with those regulations and other requirements related to the environment, the Applicant shall provide the following information:

| **Environmental Review Form** | **YES** | **NO** |
| --- | --- | --- |
| 1. Are there any actions proposed in the Application that do not constitute a “categorical exclusion” as defined in 12 CFR 1815.110?
 |  |  |
| If YES, would any of these actions normally require an environmental impact statement (see 12 CFR 1815.108)? |  |  |
| 1. Are there any activities proposed in the Application that involve:
 |  |  |
| 1. Historical or archaeological sites listed on the National Register of Historic Places, or that may be eligible for such listing?
 |  |  |
| 1. Wilderness areas designated or proposed under the Wilderness Act?
 |  |  |
| 1. Wild or scenic rivers proposed or listed under the Wild and Scenic Rivers Act?
 |  |  |
| 1. Critical habitats of endangered or threatened species?
 |  |  |
| 1. Natural landmarks listed on the National Registry of Natural Landmarks?
 |  |  |
| 1. Coastal barrier resource systems?
 |  |  |
| 1. Coastal Zone Management Areas?
 |  |  |
| 1. Sole Source Aquifer Recharge Areas designated by EPA?
 |  |  |
| 1. Wetlands?
 |  |  |
| 1. Flood plains?
 |  |  |
| 1. Prime and unique farmland?
 |  |  |
| 1. Properties listed or under consideration for listing on the Environmental Protection Agency’s List of Violating Facilities?
 |  |  |

If YES to any of the above questions, attach a detailed description of each action, clearly identifying the category in which the action falls.

| Notification |
| --- |
| As stated in 12 CFR 1815.105, if the CDFI Fund determines that the Application proposes actions which require an environmental assessment or an environmental impact statement, any approval and funding of the Application will be contingent upon:1. The Applicant supplying to the CDFI Fund all information necessary for the CDFI Fund to perform or have performed any required environmental review;
2. The Applicant not using any CDFI Fund Financial Assistance to perform any of the proposed actions in the Application requiring an environmental review until approval is received from the CDFI Fund; and
3. The outcome of the required environmental review.

In addition, as stated in 12 CFR 1815.106, if the CDFI Fund determines that an Application, or any part thereof, is not sufficiently definite to perform a meaningful environmental review prior to approval of the Application, final approval and funding of the Application shall require supplemental environmental review prior to the taking of any action directly using CDFI Fund Financial Assistance for any action that is not a categorical exclusion. |

**Assurances and Certifications**

***AMIS TIP:*** *In addition to signing the SF-424, an Applicant must indicate “Yes” that it is certifying the Assurances and Certifications in AMIS. It will do this under the area titled “Assurances and Certifications Form” on the Application main page in AMIS.*

By signing the certification on the SF-424, the Applicant is certifying the Assurances and Certifications listed below. Certain Assurances and Certifications may not be applicable to the Applicant/Lead. An Applicant may not modify any of the Assurances and Certifications.

### **Standard Form 424B: Assurances – Non-Construction Programs**

As the duly authorized representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management, and completion of the project described in this Application.
2. Will give the awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work (activities in Application) within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specified in Appendix A of Ohm’s Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L.88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C.1681-1683, 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C.794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C.6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L.91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) Sections 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C.3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which Application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statutes which may apply to the Application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply with the provisions of the Hatch Act (5 U.S.C.1501-1508 & 7324-7328), which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction sub agreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is $10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L.91-190) and Executive Order 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451et seq.); (f) conformity of Federal actions to State Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L.93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L.93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act of 1984.
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations and policies governing this program.
19. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or sub-awards under the award.

#### Additional Certifications

In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424, the Applicant hereby assures and certifies that:

1. It is duly organized and validly existing under the laws of the jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this Application;
2. Its Board of Directors (or similar governing body) has by proper resolution or similar action authorized the filing of this Application, including all understandings and assurances contained herein, and directed and authorized the person identified as the authorized representative of the Applicant to act in connection with this Application and to provide such additional information as may be required;
3. It will comply with all applicable requirements of the Community Development Banking and Financial Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
4. It will comply, as applicable and appropriate, with the requirements of 2 C.F.R. 200 and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
5. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this Application or any related document, correspondence or communication. (The Applicant and its authorized representative should be aware that, under 18 U.S.C. 1001, whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both); and
6. It has not had proceedings instituted against it in, by, or before any court, governmental agency, or administrative body, and a final determination made within the last 3 years as of the date of the NOFA indicating that the Applicant has violated any of the following laws: Title VI of the Civil Rights Act of 1964, as amended (42 U.S.C.2000d); Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Age Discrimination Act of 1975 (42 U.S.C. 6101-6107); Title VIII of the Civil Rights Act of 1968, as amended (42 U.S.C. 3601 et seq.); and Executive Order 13166, Improving Access to Services for Persons with Limited English Proficiency.
7. The information in this Application, and in these assurances and certifications in support of the Application, is true and correct to the best of the Applicant’s knowledge and belief and the filing of this Application has been duly authorized.

#### Certification Regarding Debarment, Suspension, and Other Responsibility Matters – Primary Covered Transactions: Instructions for Certification

1. By signing and submitting this Application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the CDFI Fund’s determination whether to enter into this transaction (approval and funding of the Application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. This certification is a material representation of fact upon which reliance is placed when the CDFI Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the CDFI Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms “covered transactions,” “debarred,” “suspended,” “ineligible,” “lower tier covered transaction,” “participant,” “person,” “primary covered transaction,” “principal,” “proposal”, and “voluntarily excluded,” as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the CDFI Fund for assistance in obtaining a copy of those regulations (31 C.F.R. part 19).
6. The Applicant agrees by submitting this Application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the CDFI Fund.
7. The Applicant further agrees by submitting this Application that it will include the clause titled “Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction,” to be provided by the CDFI Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 C.F.R. part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to, check the No Procurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the CDFI Fund may terminate this transaction for cause or default.

#### Certification Regarding Debarment, Suspension, and Other Responsibility Matters – Primary Covered Transactions

1. The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:
	1. are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
	2. have not within a three-year period preceding this Application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
	3. are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
	4. Have not within a three-year period preceding this Application had one or more public transactions (Federal, State or local) terminated for cause or default.
2. Where the Applicant is unable to certify to any of the statements in this certification, such Applicant shall attach an explanation to this proposal.

#### Certification Regarding Drug-Free Workplace Requirements

1. The Applicant certifies that it will provide a drug-free workplace by:
	1. publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant’s workplace and specifying the actions that will be taken against employee for violations of such prohibition;
	2. establishing a drug-free awareness program to inform employees about:

the dangers of drug abuse in the workplace;

the Applicant’s policy of maintaining a drug-free workplace;

any available drug counseling, rehabilitation, and employee assistance program;

the penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

* 1. making it a requirement that each employee to be engaged in the performance of the award be given a copy of the statement required by subparagraph (a);
	2. notifying the employee in the statement required by subparagraph (a) that, as a condition of employment in such grant, the employee will:

abide by the terms of the statement; and

notify the employer of any criminal drug use statute conviction for a violation occurring in the workplace no later than five calendar days after such conviction;

* 1. notifying the granting agency in writing, within ten calendar days after receiving notice of a conviction under subparagraph (d) (ii) from an employee or otherwise receiving actual notice of such conviction;
	2. taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(ii), with respect to any employee who is so convicted:

taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and

* 1. making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs (a), (b), (c), (d), (e), and (f).
1. The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the award (Place of Performance (Street Address, City, County, State and zip Code)): Not Applicable.

#### Certification Regarding Lobbying

1. The Applicant certifies, to the best of its knowledge and belief, that:

No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Application, the undersigned shall complete and submit Standard Form LLL, “Disclosure Form to Report Lobbying“ in accordance with its instructions; and

The Applicant shall require that the language of this certification be included in the award documents for all sub-awards of all tiers (including subcontracts, sub grants, and contracts under grants, loans, and cooperative agreements) and that all sub recipients shall certify and disclose accordingly.

1. This certification is a material representation of fact upon which reliance is placed when this transaction is made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

## **501(C)(4) Questionnaire**

***AMIS TIP:*** *An Applicant must only complete this form in AMIS if it is recognized as a 501(c)(4) entity. No other Applicants should complete this form.*

This questionnaire is necessary for the CDFI Fund to determine whether an Applicant with a 501(c)(4) designation from the IRS is eligible to receive an award from the CDFI Fund (see 2 U.S.C. 1601, et al.). Please read all definitions before responding to the questions and continue to refer to such definitions in responding to this questionnaire. If the answer to any question is yes, please describe in detail on a separate sheet(s) of paper the facts and circumstances, including: subject matter; date(s); names and titles of all individuals and their employers and their organizations. The CDFI Fund reserves the right to seek follow-up responses from an Applicant. Failure to complete this questionnaire and, if applicable, respond timely to follow-up questions, will delay the CDFI Fund’s processing of the Application, and may result in the disqualification of the Application from further consideration. After submitting responses to this questionnaire, the Applicant is under a continuing obligation to: (1) supplement its responses upon a change in circumstances; and (2) revise or modify its responses within 10 business days of having actual or constructive knowledge that the responses previously submitted and certified are no longer complete, accurate, or true. You may contact the CDFI Fund’s Office of Legal Counsel at (202) 653-0300 if you have any questions about this form.

Scope: The scope of this questionnaire is limited to activities on or after January 1, 1996.

|  |  |
| --- | --- |
| Questions |  |
| 1. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)?
 | ❑ Yes❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or board member contacted a Covered Executive Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government?
 | ❑ Yes❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration or a Federal contract, grant, loan, permit, or license)?
 | ❑ Yes ❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Executive Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate?
 | ❑ Yes ❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Executive Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 1-4?
 | ❑ Yes ❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Officialiii with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)?
 | ❑ Yes ❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government?
 | ❑ Yes ❑ No |
| 1. Has any officer employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration of a Federal contract, grant, loan, permit, or license)?
 | ❑ Yes ❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member contacted a Covered Legislative Branch Official with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate?
 | ❑ Yes ❑ No |
| 1. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a Covered Legislative Branch Official including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 6-9?
 | ❑ Yes ❑ No |

###

### **Signature**

Signing the certification on SF-424 certifies that the answers to the 501(c)(4) Questionnaire and the written explanations attached thereto are true, accurate, and complete to the best of its information, knowledge, and belief and that, since January 1, 1996, the Applicant has not engaged in Lobbying Activities as defined in Section 3 (7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended.

i “Contacted” (or “contacted”) means any oral or written communication, including an electronic communication.

ii “Covered Executive Branch Official” means: (a) the President; (b) the Vice President; (c) any officer or employee, or any other individual functioning in the capacity of such an officer or employee, in the Executive Office of the President; (d) any officer or employee serving in an Executive Level I-V position, a “Schedule C” position, or any official in a Senior Executive Service position; (e) any member of the uniformed services serving at grade O-7 or above; or (f) any officer or employee serving in a position of a confidential, policy-determining, policy-making, or policy-advocating character described in section 7511(b)(2) of title 5, United States Code.

iii “Covered Legislative Branch Official” means: (a) a member of Congress; (b) an elected officer of either House of Congress; (c) any employee of the House or Senate, including employees of Members, committees, leadership and working groups or caucuses organized to provide legislative services or other assistance to Members of Congress; and (d) any other legislative branch employee serving in a position described under section 109(13) of the Ethics in Government Act of 1978 (5 U.S.C. App.).

**Appendix 8: Other Forms and Certifications**

### All FIDI partner must complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* attesting that they have a primary mission to serve targeted Investment Areas as part of their AMIS online Application submission.

### All Partner Applicants must complete the *Partnership Agreement* detailing the terms of their partnership for establishing and maintaining a small dollar loan program that the SDL Program Award will support as part of their AMIS online Application submission.

### **Qualified Federally Insured Depository Institution Partnership Attestation Form**

### All FIDI Partner applicants must complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* attesting that they have a primary mission to serve targeted Investment Areas as part of their AMIS online Application submission. This attestation form is available in AMIS.

The legislation authorizing the Small Dollar Loan (SDL) Program states that an applicant type for an LLR Award may be any partnership between a designated lead Certified CDFI and a federally insured depository institution with a primary mission to serve targeted Investment Areas (FIDI partner). FIDI partners are required to complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* to attest that it has a primary mission to serve targeted Investments Areas as defined in the Riegle Community Development and Regulatory Improvement Act of 1994 and applicable NOFA. Certified CDFI partners are not required to complete this form.

**Instructions:**

1. Read Attestation Statement
2. The FIDI partner must sign and date this form.
3. The designated lead Certified CDFI Applicant must submit this form in AMIS as supporting documentation along with any other supporting documentation for consideration for a SDL Program LLR Award.

## **Attestation Statement**

As the Authorized Representative for [insert name of FIDI], I, [insert name], attest to the following:

The FIDI partner, [insert name of FIDI], is a federally insured depository institution, as defined under 12 U.S.C. 1813, that has a primary mission to serve targeted Investment Areas, as defined under 12 U.S.C. 4702(16).

|  |  |
| --- | --- |
| **Name of Certified CDFI (Designated Lead Applicant)** |  |
| **Name of FIDI Partner** |  |
| **FIDI Partner Authorized Representative** |
| Printed Name |
| Job Title |
| Signature |

**I hereby affirm that the above information is true and accurate**.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**FOR INFORMATIONAL PURPOSES:**
The CDFI Fund shares information about Award Recipients with the general public via its public website. Information from this form may be made public should the SDL Program Applicant receive an SDL Program Award in an effort to increase awareness about SDL Program Award Recipients and FIDI partnerships.

### **Partnership Agreement**

### Applicants applying as a partnership between a Certified CDFI and federally insured depository institution with a primary mission to serve targeted Investment Areas for an SDL Program Award for LLR or as a partnership between two or more Certified CDFIs for an SDL Program Award for TA are required to submit, along with their Application, the Partnership Agreement between the partners. The Partnership Agreement must identify the Certified CDFI of their partnership that will establish and maintain a small dollar loan program and submit the SDL Program Application. The Partnership Agreement must also include the terms of the partnership, including the plan for establishing and maintaining a small dollar loan program that SDL Program Award will support, roles and responsibilities of the partners, partner replacement or substitution restrictions, any financial contributions and profit sharing arrangements and performance requirements of the entities in the partnership.

Potential areas of partnership that enable the Applicant to establish and maintain a small dollar loan program include, but are not limited to: a) partnerships that allow the Applicant to streamline and automate to reduce or eliminate underwriting and servicing costs and increase speed; b) partnerships that allow the Applicant to reach new markets, significantly increase its small dollar lending production, or undertake new activities; c) partnerships that facilitate the Applicant in addressing priorities of the CDFI Fund’s SDL Program as identified in the NOFA for each funding round.

# **Appendix 9: Sample Management Letter**

DISCLAIMER: The sample Management Letter below is being provided by the Community Development Financial Institutions Fund (CDFI Fund) as a courtesy to Applicants to demonstrate the types of information and statements that may be found in Management Letters meeting the requirements of the SDL Program Application. The Management Letter submitted by an Applicant may include different information than that presented in this sample letter and should reflect the actual findings of the Applicant organization’s audit. Please note that the text below is for demonstration purposes only and should not be relied upon by Applicant organizations or auditors for purposes of meeting any applicable federal, state, or local legal requirements or accounting standards.

[Auditor Letterhead]

[DATE]

To Management and the Audit Committee
[APPLICANT ENTITY AND SUBSIDIARIES]
[CITY, STATE]

We have audited the consolidated financial statements of APPLICANT ENTITY and Subsidiaries (the Organization) as of and for the year ended [DATE], and have issued our report thereon dated [DATE]. Professional standards require that we advise you of the following matters relating to our audit.

In planning and performing our audit of the consolidated financial statements of the Organization as of and for the year ended [DATE], in accordance with auditing standards generally accepted in the United States of America, we considered the Organization’s internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization’s internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization’s internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A deficiency in design exists when (a) a control necessary to meet the control objective is missing, or (b) an existing control is not properly designed so that, even if the control operates as designed, the control objective would not be met. A deficiency in operation exists when a properly designed control does not operate as designed or when the person performing the control does not possess the necessary authority or competence to perform the control effectively.

A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization’s consolidated financial statements will not be prevented, or detected and corrected, on a timely basis.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Certain deficiencies in internal control that have been previously communicated to you, in writing, by us or by others within your organization are not repeated herein.

Following are descriptions of other identified deficiencies in internal control that we determined did not constitute significant deficiencies or material weaknesses:

[Below are samples of findings, actual statements will vary with the facts of each audit]

Exemplar and Subsidiaries
[Date]
Page 2

**Uncorrected and Corrected Misstatements**During the course of our audit, we proposed a financial statement presentation reclassification related to the restricted cash of [DOLLAR AMOUNT] that was contributed back to the ABC Subsidiary, as part of the overall unwind of the XYZ Subsidiary.

The related contribution expense related to this cash donation was reclassified to be included with overall net contribution of fixed assets and forgiveness of debt to present a net gain relating to the projects unwind. We believe the net presentation of all three elements (cash, fixed assets, and debt) to be a preferable way of presenting the essence of the transaction. Management reclassified this entry correctly during the course of our audit.

**Impaired Loan Analysis**During our testing of a collateral-dependent impaired loan, we noted that management’s analysis did not adequately support its conclusion on estimated fair value. Management should ensure the estimate of fair value of impaired loans and foreclosed assets is thoroughly documented and supported with the use of either external valuation (i.e., appraisal or broker opinion of value) or internal valuation of fair value.

**Difficulties Encountered in Performing the Audit**We encountered no significant difficulties in dealing with management in performing and completing our audit.

**Disagreements with Management**For purposes of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor’s report. We are pleased to report that no such disagreements arose during the course of our audit.

**Other Findings or Issues**We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization’s auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

This communication is intended solely for the information and use of management, the Audit

Committee, and others within the Organization, and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

[AUDITOR]

1. A “federally insured depository institution” is any insured depository institution as that term is defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. § 1813) and any insured credit union as that term is defined in section 101 of the Federal Credit Union Act (12 U.S.C. § 1752). (12 U.S.C. § 4719) [↑](#footnote-ref-2)
2. The term ‘‘investment area” means a geographic area (or areas) including an Indian reservation that—

(A)(i) meets objective criteria of economic distress developed by the Fund, which may include the percentage of low-income families or the extent of poverty, the rate of unemployment or underemployment, rural population outmigration, lag in population growth, and extent of blight and disinvestment; and (ii) has significant unmet needs for loans or equity investments; or

(B) encompasses or is located in an empowerment zone or enterprise community designated under section 1391 of the Internal Revenue Code of 1986. (12 U.S.C. 4702(16)) [↑](#footnote-ref-3)
3. The Management Letter is prepared by the Applicant’s auditor and is a communication on internal control over financial reporting, compliance, and other matters. **Please review the sample Management Letter in Appendix 9.** The Management Letter contains the auditor’s findings regarding the Applicant’s accounting policies and procedures, internal controls, and operating policies, including any material weaknesses, significant deficiencies, and other matters identified during an audit. The Management Letter may include suggestions for improving identified weaknesses and deficiencies and/or best practice suggestions for items that may not be considered to be weaknesses or deficiencies. The Management Letter may also include items that are not required to be disclosed in the annual audited financial statements. The Management Letter is different than the auditor’s Opinion Letter, which is required by Generally Accepted Accounting Principles (GAAP). Management Letters are not required by GAAP, and are sometimes provided by the auditor as a separate letter from the Audit itself. The Management Letter asked for here is NOT a letter from the Applicant to its auditor, nor is it an introductory letter from an auditor. If you are an Applicant that did not receive a separate Management Letter from your auditor regarding internal controls, policies, and procedures, as defined in the NOFA and clarified further here, you will have the opportunity to provide a Statement in Lieu of Management Letter within the AMIS Application. [↑](#footnote-ref-4)