



# LENDER'S USER MANUAL

*Microloan Program Electronic Reporting System (MPERS)*

**U.S. Small Business Administration**

June 2022

SBA is collecting this information for the purpose of monitoring the performance of Microloan Program Intermediary Lenders. SBA is collecting this information pursuant to the rules and regulations establishing the Microloan Program in Section 7(m)(1)(A) of the Small Business Act (15 U.S.C. 636(m)(1)(a)). Your response to this request for information is required to remain in compliance with the program's reporting and recordkeeping requirements.

The estimated burden for responding to this information collection is 19.5 hours, including reading the instructions and gathering the necessary information. You are not required to respond to this request for information unless it displays a current Office of Management and Budget (OMB) control number. If you have questions or comments concerning this estimate or other aspects of this information collection, please contact the U.S. Small Business Administration, Director, Records Management Division, Washington, DC 20416 and/or Office of Management and Budget, SBA Desk Officer, New Executive Office Building, Room 10202, Washington, DC 20503.

PLEASE DO NOT SEND YOUR REPORTS TO THESE LOCATIONS.

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## Table of Contents

Revision Sheet .....	5
1.0 GENERAL INFORMATION.....	6
1.1 System Overview .....	6
1.2 Authorized Use Permission .....	7
1.3 Points of Contact .....	8
1.3.1 Information .....	8
1.3.2 Help Desk .....	8
1.4 Terms and Abbreviations.....	8
2.0 SYSTEM SUMMARY .....	10
2.1 System Configuration .....	10
3.0 GETTING STARTED.....	11
3.1 Logging On.....	11
3.1.1 Choose Function Menu .....	12
3.2 System Menu.....	13
3.2.1 Lender Portfolio .....	13
3.2.2 Portfolio Status.....	13
3.2.3 Help .....	13
3.2.4 Exit.....	13
3.3 Changing User ID and Password .....	14
3.4 Exit System.....	14
4.0 USING THE SYSTEM (ONLINE) .....	15
4.1 Lender Functions.....	15
4.1.1 Lender Detail .....	15
4.1.2 Add New Loan .....	16
4.1.3 Edit Loan (Loan Detail).....	19
4.1.4 Add Additional Borrower .....	23
4.1.5 Edit Additional Borrower .....	25
4.1.6 Loan Search .....	27



- 4.1.7 Loan Search Results..... 28
- 4.1.8 Borrower Search ..... 29
- 4.1.9 Borrower Search Results ..... 30
- 4.1.10 Snapshot Summary ..... 31
- 4.1.11 Update Portfolio ..... 32
- 4.1.12 Reasons for No Change..... 33
- 4.1.13 Snapshot Detail..... 34
- 4.1.14 CO/PIF Loans..... 35
- 4.2 Using the Enhancements to the Microloan System (Intermediary) ..... 36
  - 4.2.1 Intermediary Dashboard ..... 36
    - Definition of Terms on the Intermediary Dashboard Screen ..... 37
  - 4.2.2 Enter Approved Annual Budget..... 39
    - Definition of Terms on the Enter Annual Budget Screen..... 39
  - 4.2.3 Enter Annual TA Milestones ..... 40
    - Definition of Terms on the Enter Annual TA Milestones Screen..... 41
  - 4.2.4 Submit Annual Audit..... 41
    - Definition of Terms on the Submit Annual Audit Screen..... 42
  - 4.2.5 Submit Quarterly MRF / LLRF Report ..... 42
    - Definition of Terms on the Enter MRF/LLRF Data entry Screen ..... 43
    - Definition of Terms on the Upload Bank Statements and Submit Screen ..... 45
  - 4.2.6 Submit TA Quarterly Narrative Report..... 45
    - Definition of Terms on the Submit TA Quarterly Narrative Report Screen..... 46
    - Definition of Terms in the Quantitative Analysis of Milestones Section ..... 47
    - Definition of Terms in the Narrative Analysis of Milestones Section ..... 48
    - Definition of Terms in the Quantitative Analysis of Budget Expenditures Section..... 49
  - 4.2.7 Manage Participants ..... 49
    - 4.2.8 Participant Intake ..... 50
      - Definition of Terms on the Participant Intake Screen (Participant Demographics)..... 51
    - 4.2.9 Edit Participant ..... 52



Definition of Terms on the Edit Participant Intake Screen .....	53
4.2.10 Manage Technical Assistance (TA) Data .....	55
Definition of Terms on the Submit TA Quarterly Narrative Report Screen .....	56
4.2.11 Enter TA Data .....	56
Definition of Terms on the Enter TA Data Screen .....	58
Classroom / computer-based Training .....	58
Definition of Terms on the Classroom / Computer-based TA data Screen .....	59
4.2.12 Edit TA Data.....	60
4.2.13 Add New Loan (Select Participant screen) .....	62
Definition of Terms on the Add New Loan Screen .....	62
4.2.14 Capture Outcomes Data for Microloans that have been Paid in Full (PIF) .....	62
Definition of Terms on Outcomes Data Screen .....	63
4.3 Special Instructions for Error Correction .....	63



## Revision Sheet

Release No.	Date	Revision Description
Rev. 1	5/29/2003	Initial release
Rev. 1.1	5/24/2004	Additional insert to Section 1.1-System Overview of Lender’s Manual
Rev. 2.1	03/2008	Updated screenshots to match current SBA look and feel standards. Updated added fields.
Rev. 2.2	08/2011	<u>Enhancements to MPERS:</u> Updated section 1.1, 1.4 and 3.2 New sections 4.2 for Enhancements to MPERS Functionality Section 4.2 renumbered to 4.3
Rev. 2.3	02/2013	Updated with general edits
Rev. 2.4	04/2016	Updated with general edits. Changed the layout/style of the login page, reorganized some of the navigation links, but changed none of the functionality from Rev. 2.3.
Rev. 2.5	04/2019	Updated with general edits
Rev. 3	02/2022	<ul style="list-style-type: none"><li>- Added definition for Economically Distressed Area</li><li>- Added definition for Rural Area</li><li>- Added definition for Low Income</li><li>- Added additional detail regarding reporting of outcomes</li><li>- Adopted the document in the new SBA Documentation format</li><li>- Reviewed and updated the document including the screenshots</li></ul>



## 1.0 GENERAL INFORMATION

### 1.1 System Overview

SBA is collecting this information for the purpose of monitoring the performance of Microloan Program Intermediary Lenders. SBA is collecting this information pursuant to the rules and regulations establishing the Microloan Program in Section 7(m)(1)(A) of the Small Business Act (15 U.S.C. 636(m)(1)(a)). Your responses are necessary to help SBA to determine whether program objectives are being met and whether the intermediary lenders are complying with program requirements.

In order to verify that the statutory purpose of the Microloan Program is met, SBA must collect data relating to the small business concerns assisted by the program. The collection of business and personal information may implicate the Trades Secret Act and the Privacy Act respectively. However, the information collected will be protected to the maximum extent permitted by law, including the Freedom of Information Act, 5 USC 552 and the Privacy Act, 5 USC 552a.

Microloan Program data is collected via the Microloan Program Electronic Reporting System (MPERS). MPERS is a web-enabled system that is accessed through the Capital Access Financial System (CAFS) at [https://caweb.sba.gov/cls/dsp\\_login.cfm](https://caweb.sba.gov/cls/dsp_login.cfm). The menu is dynamically-built based on the user's role. See Section 3.1 of this document for instructions on how to request access to a User ID and password for access to MPERS.

This system broadly keeps track of the following information about Microlenders, Microloans and Microborrowers:

- Microlender Information – Lender Name, Address, Phone and Fax Numbers, Program Start Date, and Program End Date.
- Microloan Information – Identifying information about loans that the Microlender makes. This includes Portfolio status information, percent of woman ownership in business, Loan Amount, Interest Rate and Terms, Loan Purpose, Installment Amount, Organization Type, NAICS Code, Urban/Rural Code, Number of Employees Created and Retained, SBA Loan Number and Lender Loan Number.



- Microborrower Information – Identifying information about borrowers (businesses or people) who receive loans from Microlenders. This includes Tax Id number, Name, Address, Phone and Fax Numbers, Date the Business was formed, Veterans Status, and Ethnicity/Race.
- Allows Microlenders to enter participant information.
- Provides the ability for Microlenders to submit quarterly and Annual Audits online.
- Provides the ability for Microloan Program Office staff to review and analyze, provide feedback and approve these reports online.
- Captures Technical Assistance (TA) / Training data in the MPERS system.
- Online submission and review of TA / Training narrative quarterly.
- Captures Participants who receive Technical Assistance in the system. Online reporting of MRF/LLRF quarterly data.
- Captures intermediary’s technical assistance milestones in the system.
- Provides ability for Microloan Program Office to generate reports on TA / Training data.

## 1.2 Authorized Use Permission

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and Intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign. Access or use of this computer by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action.

Additionally, aggregated information provided in MPERS may be shared with

Congressional offices based on statutory requirements to submit reports to Congress. By using this system, users indicate awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.



1.3 Points of Contact

1.3.1 Information

Individuals with questions or concerns regarding these instructions should contact the SBA Microenterprise Development Division at 202-205-6485.

1.3.2 Help Desk

Contact Name	Department/Division		E-mail address
N/A	Office of Performance and Systems Management		cls@sba.gov

1.4 Terms and Abbreviations

**Annual Review:** Review of audited financial statements performed by the Analyst every year.

**Business information:** Business Data elements of the participant that need to be captured by the system as recommended by the Aspen Institute.

**CLS – Capital Access Login System:** Controls access to MPERS; <https://caweb.sba.gov/cls/>

**Collateral Coverage Report:** A system generated report that helps the analyst identify intermediaries that have not met their collateral requirements with their Quarterly Review.

**Demographic information:** Demographic Data elements of the participant that need to be captured by the system as recommended by the Aspen Institute.

**Economically Distressed Area** - defined as a county or equivalent division of local government of a State in which the small business concern is located, in which, according to the most recent data available from the Bureau of the Census, not less than 40 percent of residents have an annual income that is at or below the poverty level.

**ETRAN:** SBA Electronic System used to create, identify and track loans from SBA to the intermediary lender.

**Grant:** A Federal award of money or property in lieu of money (including cooperative agreements) to an eligible grantee that must account for its use.

**Intermediary:** SBA approved intermediary lender that makes microloans and provides technical assistance as part of the Microloan Program.

**Loan Loss Reserve Fund (LLRF):** LLRF is a Deposit Account which an Intermediary must establish to pay any shortage in the MRF caused by delinquencies or losses on Microloans.

**Loan Sequence Number:** Number generated by MPERS when a new microloan is entered into MPERS





**Location ID:** Identifies a physical address of a Partner or Microlender in PIMS. The primary Location ID is often used in place of the Partner ID as a means of identifying a Partner.

**Low Income:** SBA has defined “low income” for the purposes of the Microloan Program to be a borrower’s business location in a county with a poverty rate at or higher than the National average as determined by Census Small Area Income and Poverty Estimates (SAIPE) program.

**Microborrower:** Small business concern that receives a Microloan

**Microlender:** SBA approved intermediary lender working in the Microloan Program

**Microlender ID:** SBA manually generated intermediary lender identification number utilized in the CLS systems including ETRAN, PIMS, MPERS, ILPERS and ELIPS

**Microloan:** Loan not to exceed \$50,000 made by an intermediary to a small business concern

**Microloan Number:** Also referred to as the Lender Loan Number; a unique number assigned by an intermediary and entered into MPERS to identify a Microloan within its portfolio

**MDD:** Microenterprise Development Division - Also referred to as the Program Office

**Microloan Revolving Fund (MRF):** MRF is a Deposit Account into which an Intermediary must deposit proceeds from SBA loans, its contributions from non-Federal sources, and payments from its Microloan borrowers and to which an Intermediary must disburse payments to SBA and disbursements to Microborrowers

**MLS:** Microloan System

**MPERS:** Microloan Program Electronic Reporting System

**MPPO:** Microloan Program Participating Organization

**MRF:** Microloan Revolving Fund

**MRF/LLRF Quarterly Status Report:** Report entered by the Intermediary every quarter online for each SBA Loan that is outstanding with the SBA.

**OISS:** Office of Information System Support

**Outcomes data:** Data elements of the Microborrower participant that need to be captured by the MPERS system upon a Microloan becoming initially closed and again when the Microloan is either paid in full or charged off.

**Partner ID:** Identifies a Partner or Microlender in PIMS

**PIMS:** Partner Information Management System



**Rural Area:** For purposes of the Microloan Program a borrower is in a “rural area” if their business is located in any political subdivision or unincorporated area -- (i) in a nonmetropolitan county (as defined by the Secretary of Agriculture) or its equivalent thereof, or (ii) in a metropolitan county or its equivalent that has a resident population of less than 20,000 if the Small Business Administration has determined such political subdivision or area to be rural.

**SBA:** Small Business Administration

**SBA Loan:** Loan made by SBA to the Microlender

**SBA Loan Number:** Number generated by ETRAN System used to identify an SBA Loan

**Sequence Number:** Unique identification number assigned to a microloan by MPERS.

**TA:** Technical Assistance provided by intermediary lenders to SBA Microborrowers and prospective borrowers

## 2.0 SYSTEM SUMMARY

### 2.1 System Configuration

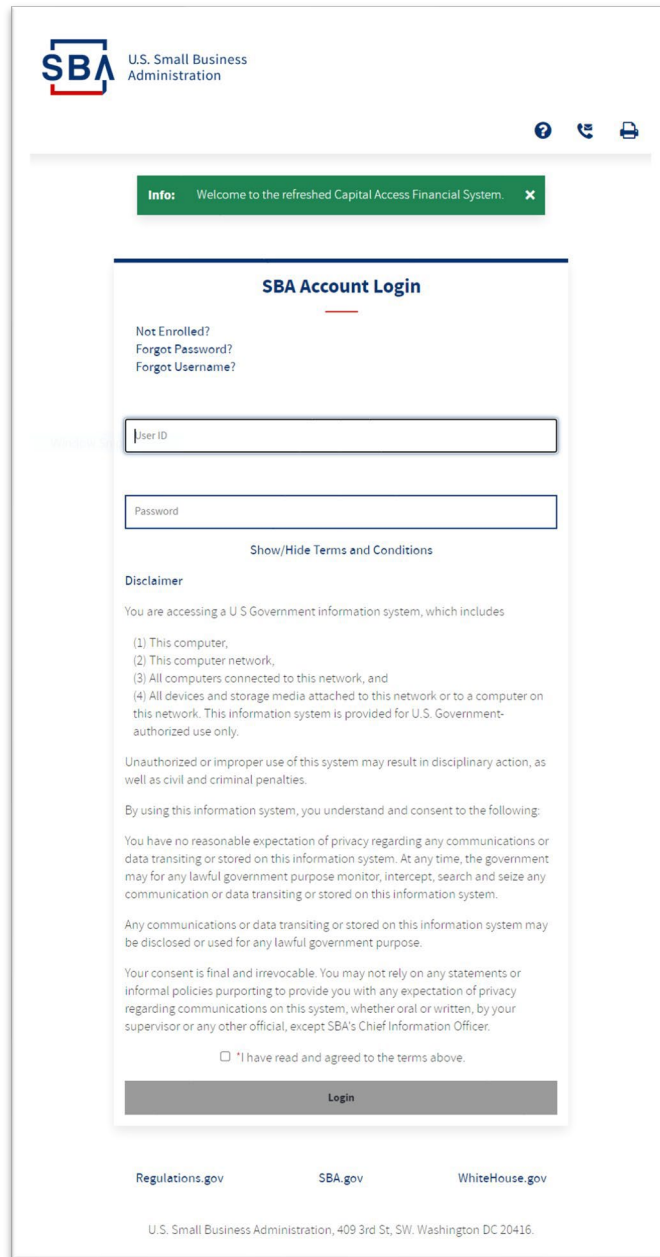
The application is developed for use with a minimum browser of Microsoft IE 11.0 or a compatible browser. You must use high level encryption (128 bit) when configuring your browser. You must enable support for JAVA script and applets. There is no use of client side COOKIES. In general, the font type is 9pt. Arial-style sheets are not used. The application is best viewed on an 800x 600 resolution screen. To avoid scrolling, use a minimum 15" screen.



## 3.0 GETTING STARTED

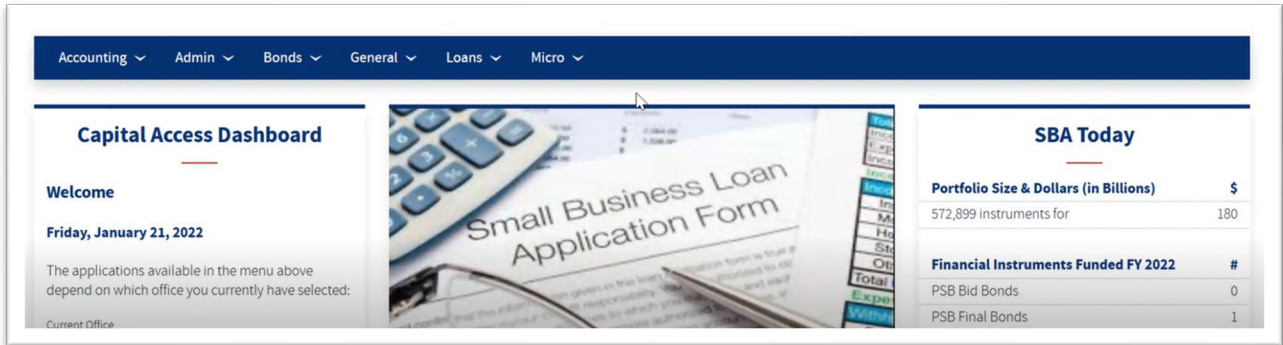
### 3.1 Logging On

- Connect to the internet and enter <https://caweb.sba.gov/cls/> in the URL. You will be presented with the CAFS Home page.
- Enter your current User ID and Password created as part of the user account.
- Select the “I agree to these terms” button to continue to the Log-In screen.



### 3.1.1 Choose Function Menu

Not all items listed on this sample menu are available to all personnel. The menu will only display those items that you are authorized to use.



**Microloan Program Electronic Reporting System (MPERS) Link:** Allows a user the ability to enter the MPERS System.

Note: As a lender, you will be limited to viewing the results linked to the Location ID that you submitted to CLS.

## 3.2 System Menu

### 3.2.1 Lender Portfolio

- Lender Detail – Provides detailed information on a lender and displays a list of the lender’s loans.
- Loan Search – Allows a user to search for a loan by Lender Loan Number, SBA Loan Number, Loan Sequence Number or by Loan Amount, Closing Date, and Complete or Incomplete status.
- Borrower Search – Allows a user to search for a borrower by EIN/SSN Number, Borrower Name, or Trade Name.

### 3.2.2 Portfolio Status

- Snapshot Summary – Displays the portfolio summary information for a lender.
- Update Portfolio – Displays the current status information for a lender’s portfolio and allows the lender to update the status information.
- Snapshot Detail – Displays a snapshot of a lender’s portfolio.
- CO/PIF Loans – Displays the Charged Off and Paid In Full Loans for a lender.

### 3.2.3 Help

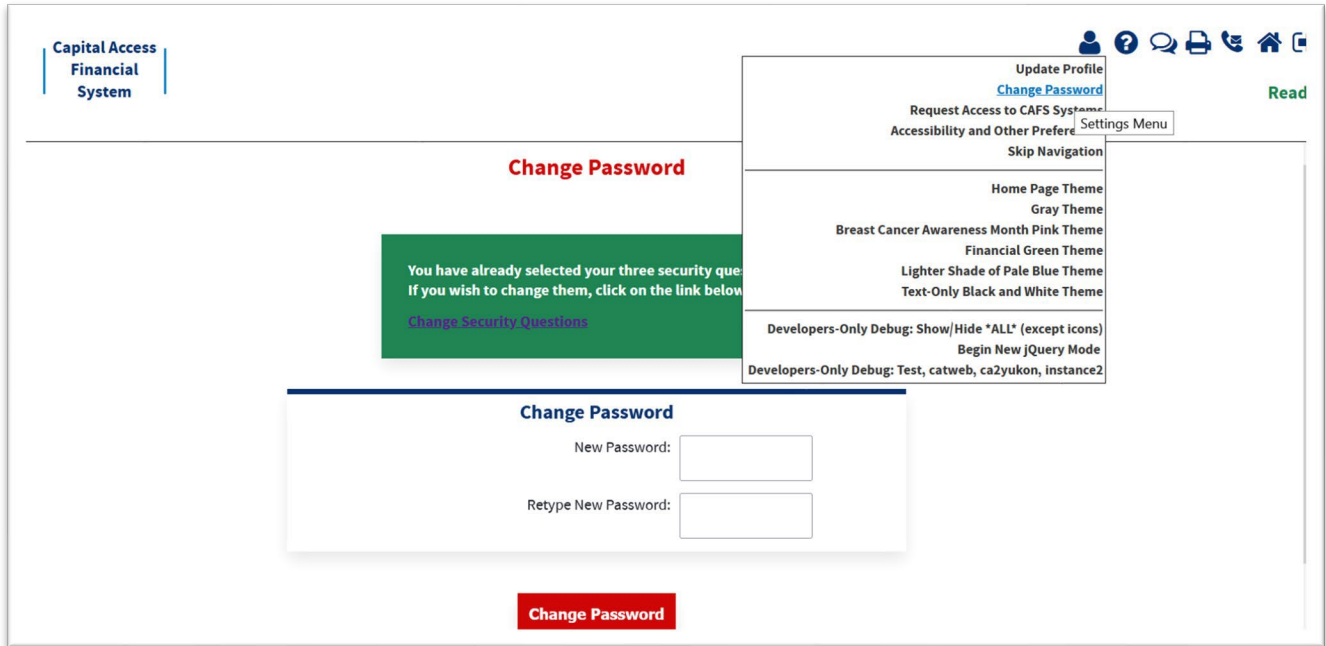
Displays information to help the user with the application in a new window.

### 3.2.4 Exit

Allows the user to exit the application.

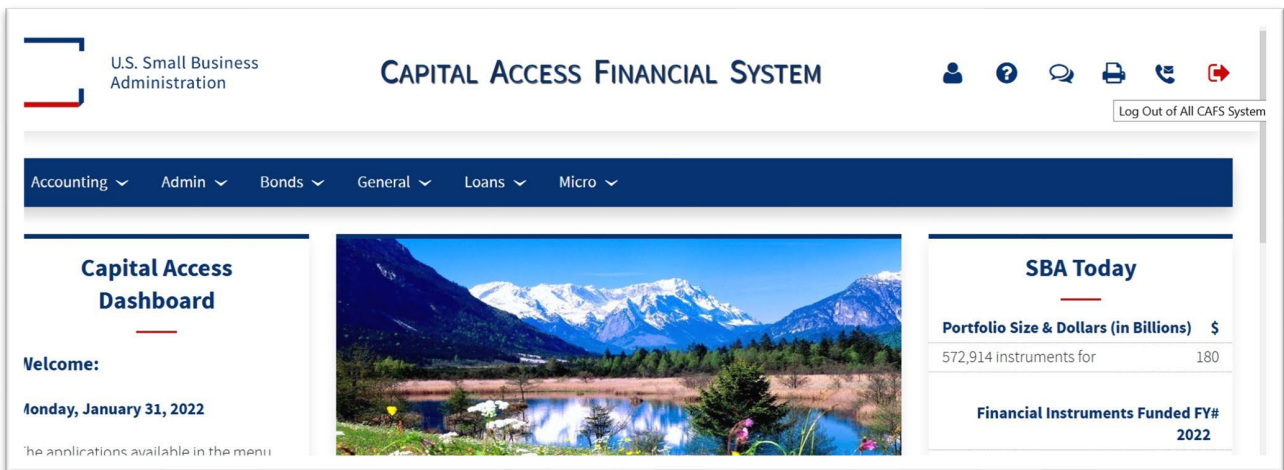


### 3.3 Changing User ID and Password



This screen provides the end user the ability to change the password provided to them, by the SBA’s Security Office.

### 3.4 Exit System





## 4.0 USING THE SYSTEM (ONLINE)

### 4.1 Lender Functions

#### 4.1.1 Lender Detail

Lender Detail			
Lender Id:	12011001	Location Id:	
Lender Name:			
Address:			
City:	State:	Zip Code:	
Phone Number:	Fax Number:		
Program Start Dt:	Program End Dt:		
Cumulative Net Default Rate:	27.26%	Total Dollars Loaned :	\$3,452,928.96
SBA Loans:			
Microloans			
<a href="#">Excel</a> <a href="#">Save Portfolio</a>			

The **Lender Detail** screen displays the following information about the lender:

- Lender ID
- Location ID
- Lender Name
- Address
- City
- State
- Zip Code
- Phone Number
- Fax Number
- Program Start Date
- Program End Date
- SBA Loans

The user can create a new loan by selecting the. New Microloan Tab. The Microloans table displays the following information about all loans for the lender:

- Loan Sequence Number - This is a link that will redirect the user to the **Loan Detail** screen. □
- Closing Date
- Loan Status
- Loan Amount
- Lender's Loan (Number)
- C/I - ("Complete" or "Incomplete" Loan)
- Borrower (Name)



4.1.2 Add New Loan

**Micro Loan Direct Lender Lookup**

**\* Searches for a Unique Lender:**

\* Micro Lender ID  **Lookup by Micro Lender ID**

\* SBA Partner Location ID  **Lookup by Location ID**

---

**\* Search for Multiple Lenders:**

SBA Partner ID  **Lookup by Partner ID**

---

**\* Paged Search for Multiple Lenders:**

\* Partner Name Starts With

\* Partner Type (any)

\* Partner Location

City	Starts With <input type="text"/>	State	Zip	Starts With <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Note: It's possible to enter combinations that cannot be found, such as NY as the State and 78705 as the Zip. Spelling differences can also interfere with the search.)

\* Max rows per page 50  **Lookup by Name, Type, City, State and Zip**

Last modified: 09/07/2021 12:00:00 AM

Expand | Collapse

Search

- Lender Portfolio Status
  - Lender Detail
  - Update Portfolio
  - CO/PIF Loans
- Analyst Management
  - Analyst Dashboard
  - Search Reports
  - Assoc. MRF / LLRF with Loan
  - Send Intermediary Request
  - Assign Analysts
- Manage Information
  - Intermediary Dashboard
  - Manage Participants
  - Enter TA Data
  - Manage TA / Training

**Loan Detail**

**\*All bold text fields are required for completion and counted towards performance goals.**

Loan Seq Numb:  **New**

Material  
 Equipment  
 Supply  
 Working Capital  
 Furniture  
 Fixtures

\* Loan Purpose:

\* Loan Amt:

\* Installment Amt:

Annual Income:

Low Income:  Yes  No

Online Origination:  Yes  No

\* Woman Owned: **Select one**

\* NAICS Code:  [NAICS look up](#)

Lender Name:

Status: **Incomplete**

\* Closing Dt:

\* Interest Rate:

\* Jobs Created:

\* Jobs Retained:

\* Maturity Mos:

Session timeout in 20 minute





The following fields are available to create a new loan:

Loan Sequence Number

- This field is pre-populated with the word “New”, signifying that this is a new loan and does not have a Loan Sequence Number.
- Lender Name
- This field is pre-populated with the name of the lender.
- This is a link that will redirect the user to the **Lender Detail** screen.

### Loan Purpose

- Select one or more of the following options to describe the purpose of the loan:
  - Materials
  - Equipment
  - Supplies
  - Inventory
  - Working Capital
- Status - Complete or Incomplete
- **Closing Date** \*\* – Enter the closing date of the loan.
- **Loan Amount** \*\* – Enter the amount of the loan.
- **Interest Rate** – Enter the interest rate of the loan.
- **Installment Amount** – Enter the loan installment amount.
- **Jobs Created** – Enter the number of jobs created.
- Annual Income – Enter the annual income.
- **Jobs Retained** – Enter the number of jobs retained.
- Low Income – Select one of these radio buttons to designate the low income status.
- **Maturity Months** – Enter the number of maturity months.
- **Woman Owned** – Use the drop-down list to designate the percentage that this business is woman-owned: ○ 100% Female Owned ○ 51 - 99% Female Owned ○ 0 - 50% Female Owned
- **NAICS Code** - The code description will display below the code. You can select the "NAICS look-up" link for help in selecting the NAICS Code.
- Guarantor Req – Select one of these radio buttons to designate if a guarantor is required for this loan.
- Guarantor ID - This field will only be displayed if yes has been selected for Guarantor Req.
- **Collateral Required** – Select one of these radio buttons to designate if any collateral is required for this loan.
- Gross Ann Rceipts – Enter the gross annual receipts.
- **Business Status** – Select one of these radio buttons to designate the maturity of the business.
- **Location** – Select one of these radio buttons to specify the location of the business.
- **Organization** – Use this drop-down list to specify how the business is organized:



- Sole Proprietorship ○ Partnership ○ Corporation ○ Limited Liability Company (LLC) ○ Joint Venture ○ Non-Profit Organization
- Child Care – You can only select this checkbox if you also selected “Non-Profit Organization” from the “Organization” drop-down list.
- **SBA Loan Number** \*\* – Use this drop-down list to specify the SBA loan number.
- **Lender’s Loan (Number)** – Enter the lender’s loan number.

#### Borrower Detail for Additional Borrower:

- **EIN/SSN Number** \*\* – Click on one of these radio buttons to identify the number that you are entering in the field to the right.
- **(Borrower ID)** \*\* – Enter the borrower’s ID.
- **Borrower Name** \*\* – Enter the borrower’s name.
- Loan Sequence Number
  - This field is pre-populated with the word “New”, signifying that this is a new loan and does not have a Loan Sequence Number.
- **Trade Name** – Enter if borrower does business under a name other than its legal name.
- Country – This field will be grayed-out and display “US” if the address is in the United States. If the address is international, there will be a drop-down list, allowing you to specify the country.
- **Zip Code** – Enter the borrower’s zip code.
- **Street 1, Number, Street Name, Suffix** – Enter the borrower’s street address.
- Street 2 – Enter the borrower’s additional street address.
- City Name – Enter the borrower’s city. Note: This field automatically populates when the Zip Code is entered and the “Lookup Zip” pushbutton is selected.
- State – This view-only field displays the state. Note: This field automatically populates when the Zip Code is entered and the “Lookup Zip” pushbutton is selected.
- **Phone Number** – Enter the borrower’s phone number.
- Fax Number – Enter the borrower’s fax number.
- **Economically Distressed Area** – Use the Yes/No radio button to indicate the EDA status of either the business location, or 1 or more owner’s addresses
- **Date Business Formed** – Enter the date on which the business was formed.
- **Ethnicity** – Use the drop-down list to identify the borrower’s ethnicity.
- **Veteran Status** – Use the drop-down list to identify the borrower’s veteran status.
- **Race** \*\* – Select one or more of these checkboxes to denote the borrower’s race, or you may choose the “unanswered” box if you do not wish to disclose this information.



- Currently on Parole/Probation – Use the Yes/No radio button to indicate if Borrower is currently on Parole/Probation or not.

Note:

Fields which are bold and have two \*\* (asterisks) are required and **must** be completed in order for the system to submit the Microloan application to the database.

Any fields which are bold **must** be completed or else the loan cannot move to a “Complete” status (it will remain “Incomplete”).

At least one job must be entered in either Jobs Created, or Jobs Retained or else the loan cannot move to a “Complete” status (it will remain “Incomplete”)

Save – Select this pushbutton to save the information on the screen and submit it to the database.

### 4.1.3 Edit Loan (Loan Detail)

The screenshot shows a web form for editing loan details. On the left is a navigation menu with options like 'Search', 'Lender Portfolio Status', 'Analyst Management', and 'Manage Information'. The main form area contains several fields:
 

- Street 1**: A text input field with a dropdown for '(Suffix)'. The field contains a redacted value.
- Street 2**: A text input field.
- City Name**: A text input field with a dropdown for '(State)'. The field contains a redacted value.
- Phone Number**: A text input field with a dropdown for '(Area Code)'. The field contains a redacted value.
- Fax Number**: A text input field.
- Economic Distressed Area**: Radio buttons for 'Yes' and 'No'. 'Yes' is selected.
- Date Business Formed**: A date picker showing '02/22/1990'.
- Ethnicity**: A dropdown menu with 'Not Hispanic or Latino' selected.
- Veteran Status**: A dropdown menu with 'Non-Veteran' selected.
- Race**: A group of checkboxes including 'Black or African American', 'Asian', 'White' (checked), 'American Indian or Alaska Native', 'Unanswered', and 'Native Hawaiian or Other Pacific Islander'.
- Currently on Parole/Probation**: Radio buttons for 'Yes' and 'No'.

 At the bottom right of the form are buttons for 'Save', 'Delete Loan', 'Add Borrower', and 'Print'. A footer note reads 'Last modified: 01/25/2022 12:00:00 AM SBA Processing: 0.05 seconds'.

The following fields are available to modify an existing loan if the loan has a status of “Incomplete”:

- Loan Seq Nmb (view-only)
- This field is pre-populated with the Loan Sequence Number and cannot be modified.
- Lender Name
- This field is pre-populated with the name of the lender.
- This is a link that will redirect the user to the **Lender Detail** screen.

### Loan Purpose

- Select one or more of the following checkboxes to edit the purpose of the loan:



- Materials ○ Equipment
- Supplies ○ Inventory ○ Working Capital
- Status – “Complete” or “Incomplete” (view-only) □ **Closing Dt** \*\* – Edit the closing date.
- **Loan Amt** \*\* – Edit the amount of the loan.
- **Interest Rate** – Edit the interest rate.
- **Installment Amt** – Edit the installment amount.
- **Jobs Created** – Edit the number of jobs created.
- Annual Income – Edit the amount of annual income.
- **Jobs Retained** – Edit the number of jobs retained.
- Low Income – Use the radio buttons to edit the low income status indicator.
- **Maturity Mos** – Edit the number of months to maturity.
- **Woman Owned** – Use the drop-down list to select one of the following options to edit the woman-owned percentage:
  - 100% Female Owned ○ 51 - 99% Female Owned ○ 0 - 50% Female Owned
- **NAICS Code** - The code description will display below the code. The user can select the "NAICS look-up" link for help in selecting the NAICS Code.
- Guarantor Req – Use the radio buttons to edit the guarantor required indicator.
- Guarantor ID - This field will only display if “Yes” is selected for Guarantor Req.
- **Collateral Req** – Use the radio buttons to edit the collateral required indicator.
- Gross Ann Rcpts – Edit the amount of gross annual receipts.
- **Business Status** - Use the radio buttons to edit the business status indicator: “Start-up” or “Existing”.
- **Location**: Use the radio buttons to edit the location indicator: “Rural” or “Urban”.
- **Organization** - One of the following options can be selected to edit the organizational structure:
  - Sole Proprietorship ○ Partnership ○ Corporation ○ Limited Liability Company (LLC) ○ Joint Venture ○ Non-Profit Organization
- Child Care – You can only select this checkbox if you also selected “Non-Profit Organization” from the “Organization” drop-down list.
- **SBA Loan No.** \*\* – Use the drop-down list to edit the SBA loan number.
- **Lender’s Loan No.** – Edit the lender loan number.

The Borrower Detail for Additional Borrower section displays the following information about the primary borrower for the loan:

- **SSN/EIN Number** \*\* – Edit the SSN or EIN number.



- **Borrower Name \*\*** – Edit the borrower’s name.
- Loan Seq Nmb ○ This field is pre-populated with the Loan Sequence Number and cannot be modified.
- **Trade Name** – Edit the name under which the borrower is trading.
- Country – This field will be grayed-out and display “US” if the address is in the United States. If the address is international, there will be a drop-down list, allowing you to specify the country.
- Zip Code – Edit the borrower’s zip code.
- **Street 1 (Number, Street Name, and Suffix)** – Edit the borrower’s street address.
- Street 2 – Edit the borrower’s additional street address.
- City Name – Edit the borrower’s city. Note: This field automatically populates when the Zip Code is entered and the Lookup Zip pushbutton is selected.
- State – This view-only field displays the state. Note: This field automatically populates when the Zip Code is entered and the Lookup Zip pushbutton is selected.
- **Phone Number** – Edit the borrower’s phone number.
- Fax Number – Edit the borrower’s fax number.
- **Economically Distressed Area** – Use the Yes/No radio button to indicate the EDA status of either the business location, or 1 or more owner’s addresses.
- **Date Business Formed** – Edit the date on which the business was formed.
- **Ethnicity** – Use the drop-list to edit this category:
  - Hispanic or Latino
  - Not Hispanic or Latino
  - Unknown/Not Stated
- **Veteran Status** - Use the drop-list to edit this category:
  - Non-Veteran
  - Service Disabled
  - Veteran
  - Veteran
  - Unknown/Not Stated
- **Race \*\*** - Use one or more of the following checkboxes to edit this category:
  - American Indian or Alaska Native
  - Asian
  - Black or African American
  - Native Hawaiian or Other Pacific Islander
  - Unanswered
  - White
- Currently on Parole/Probation – Use the Yes/No radio button to indicate if Borrower is currently on Parole/Probation or not.



Note:

If the loan is currently a complete loan, the user will not be able to modify the loan.

If the loan is currently an incomplete loan, any fields which are bold but are not preceded by two asterisks are required for the loan to be complete and counted towards performance goals. If any of these fields have not been filled in, the loan will be saved with a status of "Incomplete".

The user will have the ability to edit the loan by modifying the appropriate field(s) and selecting the "Save" pushbutton if the loan has a status of "Incomplete".

The user will have the ability to add an additional borrower by selecting the "Add Borrower" pushbutton. This will open the ***Borrower Detail for Additional Borrower*** screen.

The user will have the ability to view the loan information in a printable format by selecting the "Print" button. This will display in a new window.

Additional borrowers will also be displayed with a link to the ***Borrower Detail for Additional Borrower*** screen.

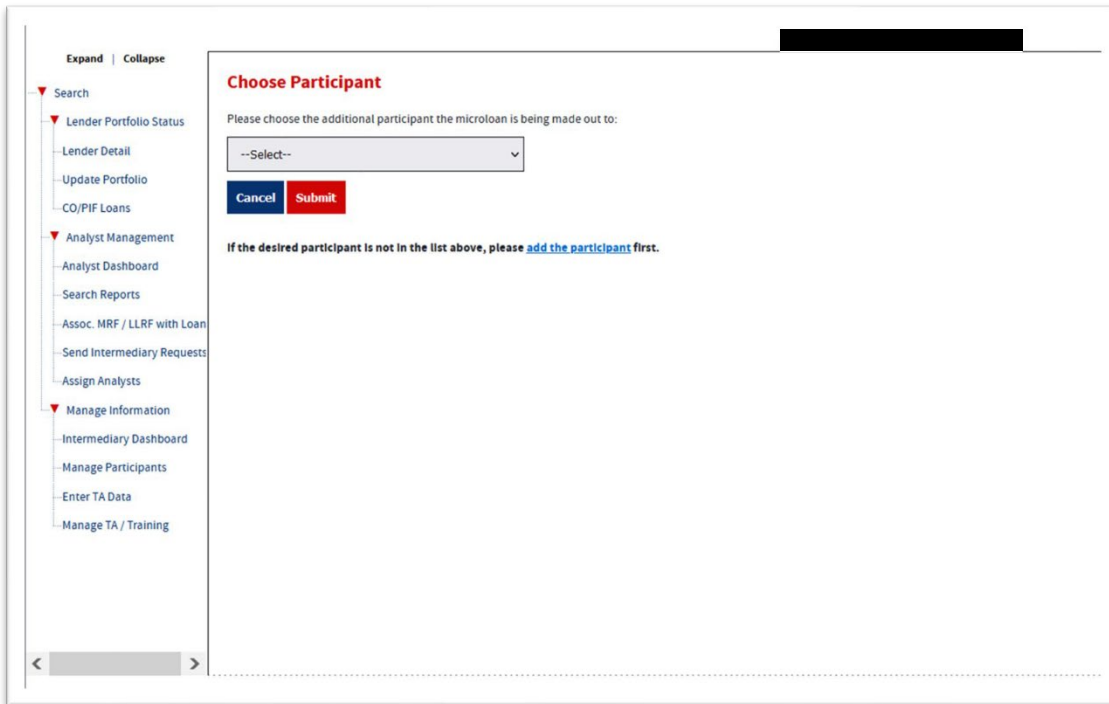
**Save** – Select this pushbutton to save the information on the screen and submit it to the database.

**Add Borrower** – Select this pushbutton to add the borrower whose information you just edited.

**Delete Loan** – Select this pushbutton to delete the loan.

**Print** – Select this pushbutton to convert the information on the screen to a printable format.

#### 4.1.4 Add Additional Borrower



The following fields are available to create an additional borrower:

- **SSN/EIN Number \*\*** – Click on one of these radio buttons to identify the number that you are entering in the field to the right.
- **Borrower Name \*\*** – Enter the borrower’s name.
- **Loan Seq Nmb** ○ This field is pre-populated with the Loan Sequence Number and cannot be modified.
- **Trade Name** – Enter the name under which the borrower is trading.
- **Country** – This field will be grayed-out and display “US” if the address is in the United States. If the address is international, there will be a drop-down list, allowing you to specify the country.
- **Zip Code** – Enter the borrower’s zip code.
- **Street 1 (Number, Street Name, Suffix)** – Enter the borrower’s street address.
- **Street 2** – Enter the borrower’s additional street address.
- **City Name** – Enter the borrower’s city. Note: This field automatically populates when the Zip Code is entered and the Lookup Zip pushbutton is selected.
- **State** – This view-only field displays the state. This field automatically populates when the Lookup Zip pushbutton is selected.
- **Phone Number** – Enter the borrower’s phone number.



- Fax Number – Enter the borrower’s fax number.
- **Date Business Formed** – Enter the date on which the business was formed.
- **Ethnicity** – Use the drop-down list to identify the borrower’s ethnicity.  Hispanic or Latino  Not Hispanic or Latino  Unknown/Not Stated
- **Veteran Status** – Use the drop-down list to identify the borrower’s ethnicity.
  - Non Veteran  Service Disabled Veteran
  - Veteran  Unknown/Not Stated
- **Race \*\*** - Select one or more of these checkboxes to denote the borrower’s race, or check the “unanswered” box if you do not wish to disclose this information.
  - American Indian or Alaska Native
  - Asian
  - Black or African American  Native Hawaiian or Other Pacific Islander
  - Unanswered
  - White
- Currently on Parole/Probation – Use the Yes/No radio button to indicate if Borrower is currently on Parole/Probation or not.

Note:

Fields which are bold and have two \*\* (asterisks) are required and **must** be completed in order for the system to submit the Microloan application to the database.

Any fields which are bold **must** be completed or else the loan cannot move to a “Complete” status (it will remain “Incomplete”).





### 4.1.5 Edit Additional Borrower

The following fields display for an additional borrower:

- **SSN/EIN Number** \*\* – Edit this field that displays either the SSN or the EIN number that you originally assigned to the borrower.
- **Borrower Name** \*\* – Edit the borrower name.



- Loan Seq Nmb ○ This field is pre-populated with the Loan Sequence Number and cannot be modified.
- **Trade Name** – Edit the name under which the borrower is trading.
- Country – This field will be grayed-out and display “US” if the address is in the United States. If the address is international, there will be a drop-down list, allowing you to specify the country.
- Zip Code – Edit the borrower’s zip code.
- **Street 1 (Number, Street Name, and Suffix)** – Edit the borrower’s street address.
- Street 2 – Edit the borrower’s additional street address.
- City Name – Enter the borrower’s city. This field automatically populates when the Lookup Zip pushbutton is selected.
- State – This view-only field displays the state. This field automatically populates when the Lookup Zip pushbutton is selected.
- **Phone Number** – Edit the borrower’s phone number.
- Fax Number – Edit the borrower’s fax number.
- **Date Business Formed** – Edit the date on which the business was formed.
- **Ethnicity** – Use the drop-down list to identify the borrower’s ethnicity.
- **Veteran Status** – Use the drop-down list to identify the borrower’s veteran status.
  - Non-Veteran ○ Service Disabled Veteran ○ Veteran ○ Unknown/Not Stated
- **Race \*\*** – Select one or more of these checkboxes to denote the borrower’s race, or select the “unanswered” box if you do not wish to disclose this information.
  - American Indian or Alaska Native
  - Asian
  - Black or African American ○ Native Hawaiian or Other Pacific Islander
  - Unanswered
  - White
- Currently on Parole/Probation – Use the Yes/No radio button to indicate if Borrower is currently on Parole/Probation or not.

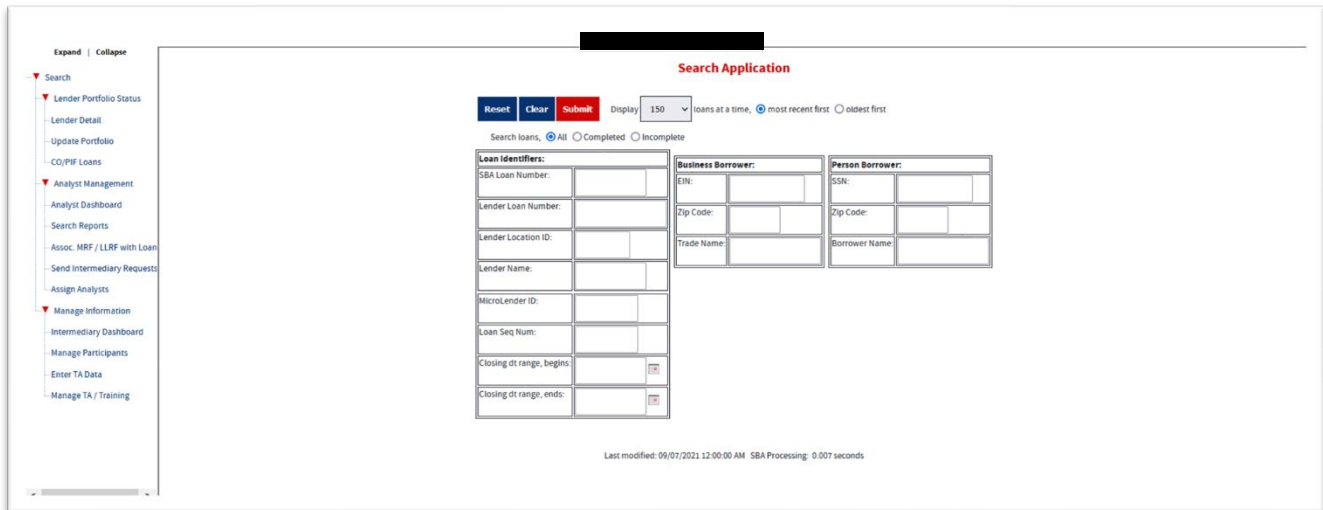
Note:

Fields which are bold and have two \*\* (asterisks) are required and **must** be completed in order for the system to submit the Microloan application to the database.

Any fields which are bold **must** be completed or else the loan cannot move to a “Complete” status (it will remain “Incomplete”).



### 4.1.6 Loan Search



You can search for a loan by Lender Loan Number, SBA Loan Number, Loan Sequence Number, or Other Options.

- To search by Lender Loan Number:
  1. Select the Lender Loan Number radio button.
  2. Enter the Lender Loan Number in the text field provided to the right.
  3. Select the Search pushbutton.
- To search by SBA Loan Number:
  1. Select the SBA Loan Number radio button.
  2. Enter the SBA Loan Number in the text field provided to the right.
  3. Select the Search pushbutton.
- To search by Loan Sequence Number:
  1. Select the Loan Sequence Number radio button.
  2. Enter the Loan Sequence Number in the text field provided to the right.
  3. Select the Search pushbutton.
- To search by other options:
  1. Select the Other Options radio button.
  2. Enter the Closing Date and/or Loan Amount in the fields provided to the right.
  3. Select the “Complete” or “Incomplete” radio button.
  4. Select the Search pushbutton.

If no loans match the search criteria, you will be notified and advised to try again.



4.1.7 Loan Search Results

**Search Application**

Displaying rows 1 - 150 of 187 loan applications meeting criteria.

Row	Loan Seq	Lender Name	Closing Dt	Loan Amount	Lender's Loan	C/I	Borrower	Borrower Trade Name	Loan #
1	55855		10/08/2020	\$500.00		C			
2	55854		10/08/2020	\$500.00		C			
3	55853		10/08/2020	\$500.00		C			
4	55852		10/08/2020	\$500.00		C			
5	55851		10/08/2020	\$500.00		C			
6	55850		10/08/2020	\$500.00		C			
7	55849		10/08/2020	\$500.00		C			
8	55848		09/20/2021	\$10,000.00		I			
9	55847		09/20/2021	\$10.01		C			
10	55846		09/20/2021	\$10.00		C			
11	55845		09/20/2021	\$100,000.00		I			
12	55844		09/20/2021	\$1,000.00		C			
13	55843		09/08/2021	\$10,000.00		C			
14	55842		09/03/2021	\$30,000.00		C			
15	55841		09/03/2021	\$30,000.00		I			
16	55840		10/01/2021	\$30,000.00		C			
17	55839		10/08/2021	\$1,234.00		C			
18	55838		10/08/2021	\$1,234.00		I			
19	55837		10/08/2021	\$1,234.00		C			
20	55836		10/08/2021	\$1,234.00		C			
21	55835		10/08/2021	\$1,234.00		C			
22	55834		09/20/2021	\$1,200.00		C			

The loans will be listed with the Loan Sequence Number, Lender Name, Closing Date, Loan Amount, Lender’s Loan (Number), C/I (“Complete” or “Incomplete”), and Borrower Name displaying. To view a loan, select a link in the Loan Sequence Number column. This will open the **Loan Detail** screen for the selected loan number.



### 4.1.8 Borrower Search

The screenshot shows the 'Search Application' interface. On the left is a navigation menu with options like 'Search', 'Lender Portfolio Status', 'Analyst Management', and 'Manage Information'. The main area contains search controls: 'Reset', 'Clear', 'Submit' buttons, a 'Display' dropdown set to '150', and radio buttons for 'most recent first' (selected) and 'oldest first'. Below these are radio buttons for 'Search loans', 'All', 'Completed', and 'Incomplete'. The search criteria are organized into three columns: 'Loan Identifiers' (SBA Loan Number, Lender Loan Number, Lender Location ID, Lender Name, MicroLender ID, Loan Seq Num, Closing dt range), 'Business Borrower' (EIN, Zip Code, Trade Name), and 'Person Borrower' (SSN, Zip Code, Borrower Name). A status bar at the bottom indicates 'Last modified: 09/07/2021 12:00:00 AM SBA Processing: 0.006 seconds'.

You can search for a borrower by Tax ID, Borrower Name, or Trade name.

- To search by Tax ID:
  1. Select the Tax ID radio button.
  2. Select either the EIN radio button or the SSN radio button.
  3. Enter the Tax ID in the text field provided to the right.
  4. Select the Search pushbutton.
- To search by Borrower Name:
  1. Select the Borrower Name radio button.
  2. Enter the Borrower Name in the text field provided to the right.
  3. Select the Search pushbutton.
- To search by Trade Name:
  1. Select the Trade Name radio button.
  2. Enter the Trade name in the text field provided to the right.
  3. Select the Search pushbutton.

If no borrowers match the search criteria, you will be notified and advised to try again.



### 4.1.9 Borrower Search Results

Expand | Collapse

Search Application

Displaying rows 1 - 14 of 14 loan applications meeting criteria.

Row	Loan Seq#	Lender Name	Closing Dt	Loan Amount	Lender's Loan	Ch	Borrower	Borrower Trade Name	Loan #
1	<a href="#">58709</a>		12/02/2019	\$60,000.00		C			
2	<a href="#">58686</a>		11/14/2019	\$12,345.00		C			
3	<a href="#">58645</a>		10/30/2019	\$5,000.00		C			
4	<a href="#">58629</a>		04/08/2019	\$35,000.00		C			
5	<a href="#">58623</a>		11/30/2018	\$5,455.00		C			
6	<a href="#">58622</a>		12/18/2018	\$23,452.00		C			
7	<a href="#">58603</a>		10/08/2013	\$3,500.00		C			
8	<a href="#">58418</a>		03/09/2017	\$50,000.00		C			
9	<a href="#">56245</a>		01/16/2014	\$26,000.00		C			
10	<a href="#">52860</a>		07/26/2013	\$15,000.00		C			
11	<a href="#">49253</a>		04/24/2009	\$5,000.00		C			
12	<a href="#">41252</a>		12/22/2010	\$42,000.00		C			
13	<a href="#">37562</a>		03/11/2009	\$47,000.00		C			
14	<a href="#">34511</a>		11/05/2008	\$12,000.00		C			

No more matches

Last modified: 09/07/2021 12:00:00 AM SBA Processing: 0.144 seconds

The loans will be listed with the Loan Sequence Number, EIN/SSN Number, Borrower Name, Trade Name, Lender Name, Loan Amount, and Closing Date displaying. To view a loan, select a link in the Loan Sequence Number column. This will open the **Loan Detail** screen for the selected loan.



4.1.10 Snapshot Summary

**Snapshot Summary**

Expand | Collapse

▼ Reports

- Nationwide Snapshot
- Snapshot Summary**
- Snapshot Detail
- Loan Report
- Lender Report
- Lender Report by State
- Lender Report by DO
- State Report
- State Report by DO
- Incomplete Report

Lender ID: [Redacted] Location ID: 188356

Lender Name: [Redacted]

Address: [Redacted]

City: [Redacted] State: [Redacted] Zip: [Redacted]

Phone Number: [Redacted] Fax Number: [Redacted]

Program Start Dt: 01/01/2019 Program End Dt: [Redacted]

Cumulative Net Default Rate: 3.18% Total Dollars Loaned: \$2,492,969.64

SBA Loan Number: All SBA Loans Months to compare: 5/31/2003 5/31/2003

**Submit**

	5/31/2003 Snapshot	5/31/2003 Snapshot	Percentage of Variance
Total All Status	0	0	0.00 %
Current # Loans	0	0	0.00 %
Current % Loans	0.00 %	0.00 %	0.00 %
31-60 # Loans	0	0	0.00 %
31-60 % Loans	0.00 %	0.00 %	0.00 %
61-90 # Loans	0	0	0.00 %
61-90 % Loans	0.00 %	0.00 %	0.00 %
91-120 # Loans	0	0	0.00 %
91-120 % Loans	0.00 %	0.00 %	0.00 %
Over 120 # Loans	0	0	0.00 %
Over 120 % Loans	0.00 %	0.00 %	0.00 %
PIF # Loans	0	0	0.00 %
PIF % Loans	0.00 %	0.00 %	0.00 %
CO # Loans	0	0	0.00 %
CO % Loans	0.00 %	0.00 %	0.00 %

ivascript:DoReports(document.FormMainNav); Session timeout in 29 minutes

The **Snapshot Summary** screen displays the following information about the lender:

- Lender ID
- Location ID
- Lender Name
- Address
- City
- State
- Zip
- Phone Number
- Fax Number
- Program Start Date
- Program End Date
- Cumulative Net Default Rate
- Total Dollars Loaned

Using the “SBA Loan Number” drop-down list, you have the ability to select a summary of all loans for a lender or loans for a specific SBA Loan Number. Using the “Months to Compare” fields, you have the ability to compare two dates to one another. Once you have set up your parameters to compare, select the “Submit” pushbutton.

The default ratio percentage for the number of loans and the dollar amount of loans is displayed.



The following information is displayed for each date:

- Total All Status
- Current # Loans
- Current % Loans
- 31-60# Loans
- 31-60% Loans
- 61-90# Loans
- 61-90% Loans

### 4.1.11 Update Portfolio

Update Portfolio			
Lender ID:		Location ID:	188356
Lender Name:			
Address:			
City:		State:	
Phone Number:		Fax Number:	
Program Start Dt:	01/01/2019	Program End Dt:	
Cumulative Net Default Rate:	1.8%	Total Dollars Loaned:	\$2,492,969.64

SBA Loan Number: [dropdown] Retrieve [button] Save Entire Portfolio [button]

Last modified: 09/03/2021 12:00:00 AM SBA Processing: 0.055 seconds

The **Update Portfolio** screen displays the following information about the lender:

- Lender ID
- Location ID
- Lender Name
- Address
- City
- State
- Zip
- Phone Number
- Fax Number
- Program Start Date
- Program End Date
- Cumulative Net Default Rate
- Total Dollars Loaned





Using the "SBA Loan Number" field, and the "Retrieve" pushbutton, you have the ability to select an SBA Loan Number to display all current loans.

Once you have chosen an SBA Loan Number and selected the "Retrieve" pushbutton, the following information will display concerning all microloans for the selected SBA Loan Number which have not been paid in full or charged off prior to the last snapshot:

- Loan Seq#
- Borrowers
- Loan Status - these will be a series of radio buttons with the following options:
  - 0 - 30 ○ 31 - 60 ○ 61 - 90 ○ 91 - 120 ○ Over 120/Def ○ PIF
  - CO
- Outstanding Principal Balance
- No Chg

Any loan which has not been updated in the last 30 days will display with an asterisk preceding the Loan Sequence Number and the row background color will be grey.

You will have the ability to update the loan status, loan outstanding balance, or no change indicator and then submit the changes

#### 4.1.12 Reasons for No Change

Loan Seq #	Lender Loan #	Borrowers	to 30	to 60	to 90	to 120	Over 120/Def	PIF	CO	Outstanding Principal Balance	No Chg	No Change Comment
*20346			30 ○	60 ○	90 ○	120 ○	DEF ○	PIF <input checked="" type="radio"/>	CO ○	\$0.00	<input type="checkbox"/>	
20360			30 <input checked="" type="radio"/>	60 ○	90 ○	120 ○	DEF ○	PIF ○	CO ○	\$1,000.00	<input checked="" type="checkbox"/>	Comment here.
*20344			30 <input checked="" type="radio"/>	60 ○	90 ○	120 ○	DEF ○	PIF ○	CO ○	\$5,000.00	<input type="checkbox"/>	
*20376			30 <input checked="" type="radio"/>	60 ○	90 ○	120 ○	DEF ○	PIF ○	CO ○	\$12.00	<input type="checkbox"/>	

If the 'No Change' checkbox is selected, a comment must be added in the 'No Change Comment' space. The system will display an error notification if a comment is not provided in the 'No Change Comment' space when the 'No Change' box is checked. Once finished, you must select the 'Submit' push button to save the updates to the loans.



### 4.1.13 Snapshot Detail

The screenshot shows the 'Snapshot Detail' interface. On the left is a navigation menu with options: Reports, Nationwide Snapshot, Snapshot Summary, Snapshot Detail (highlighted), Loan Report, Lender Report, Lender Report by State, Lender Report by DO, State Report, State Report by DO, and Incomplete Report. The main content area is titled 'Snapshot Detail' and contains a form with the following fields: Lender ID, Lender Name, Location ID (188356), Address, City, State, Zip, Phone Number, Fax Number, Program Start Dt (01/01/2019), Program End Dt, Cumulative Net Default Rate (3.18%), and Total Dollars Loaned (\$2,492,969.64). Below the form are two dropdown menus for 'SBA Loan Number' and 'End Date' (6/30/2018), followed by a red 'Retrieve' button. A 'Save Entire Snapshot Data' link is also present. At the bottom, it says 'Last modified: 11/22/2019 12:00:00 AM SBA Processing: 0.063 seconds'.

The **Snapshot Detail** screen displays the following information about the lender:

- Lender ID
- Location ID
- Lender Name
- Address
- City
- State
- Zip
- Phone Number
- Fax Number
- Program Start Date
- Program End Date

Using the “SBA Loan Number” and “End Date” fields, you have the ability to select an SBA Loan Number and a date to display all loans for that snapshot.

Once you have chosen an SBA Loan Number and selected the "Retrieve" pushbutton, the following information will display regarding all microloans for the selected snapshot of the SBA Loan Number:

- Loan Seq#
- Borrowers
- Loan Status  0 - 30  31 - 60  61 - 90  91 - 120  Over 120/Def  PIF  CO
- Outstanding Principal Balance
- No Chg

If any loans were certified “No Change”, you have the ability to select a link to display the reason for the certification.



4.1.14 CO/PIF Loans

**Charged Off and Paid In Full Loans-test**

Expand | Collapse

Search

Lender Portfolio Status

Lender Detail

Update Portfolio

**CO/PIF Loans**

Analyst Management

Analyst Dashboard

Search Reports

Assoc. MRF / LLRF with Loan

Send Intermediary Requests

Assign Analysts

Manage Information

Intermediary Dashboard

Manage Participants

Enter TA Data

Manage TA / Training

Lender ID: [Redacted] Location ID: [Redacted]

Lender Name: [Redacted]

Address: [Redacted]

City: [Redacted] State: [Redacted] Zip: [Redacted]

Phone Number: [Redacted] Fax Number: [Redacted]

Program Start Dt: 01/01/2019 Program End Dt: [Redacted]

Cumulative Net Default Rate: 3.18% Total Dollars Loaned: \$2,492,969.64

SBA Loan Number: All SBA Loans [Retrieve] [Add Recovery Amount]

Records 1 to 21 of 21 Microloans

Loan Seq#	Borrowers	PIF	CO	Charge Off Amount	Recovery Amount
215	[Redacted]	PIF		\$0.00	\$0.00
216	[Redacted]	PIF		\$0.00	\$0.00
217	[Redacted]		CO	\$3,221.81	\$2,000.00
218	[Redacted]		CO	\$2,000.00	\$500.00
223	[Redacted]	PIF		\$0.00	\$0.00
224	[Redacted]	PIF		\$0.00	\$0.00
225	[Redacted]	PIF		\$0.00	\$0.00
228	[Redacted]		CO	\$12.00	\$0.00

Session Timeout in 29 minutes

The **Charged Off and Paid In Full Loans** screen displays the following information about the lender:

- Lender ID
- Location ID
- Name
- Address
- City
- State
- Zip Code
- Phone Number
- Program Start Date
- Program End Date
- Cumulative Net Default Rate
- Total Dollars Loaned

The user will have the ability to select an “SBA Loan Number” or to view “Charged Off” and “Paid in Full Loans” for the lender’s total portfolio.

The following information will be displayed:

- Loan Seq#
- Borrowers
- Loan Status  PIF  CO
- Charge Off Amount
- Recovery Amount



### 4.2 Using the Enhancements to the Microloan System (Intermediary)

The following sections describe screens that an Intermediary will access to perform actions related to Microloan Program reporting requirements.

#### 4.2.1 Intermediary Dashboard

Use this screen to submit reports to Microloan Program Office and to view current status of reports in the Intermediary’s work queue. Records in the dashboard are created and managed by the system depending on the status of the report. This screen is accessible from the left-hand navigation menu.

**Intermediary Dashboard**

**Key Indicators**

LLRF Req.	
Analyst Assigned	

---

**Work Queue**

Status: All ▼

	Item	Action Required
▲	<a href="#">2008 Annual Budget</a>	Submit
▲	<a href="#">2008 Annual Financial Statements</a>	Submit
▲	<a href="#">SBA Loan [REDACTED] - Qly MRF LLRF Report Q3 2011</a>	Submit
▲	<a href="#">SBA Loan [REDACTED] - Qly MRF LLRF Report Q2 2011</a>	Submit
▲	<a href="#">SBA Loan [REDACTED] - Qly MRF LLRF Report Q2 2011</a>	Submit
▲	<a href="#">SBA Loan [REDACTED] - Qly MRF LLRF Report Q2 2011</a>	Submit



Definition of Terms on the Intermediary Dashboard Screen

Status: Select the status to filter by. The status of the Report is defined below.

Value	Definition
<b>Pending</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Indicates reports that are in a Pending Status in the Intermediary’s Queue and that should be submitted to Microloan Program Office.</li> <li><input type="checkbox"/> In this status, action can be taken only by the Intermediary.</li> </ul>
<b>Review In Progress</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Indicates reports that have been submitted by the Intermediary and are now in a Review In Progress Status in the Analyst’s Queue.</li> <li><input type="checkbox"/> In this status, action can be taken only by the Analyst.</li> </ul>
<b>Unresolved Issues</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Indicates reports that have been reviewed by the Analyst and returned to the Intermediary for unresolved issues. Reports are in Unresolved Issues Status and require input from the Intermediary.</li> <li><input type="checkbox"/> In this status, action can be taken only by the Intermediary.</li> </ul>
<b>Unresolved Issues</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> In this status, action can be taken only by the Intermediary for the Annual TA Milestones.</li> </ul>
<b>Unlocked</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> This status is only for the Annual Budget and Annual TA Milestones records. Indicates reports that are in an Unlocked Status that need to be resubmitted.</li> <li><input type="checkbox"/> Unlocked Annual TA Milestones can be edited and resubmitted by the Intermediary only.</li> <li><input type="checkbox"/> Unlocked Annual Budget can be resubmitted by the Analyst only.</li> </ul>
<b>Approved</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Indicates reports that have been reviewed by Microloan Program Office and approved.</li> <li><input type="checkbox"/> No action can be performed in this state.</li> </ul>

Action Required: Action that needs to performed on the selected report.



**Icon Legend:** Use the icon legend below to determine the status of reports

Legend	
	Pending
	Review in Progress
	Unresolved Issues/Unlocked
	Completed

	<a href="#">Qly TA Narrative Report Q4 2010</a>
	<a href="#">Qly TA Narrative Report Q3 2011</a>
	<a href="#">SBA Loan # [REDACTED] - Qly MRF LLRF Report Q2 2011</a>
	<a href="#">SBA Loan # [REDACTED] Qly MRF LLRF Report Q4 2010</a>
	<a href="#">2011 Yearly Plan</a>
	<a href="#">2009 Annual Budget</a>
	<a href="#">Qly TA Narrative Report Q1 2009</a>
	<a href="#">Qly TA Narrative Report Q2 2009</a>
	<a href="#">Qly TA Narrative Report Q3 2009</a>
	<a href="#">2009 Yearly Plan</a>
	<a href="#">2012 Annual Report</a>

**Unresolved Issues Link:** Use this link to view Unresolved Issues / Unlock reports. A screen opens up as shown below.

SBA Loan # [REDACTED] - Qly MRF LLRF Report Q2 2011	
<b>Reviewer:</b>	partner test
<b>Reviewed On:</b>	05/17/2011
<b>Remarks:</b>	see above
<b>Comments:</b>	<ol style="list-style-type: none"> <li>1. LLRF does not meet the 15% requirement</li> <li>2. Collateral coverage ratio is less than 1.15%</li> <li>3. Intermediary has additional MRF and/or LLRF accounts</li> </ol>



### 4.2.2 Enter Approved Annual Budget

Use this screen to enter your approved annual budget for a particular grant year. This screen is accessible from the Intermediary dashboard. The Annual Budget report should only be submitted after the Intermediary has received an Approved Budget from the Office of Grants Management.

**Enter Approved Annual Budget - 2008**

Year: 2008

	Approved Annual Budget	Federal Share	Non-Federal Share	Narratives
Personnel Services	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Fringe Benefits	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Travel	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Equipment	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Supplies	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Contractual	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Other	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Total Direct Costs	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	<input type="text"/>
Total Indirect Costs	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text"/>
Total Expenditures	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	<input type="text"/>

### Definition of Terms on the Enter Annual Budget Screen

**Personnel Services: (required) Fringe Benefits: (required) Travel: (required) Equipment: (required) Supplies: (required) Contractual: (required) Other: (required) Total Direct Costs: (calculated field) Total Indirect Costs: (required) Total Expenditures: (calculated field)**



**Narratives:** Enter narrative detail for each Budget line item greater than \$0.

**Approved Annual Budget:** Enter the approved annual budget (required).

**Federal Share:** Enter the Federal Share of the approved annual budget (required).

**Non-Federal Share:** Enter the Non-Federal Share of the approved annual budget (required).

**Submit:** Updates database and submits Annual Budget to Microloan Program Office.

**Cancel:** Takes you back to previous screen.

### 4.2.3 Enter Annual TA Milestones

Use this screen to enter Technical Assistance Milestones for selected grant year. This screen is accessible from the Intermediary dashboard.

Year: 2008

	Yearly Milestones	Q1 Milestones	Q2 Milestones	Q3 Milestones	Q4 Milestones
# Expected to Receive One-on-One Counseling:	<input type="text"/>				
# Expected to Receive Classroom/Computer Based TA Training:	<input type="text"/>				
# Expected to Receive Peer Group TA:	<input type="text"/>				
# Expected to Receive Sectoral-Based Networking TA:	<input type="text"/>				
Total # Clients for whom you plan to provide Microloan TA during the year:	<input type="text"/>				
Expected Hours of One-on-One Counseling:	<input type="text"/>				
Expected Hours of Classroom/Computer Based TA Training:	<input type="text"/>				
Expected Hours of Peer Group TA:	<input type="text"/>				
Expected Hours of Sectoral-Based Networking TA:	<input type="text"/>				
Total Hours of Microloan TA you plan to provide to Clients during the year:	<input type="text"/>				
Total # Microloan Closings Expected for the year:	<input type="text"/>				
# Expected to Receive Post-Loan One-on-One Counseling:	<input type="text"/>				
# Expected to Receive Post-Loan Classroom/Computer Based TA Training:	<input type="text"/>				
# Expected to Receive Post-Loan Peer Group TA:	<input type="text"/>				
# Expected to Receive Post-Loan Sectoral-Based Networking TA:	<input type="text"/>				
Total # Borrowers Expected to Receive Post-Loan TA:	<input type="text"/>				
Expected Hours of One-on-One Counseling:	<input type="text"/>				
Expected Hours of Classroom/Computer Based TA Training:	<input type="text"/>				
Expected Hours of Peer Group TA:	<input type="text"/>				
Expected Hours of Sectoral-Based Networking TA:	<input type="text"/>				
Total Hours of Post Loan T.A. you plan to provide to Borrowers during the year:	<input type="text"/>				





**Definition of Terms on the Enter Annual TA Milestones Screen**

**Yearly Milestone:** Enter the yearly milestone for each Technical Assistance activity (required).

**Q1, Q2, Q3, Q4 Milestones:** System calculated (read only).

**Submit:** Updates database and submits Annual TA Milestones to Microloan Program Office.

**Cancel:** Takes you back to previous screen.

**4.2.4 Submit Annual Audit**

Use this screen to submit the Annual Audit for selected year. This screen is accessible from the Intermediary dashboard.

**Submit Annual Financial Statements - 2008**

Year: 2008

Comments:

Attach Audited Annual Financial Statements (if available):

Select File Upload

Cancel Submit



## Definition of Terms on the Submit Annual Audit Screen

**Year:** Year of the Annual Audit (read only).

**Comments:** Enter comments (required)

**Attach Annual Audit:** Attach your Annual Audit. Please note that the system requires a PDF upload and limits each upload to no more than 10 Mb. If the files are too large we, you can break up the files into smaller files. If file breakup is not possible, please email Analyst and include a comment to that effect in the submission.

**Select File:** Click this link first to select the annual audit in your computer directory.

**Upload:** Click the upload button to upload the annual audit. The file name will be displayed in the Attach Annual Audit window when the upload is complete.

**Submit:** Updates database and submits Annual Audit to Microloan Program Office.

**Cancel:** Takes you back to previous screen.

### 4.2.5 Submit Quarterly MRF / LLRF Report

Use this form to submit the quarterly MRF/LLRF report for each active SBA loan. This screen is accessible from the Intermediary dashboard. At the end of each quarter, the Intermediary dashboard will contain one link for each SBA loan.

This is a 2 step process as shown below:



Step 1: Enter MRF/LLRF data

SBA Loan: [REDACTED] Quarter: Q3 2011

U.S. SMALL BUSINESS ADMINISTRATION  
MICROLOAN PROGRAM  
COMBINED MRF & LLRF STATUS REPORTS

ATTACH: 3 MONTHS BANK STATEMENTS FOR THE MRF ACCOUNT  
3 MONTHS BANK STATEMENTS FOR THE LLRF ACCOUNT  
Evidence of SBA's prior written approval for any amounts noted as "Other Disbursements."

Name of Insured Depository Institution: Dan  
Location of Institution: [REDACTED]

SBA Loan Number: [REDACTED] Bank Account #: [REDACTED]

MRF RECONCILIATION		
DESCRIPTION	DOLLAR AMOUNT	REMARKS
1 BALANCE FROM PREVIOUS QUARTER	\$ 15,000.00	
2 Deposits to MRF account - Source: <input type="checkbox"/> SBA <input type="checkbox"/> Borrowers <input type="checkbox"/> Others <input type="checkbox"/> LLRF <input type="checkbox"/> MRF <input type="checkbox"/> Interest	\$	
3 Less: Disbursements to Microloan Borrowers	\$	
4 Less: Funds disbursed to LLRF account	\$	
5 Less: Repayment to SBA	\$	
6 Less: Other disbursements*	\$	
7 BALANCE, END OF QUARTER	\$ 15,000	

\*Subject to SBA's Prior Written Approval

LLRF RECONCILIATION		
DESCRIPTION	DOLLAR AMOUNT	REMARKS
1 BALANCE FROM PREVIOUS QUARTER	\$ 50,000.00	
2 Deposits to LLRF account - Source: <input type="checkbox"/> SBA <input type="checkbox"/> Borrowers <input type="checkbox"/> Others <input type="checkbox"/> LLRF <input type="checkbox"/> MRF <input type="checkbox"/> Interest	\$	
3 Less: Funds disbursed to MRF account	\$	
4 Balance, End of Quarter	\$ 50,000	
5 *Total outstanding balance of microloans this quarter	\$	

Comments:

Name of Intermediary Lender: [REDACTED]  
Street Address: [REDACTED]  
City: [REDACTED]  
Name: [REDACTED]  
Title: [REDACTED]

Cancel Continue

Definition of Terms on the Enter MRF/LLRF Data entry Screen

**SBA Loan Number:** Pre-populated by system. Displays the SBA Loan Number for which the MRF/LLRF is being submitted (read only).

**Quarter:** Pre-populated by system. Displays the Quarter for which the report is being submitted (read only).



**Name of Insured Depository Institution:** Pre-populated by system (read only). If the depository institution is not pre-populated or is incorrect, contact the Microloan Program Office to submit the correct name of the depository institution.

**Location of the Institution:** Enter the city and state location of the Institution (required).

**MRF Bank Account #:** Pre-populated by system (read only). If incorrect, contact the Microloan Program Office to submit the correct bank account number.

**MRF Reconciliation data:** Enter MRF account information data in this section (required).

**LLRF Bank Account #:** Pre-populated by system (read only). If incorrect, contact the Microloan Program Office to submit the correct bank account number.

**LLRF Reconciliation data:** Enter LLRF account information data in this section (required).

**Name of Intermediary Lender:** Pre-populated (required)

**Street Address:** Pre-populated (required)

**City:** Pre-populated (required)

**Name:** (required)

**Title:** (required)

## **Step 2:** Upload Bank Statements and Submit

Note: Upload one bank statement for each MRF Account and one bank statement for each LLRF account for each month of Quarter. In total, six bank statements should be uploaded and submitted for each MRF/LLRF Report. Note, the system allows only PDF documents for upload and the maximum size of each document cannot exceed 10Mb.



Submit Quarterly MRF / LLRF Report - Q2 2011

[Redacted]

[Redacted]

SBA Loan: [Redacted] Quarter: Q2 2011

Upload Bank Statements.

Select File Upload

Cancel Submit

### Definition of Terms on the Upload Bank Statements and Submit Screen

**SBA Loan Number:** The SBA Loan Number for which the MRF/LLRF is being submitted; pre-populated by system (read only)

**Select File:** Click this link first to select the bank statement from your computer directory for upload.

**Upload:** Click the upload button to upload the bank statement.

**Submit:** When you are done uploading bank statements, click the Submit button to submit the MRF/LLRF report and Bank Statements to the Microloan Program Office. The file name will be displayed in the Upload Bank Statements window when the upload is complete.

**Cancel:** Takes you back to the Intermediary Dashboard page.

### 4.2.6 Submit TA Quarterly Narrative Report

Use this screen to submit the TA Quarterly Narrative report. This screen is accessible from the Intermediary dashboard. Please note that the TA Quarterly Narrative Report is a system generated report using TA data submitted through MPERS. Submission of the TA Quarterly Narrative Report is a 2 step process as shown below:



**Step 1:** The first step displays all the TA data entered for the quarter. Changes and / or deletions to TA records can be made in this step. Click the Generate button to build report.

**Submit TA Quarterly Narrative Report Q3 2011 - Step 1 of 2**

The following Technical Assistance data will be used to generate your TA Quarterly Narrative Report. You may make changes or click the Generate button to proceed with the report.

[Enter TA Data](#)

Delete

<input type="checkbox"/>	Technical Assistance Type	TA Date	Training Course Name	TA Hours
<input type="checkbox"/>	<a href="#">One-on-One Counseling</a>	Aug 15, 2011		2.00
<input type="checkbox"/>	<a href="#">Peer group TA</a>	Aug 8, 2011		3.00
<input type="checkbox"/>	<a href="#">Sectoral-based networking</a>	Aug 1, 2011		3.00

Cancel Generate

### Definition of Terms on the Submit TA Quarterly Narrative Report Screen

**Enter TA Data:** Use this link to enter TA data. This function can also be accessed from the left hand navigation menu.

**Technical Assistance Type:** This is a link to the TA data. Click this link to change the TA data entered.

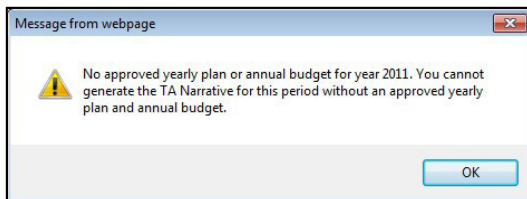
**Delete:** To delete TA data, select the check boxes in front of each applicable Technical Assistance Type and click the Delete button.

**Generate:** This button generates the TA Quarterly Narrative Report (see step 2 below).

**Cancel:** Reverts to previous screen.

### Prerequisite for TA Narrative Report

Before a TA Narrative report is generated for selected quarter, the system checks for existence of an approved Annual Budget and Annual TA Milestones for the applicable year. If the validation fails, an error message is displayed:



**Step 2:** Submit Report. This page has 4 sections as shown below:



Section 1: Quantitative Analysis of Milestones

TEST MicroLoan

Submit TA Quarterly Narrative Report Q3 2010 - Step 2 of 2

1. Quantitative Analysis of Milestones

	Quarterly Milestones	Quarterly Actual	Quarterly Milestone Achieved?	Yearly Milestones	Year-to-date Actual	Yearly Milestone Achieved?
Total # Clients (including Borrowers & Non-Borrowers) for whom you provided Microloan TA	25	1	No	100	1	No
# that received One-on-One Counseling	25	1	No	100	1	No
# that received Classroom/Computer Based TA Training	500	0	No	2000	0	No
# that received Peer Group TA	2	0	No	10	0	No
# that received Sectoral-Based Networking TA	2	0	No	10	0	No
Total Hours of Microloan TA you provided to Clients (including Borrowers & Non-Borrowers)	500	55	No	2000	55	No
# Hours of One-on-One Counseling	25	55	Yes	100	55	No
# Hours of Classroom/Computer Based TA Training	450	0	No	1800	0	No
# Hours of Peer Group TA	12	0	No	50	0	No
# Hours of Sectoral-Based Networking TA	12	0	No	50	0	No
Total # Microloan Closings	5		No	20		No
Total # Borrowers that received Post-Loan TA	25	1	No	100	1	No
# that received Post-Loan One-on-One Counseling	12	1	No	50	1	No
# that received Post-Loan Classroom/Computer Based TA Training	2	0	No	10	0	No
# that received Post-Loan Peer Group TA	5	0	No	20	0	No
# that received Post-Loan Sectoral-Based Networking TA	5	0	No	20	0	No
Total Hours of Post Loan T.A. you provided to Borrowers	500	55	No	2000	55	No
# Hours of Post-Loan One-on-One Counseling	375	55	No	1500	55	No
# Hours of Post-Loan Classroom/Computer Based TA Training	62	0	No	250	0	No
# Hours of Post-Loan Peer Group TA	31	0	No	125	0	No
# Hours of Post-Loan Sectoral-Based Networking TA	31	0	No	125	0	No

Give an estimate of your cost-per-hour to provide Post-Loan T.A. and Pre-Loan T.A.

Cost per hour to provide Post-Loan T.A. =

Cost per hour to provide Pre-Loan T.A. =

Definition of Terms in the Quantitative Analysis of Milestones Section

The Quantitative Analysis of Milestones is system generated and is read only. If changes are required to the Technical Assistance activity used to generate this report, please see Section 5.1.9 Manage Technical Assistance (TA) Data of this User’s Manual.

Cost per hour to provide Post-Loan TA = required; provide your best estimate.

Cost per hour to provide Pre-Loan TA = required; provide your best estimate.



**Section 2: Narrative Analysis of Milestones**

**2. Narrative Analysis of Milestones.**

Narrative of Accomplishment and Explanation of Cost-Per-Hour Estimate (Max 3500 characters):

Narrative of Milestones not achieved (Max 4000 characters):

Narrative of plan to meet future milestones (Max 4000 characters):

**Definition of Terms in the Narrative Analysis of Milestones Section**

**Narrative of Accomplishment and Explanation of Cost-per-Hour estimate:** Enter narrative (required).

**Narrative of Milestones Not Achieved:** Enter narrative (required).

**Narrative of Plan to Meet Future Milestones:** Enter narrative (required).

**Section 3: Quantitative Analysis of Budget Expenditures**

**3. Quantitative Analysis of Budget Expenditures**

	Approved Annual Budget			Year-to-date Quarterly Expenditures			Surpassed Approved Budget
	Federal Share	Non-Federal Share	Total	Federal Share	Non-Federal Share	Total	
Personnel Services	300.00	300.00	600.00	100.00	200.00	300	No
Fringe Benefits	300.00	300.00	600.00	100.00	200.00	300	No
Travel	200.00	500.00	700.00	50.00	10.00	60	No
Equipment	100.00	700.00	800.00	12.00	12.00	24	No
Supplies	200.00	700.00	900.00	12.00	12.00	24	No
Contractual	500.00	500.00	1000.00	12.00	12.00	24	No
Other	1500.00	500.00	2000.00	12.00	12.00	24	No
Total Direct Costs	100.00	300.00	400.00	12.00	12.00	24	No
Total Indirect Costs	300.00	400.00	700.00	12.00	12.00	24	No
Total Expenditures	200.00	600.00	800.00	34.00	12.00	46	No





### Definition of Terms in the Quantitative Analysis of Budget Expenditures Section

**Approved Annual Budget:** Lists the approved budget line items and amounts. This is from the Approved Annual Budget Report previously submitted (read only).

**Federal Share (YTD Expenditures):** Enter the Federal share of your year-to-date (YTD) expenditures for each budget line item (required).

**Non-Federal Share (YTD Expenditures):** Enter the Non-Federal share of your YTD expenditures for each budget line item (required).

**Total Direct Costs and Total Expenditures:** Calculated by system (read only).

**Surpassed Approved Budget:** Calculated by system (read only). If year-to-date expenditures exceed 10% of the approved Annual Budget, the system will identify the applicable category with a “Yes.” Expenditures that exceed 10% of the approved Annual Budget will require a request to modify the Approved Budget.

### Section 4: Narrative of Budget Expenditures



**Narrative of Budget Expenditures:** Enter narrative justification and detail of each budget expenditure.

When finished with the required data and narrative entry, click Submit to send the report to the Microloan Program Office. Click Cancel to return to the previous screen. Note, selecting Cancel will delete any data entered up until this point.

#### 4.2.7 Manage Participants

Use this screen to manage the TA participants served by your organization that are funded by SBA TA funds. This screen is accessible from the navigation menu on the left hand of the screen.

#### Definition of Terms on the Manage Participants Screen

**Name:** Click this link to edit participant details, such as demographic information or additional TA activities.

**Participant Intake:** Click this link to add a new participant.



**Search:** Enter the First Name, Last Name or Company of the participant that you wish to search (optional).

**Go:** Enter search parameter and click this button to search.

**Clear:** Clears the search box.

#### 4.2.8 Participant Intake

This screen can be used to enter a new participant's information.

### Participant Demographics

First Name:

Middle Name:

Last Name:

Phone Number:  Ex:

Fax Number:  Ex:

Email Address:

Zip+4 Code:

Street Address:

City Name:

State:

Borrower:  No

EIN:

Intake Date:  Ex. 01/31/2011

### Business Information

Trade Name:

Date Business Formed:  Ex. 01/31/2011

Business Status:

Organization:

Woman Owned:

Location:  Rural  Urban

Child Care:  Yes  No

NAICS Code:  [NAICS look-up](#)



## Definition of Terms on the Participant Intake Screen (Participant Demographics)

### Participant Demographics

**First Name** (required)

**Middle Name**

**Last Name** (required)

**Phone Number** (required)

**Fax Number**

**Email Address** (required)

**Zip+4 Code** (required)

**Lookup Zip:** Click this link after entering the zip code to generate the City Name.

**Street Address** (required)

**City Name** (pre-populated from Lookup Zip)

**State** (required)

**Borrower:** The field is set to “Yes” when participant becomes a borrower (read only).

**EIN:** This field is displayed after a participant becomes a borrower (read only).

**Intake Date:** Enter the date the participant came to the organization for Technical Assistance (required).

### Business Information

**Trade Name:** If business is in pre-startup phase and does not yet have a business name, enter the name of the borrower. If business is in startup or existing phase, enter the actual business name. (required)

**Date Business Formed:** Enter the Actual or Estimated date of business formation. (required)

**Business Status:** Select one of the following: (required)

Pre-Startup

Start Up

Existing

**Organization:** One of the following should be selected: (required)

Sole Proprietorship

Partnership or Corporation

Limited Liability Company (LLC)

Joint Venture

Non-Profit Organization



**Woman Owned:** One of the following should be selected: (required)

< 51% Female Owned

51 - 99% Female Owned

100% Female Owned

**Location:** One of the following should be selected: (required)

Rural

Urban

**Child Care:** Indicate whether business is a child care organization. Enter Yes or No (required)

**NAICS Code:** Enter NAICS code or click **NAICS** look-up to find NAICS code.

**Submit:** Updates database.

**Cancel:** Takes you back to previous screen.

#### **4.2.9 Edit Participant**

Use this screen to edit participant information. This screen is accessible by clicking on the name of the participant on the Manage Participant screen.



### Participant Demographics

**First Name:**   
**Middle Name:**   
**Last Name:**   
**Phone Number:**  Ex.   
**Fax Number:**  Ex.   
**Email Address:**   
**Zip+4 Code:**     
**Street Address:**   
**City Name:**   
**State:**   
**Borrower:** Yes  
**EIN:**   
**Intake Date:**  Ex. 01/31/2011  
**Gender:**  Female  Male  Unknown/NotStated  
**Low Income Status:**  Yes  No  
**Disability:**  Yes  No  
**Ethnicity:**  Unknown/NotStated  
**Veteran Status:**  Non Veteran  
**Race:**  American Indian or Alaska Native  Asian  Black or African American  Native Hawaiian or Other Pacific Islander  White  Unanswered  
**Delete Participant:**  Yes  No

### Edit Participant Continued

### Business Information

**Trade Name:**   
**Date Business Formed:**  Ex. 01/31/2011  
**Business Status:**  Existing  
**Organization:**  Sole Proprietorship  
**Woman Owned:**  < 51% Female Owned  
**Location:**  Rural  Urban  
**Child Care:**  Yes  No  
**NAICS Code:**  [NAICS look-up](#)  
**Gross Annual Revenue Sales as of intake:**  \$100000.00  
**Total Number of FTE Jobs as of intake:**  2  
**Estimated Number of Jobs to be created:**  2  
**Is this a returning participant?**  Yes  No  
**Outcomes Data (For returning participant)**  
**Currently in Business:**  Yes  No  
**Gross Annual Revenues:**   
**Actual Jobs Created/Retained:**

### Definition of Terms on the Edit Participant Intake Screen

Refer to section 5.1.7 Participant Intake screen for definition of terms. See below for additional fields that are displayed for Borrower only



**Gender:** One of the following should be selected: (required for Borrowers only)

Male

Female

Unknown/Not Stated

**Low Income Status:** One of the following should be selected: (required for Borrowers only)

Yes

No

**Disability:** One of the following should be selected: (required for Borrowers only)

Yes

No

**Ethnicity:** One of the following should be selected: (required for Borrowers only)

Hispanic or Latino

Not Hispanic or Latino

Unknown/Not Stated

**Veteran Status:** One of the following should be selected: (required for Borrowers only)

Non Veteran

Service Disabled Veteran

Other Veteran

**Race:** One of the following should be selected: (required for Borrowers only)

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Unanswered



Additional fields based on the value selected for **Business Status**

**Gross Annual Revenue Sales as of intake:** (required for Start Up and Existing Businesses for Borrowers and Non-Borrowers)

**Total Number of FTE Jobs as of intake:** (required for Start Up and Existing Businesses for Borrowers only)

**Estimated Number of Jobs to be created:** (required for Start Up and Existing Businesses for Borrowers only)

Additional fields to be completed if the participant is a Borrower (i.e. has already received a microloan)

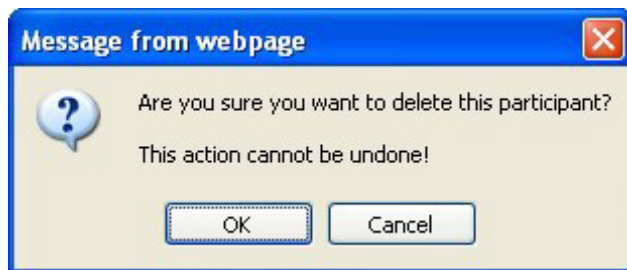
Outcomes Data: (Note that this data will be collected at the inception of the microloan and again when the microloan status changes to either paid-in-full, or charged off. See Section 4.2.14 for collection of Outcomes data when a microloan status changes to paid-in-full, or charged off.

**Currently in Business:** Enter Yes or No

**Gross Annual Revenue:** Enter the business' gross annual revenue sales for the most recently completed year

**Actual Jobs Created/Retained:** Enter the actual jobs created/retained.

**Delete Participant:** Use this to delete a participant from your organization. You will see a message box as shown below asking for confirmation. Click OK to delete the participant or cancel to go back.



#### 4.2.10 Manage Technical Assistance (TA) Data

Use this screen to manage Technical Assistance data for Organization. This screen is accessible from the left hand navigation menu.



**Manage TA Data for Q3 2011**

[Enter TA Data](#)

Delete

	Technical Assistance Type	TA Date	Training Course Name	TA Hours
<input type="checkbox"/>	<a href="#">One-on-One Counseling</a>	Aug 15, 2011		2.00
<input type="checkbox"/>	<a href="#">Peer group TA</a>	Aug 8, 2011		3.00
<input type="checkbox"/>	<a href="#">Sectoral-based networking</a>	Aug 1, 2011		3.00

### Definition of Terms on the Submit TA Quarterly Narrative Report Screen

**Technical Assistance Type:** Click this link to edit TA entered for the quarter in which the report will be generated.

**Enter TA:** Click this link to add new TA activities. You can also Enter TA by clicking on the Enter TA Data link in the left hand navigation menu.

**Delete:** To delete TA data and activities, select the check boxes next to the applicable TA item and click the Delete button.

#### 4.2.11 Enter TA Data

Use this screen to enter Technical Assistance data for Organization.






**Enter TA Data - Q2 2011**

**1. Select participants who received TA / Training for each session.**

[Participant Intake](#)

	
<input type="button" value="Select Participant(s)"/>	<input type="button" value="Unselect Participant(s)"/>

**2. Enter TA / Training details.**

Type of Technical Assistance:

TA Provided In-House:

TA Start Date:

TA End Date:

Subject Area of Technical Assistance:

- Starting a Business
- Business Plan
- Sources of credit and financing
- Increasing Sales
- Advertising and sales promotion
- Other

TA Hours:

Comments:



## Definition of Terms on the Enter TA Data Screen

**Select Participant(s):** Select participant(s) who have received TA and click the Select Participant(s) button (required).

**Unselect Participant(s):** Use this to unselect participants from the TA session.

**Type of Technical Assistance:** One of the following types should be selected:  
(required)

- One-on-One Counseling
- Classroom / Computer-based
- Peer group TA
- Sectoral-based networking

**TA Provided In-House:** Enter Yes or No depending on whether you provided the TA directly (in-house) or relied on an outside consultant or organization to provide the training.

**TA Start Date:** Enter the Start date of TA.

**TA End Date:** Enter the End date of TA.

**Subject Area of Technical Assistance:** Select one of the following subject areas:  
(required)

- Starting a Business
- Business Plan
- Sources of credit and financing
- Increasing Sales
- Advertising and sales promotion Other

**TA Hours:** Enter hours you spent providing TA. Note that if providing classroom training, TA hours should be computed by multiplying the number of classroom participants by the hour(s) spent in class.

**Comments:** Enter comments, if any (optional).

## Classroom / computer-based Training



Use this screen to enter TA data for Classroom / Computer based training. This screen is accessible by selecting the Classroom / Computer-based option in the Type of Technical Assistance drop down.

**2. Enter TA / Training details.**

**Type of Technical Assistance:** Classroom / Computer-based

**TA Provided In-House:** Yes

**TA Start Date:** 07/01/2012

**TA End Date:** 07/01/2012

**Training Course Name:** Computer Training

**Total Classroom / Computer-based Hours:** 45  
Note: Enter TA Hours x Number of Participants.

**Comments:**

Cancel Submit

**Definition of Terms on the Classroom / Computer-based TA data Screen**

**TA Provided In-House:** Enter Yes or No depending on whether you provided the TA directly or relied on an outside consultant or organization to provide the training.

**TA Start Date:** Enter the Start date of TA.

**TA End Date:** Enter the End date of TA.

**Subject Area of Technical Assistance:** One of the following can be selected:

(required)

- Starting a Business
- Business Plan
- Sources of credit and financing



Increasing Sales

Advertising and sales promotion

Other

**Total Classroom / Computer-based Hours: Enter hours you spent providing TA. Note that if providing classroom training, TA hours should be computed by multiplying the number of classroom participants by the hour(s) spent in class.**

#### 4.2.12 Edit TA Data

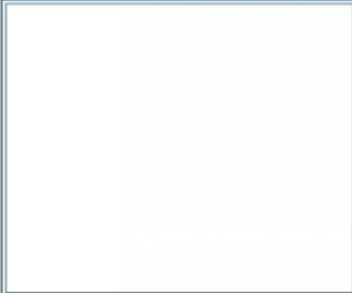
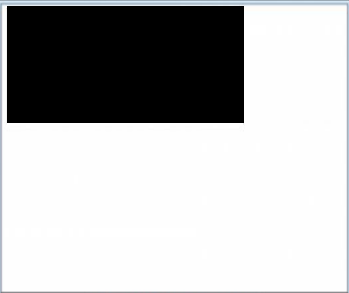
Use this screen to edit TA data. This screen is accessible by clicking a TA record on Manage TA Data screen. The Manage TA data screen is accessible from the left hand navigation menu.



**Enter TA Data - Q2 2011**

**1. Select participants who received TA / Training for each session.**

Participant Intake

	
Select Participant(s)	Unselect Participant(s)

**2. Enter TA / Training details.**

Type of Technical Assistance:

TA Provided In-House:

TA Start Date:

TA End Date:

Subject Area of Technical Assistance:

- Starting a Business
- Business Plan
- Sources of credit and financing
- Increasing Sales
- Advertising and sales promotion
- Other

TA Hours:

Comments:

Cancel Submit

**Definition of Terms on the Edit TA Data Screen**

Refer to section 5.1.10 Enter TA Data screen for definition of Terms.



#### 4.2.13 Add New Loan (Select Participant screen)

Use this screen to select a participant for a new loan. The purpose of this screen is to select an existing participant and pre-populate the Add New Loan screen as it exists in MPERS today. This screen is accessible by clicking the Add New Loan link on the Lender Detail screen in MPERS.

### Choose Participant

Please choose the participant the microloan is being made out to:

If the desired participant is not in the list above, please [add the participant](#) first.

#### Definition of Terms on the Add New Loan Screen

**Choose Participant:** Select the Participant from the drop down list.

**Add the participant:** Click this link to add the participant if the participant is not present in the participant drop down list.

**Submit:** Click this button to continue with Add New Loan functionality as it exists in MPERS.

**Cancel:** Takes you back to previous screen.

Note: You must choose a participant or add the participant to continue with the Add New Loan page.

#### 4.2.14 Capture Outcomes Data for Microloans that have been Paid in Full (PIF)

Use this screen to capture outcomes data for loans Paid in Full (PIF). This screen is displayed when you choose the PIF radio button on the Update Portfolio in MPERS.



**Outcomes Data**

Please enter the outcomes data for each Microloan that is paid in full:

Loan Seq #	Borrower	Outcomes Data
18907	[REDACTED]	<p><b>Currently in Business</b> <input type="radio"/> Yes <input type="radio"/> No</p> <p><b>Gross Annual Revenues:</b> <input type="text"/></p> <p><b>Actual Jobs Created/Retained:</b> <input type="text"/></p>

### Definition of Terms on Outcomes Data Screen

**Loan Seq #:** This is the microloan number (read only). You will see one row of data for each microloan updated PIF.

**Borrower:** This is the Borrower for whom the loan is being paid in full (PIF).

**Currently in Business:** Indicate whether business is still in operation as of the time the loan is paid in full or charged-off. Enter Yes or No.

**Gross Annual Revenue:** Enter gross annual revenue of participant for the most recently completed year.

**Actual Job Created/Retained:** Enter number of actual jobs created/retained by the participant.

**Submit:** Click this button to continue with the update portfolio.

### 4.3 Special Instructions for Error Correction

Pressing the “Save” button will cause the data on the screen to be validated. If there is an error, a message box will display, with information on the cause of the error. Correct the invalid data and press the “Save” button again.