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The organizational disclosure template covers the activities carried out by the entity completing the instrument award agreement terms and conditions, are required to complete this form annually.

Please complete sections applicable to your organization in the "response" column of each tab. Additional instru

This template includes the following section:

**Tab 1. Overview:** Includes information to provide an overview of organizations.

**Tab 2. Management's Discussion and Analysis of Financial Condition (MD&A):** The MD&A should focus specific cause reported financial information not to be necessarily indicative of future operating results or of future financial operations, as well as matters that are reasonably likely based on senior management's assessment to have a material effect on the organization's financial condition. The MD&A should include statistical data that the recipient believes will enhance the EPA's understanding of the recipient's financial condition.

**Tab 3. Governance:** Includes information on senior management, board of directors, and other governance issues related to section 4., Financial Health Metrics.

**Tab 4. Financial Health Metrics:** Includes reporting on key organizational financial health metrics.

Question	Description
<b>1.1 Activities and Locations:</b>	Describe recipient's primary activities, property, and physical office locations.
<b>1.2 Risk Factors:</b>	Describe material risks that affect the recipient's financial health, performance, execution of the federal award, and compliance with the terms and conditions of the award agreement, listed in order of the risks' importance. These may include credit, liquidity, market, operational (e.g., cybersecurity), strategic, reputational, climate-related financial risks, legal and compliance risk, and consumer protection risks.
<b>1.3 Legal Proceedings:</b>	Report legal proceedings to which the recipient is a party and that could result in a material adverse effect. These include:
<b>1.3.1</b>	Those required by Section 16.2 of the EPA's General Terms and Conditions.
<b>1.3.2</b>	Administrative or judicial proceedings not covered under Section 16.2 of the General Terms and Conditions that resulted or could result in an order for monetary or injunctive relief against the recipient. Include the name of the court or government agency in which the proceedings are pending, the date instituted, the principal parties, a description of the factual basis alleged to underlie the report proceedings, and the relief sought.
<b>1.3.3</b>	Administrative or judicial orders not covered under Section 16.2 of the General Terms and Conditions that are currently in effect and resulted from a proceeding initiated by a government agency to which recipient is subject to injunctive relief or penalty required under the order.
<b>1.3.4</b>	Other, as applicable

## Response


Management's Discussion and Analysis of Financial Condition and Results of Operations, which is indicative of future operating results or of future performance, is not intended to be an assessment to have a material impact on future results and other changes in financial condition and

## Question

### 2.1.1. Results of Operations:

### 2.1.2. Critical Accounting Estimates:

**2.1.3. Off-Balance Sheet Arrangements:**

**2.1.4. Other, as applicable:**

financial Condition (MD&A) should focus specifically on material events and future financial condition. This includes descriptions and amounts of material future operations. The discussion and analysis must be of the financial statement results of operations. These should include but not be limited to, as appropriate:

**Description**

The discussion that is provided with respect to the results of operations should not consist merely of numeric dollar and percentage changes measured from period to period of various line items on the statement of comprehensive income or statement of activities. The focus should be on an analysis of the factors that caused these changes to occur. In providing this analysis, the recipient may find it helpful to include a discussion of key variables and financial measures management is utilizing in managing the recipient. These variables may be non-financial in nature or may represent industry or sector-specific metrics.

Disclosure is appropriate when the nature of the estimates or assumptions is material due to the levels of subjectivity and judgment necessary to account for highly uncertain matters or the susceptibility of such matters to change; and the impact of the estimates and assumptions on financial condition or operating performance is material.

<p>Report off-balance sheet arrangements that have or are reasonably likely to have a current or future effect on the recipient's financial condition, changes in financial condition, revenues or expenses, results of operations, liquidity, capital expenditures or capital resources that is material.</p>

and uncertainties known to the recipient’s management that are reasonably likely to cause reported financial information matters that have had a material impact on reported operations, as well as matters that are reasonably likely based on senior statements and other statistical data that the recipient believes will enhance the EPA’s understanding of the recipient’s financial applicable:

Response


Section 3 is only required of primary recipients of NCIF/CCIA grants. Subrecipients can please skip to t

Question	Description
<b>3.1.Senior Management</b>	
3.1.1.	Report the name of each member of senior management; indicate all positions and offices within the recipient held.
3.1.2.	Describe expertise and representation (e.g., from geographically diverse communities, including rural communities; Tribal communities; and low-income and disadvantaged communities) of each member of senior management, as it relates to the execution of the Greenhouse Gas Reduction Fund (GGRF) award.
3.1.3.	Describe how senior management effectively oversees or identifies, assesses, measures, monitors, and manages material risks. These may include credit, liquidity, market, operational (e.g., cybersecurity), strategic, reputational, climate-related financial risks (both physical and transition risks), legal and compliance, consumer protection, and the risk factors identified in Section 1.2.
<b>3.2.Board of Directors</b>	
3.2.1.	Report the name of each member of board of directors; indicate all positions and offices within the recipient held.
3.2.2.	Describe expertise and representation (such as from geographically diverse communities, including rural communities; Tribal communities; and low-income and disadvantaged communities) of each member, as it relates to the execution of the GGRF award.
3.2.3.	Report the percentage of the board that is independent, names of independent directors, and the recipient's definition of independent.
3.2.4.	Describe the primary oversight and monitoring activities of each board committee and the members of each committee.
3.2.5.	Report the total number of board-level meetings (excluding individual board committee meetings) relating to the execution of the GGRF award and the number of directors who attended less than 75% of such board-level meetings.

3.2.6.	Describe how the board effectively oversees or identifies, assesses, measures, monitors, and manages material risks. These may include credit, liquidity, market, operational (e.g., cybersecurity), strategic, reputational, climate-related financial risks (both physical and transition risks), legal and compliance, consumer protection, and risk factors identified in Section 1.2.
<b>3.3. Senior Management and Board Compensation</b>	
3.3.1.	Report the total compensation for each of the recipient's five most highly compensated executives for the preceding completed fiscal year, pursuant to Section 15.2-4 of the General Terms and Conditions (If there are less than five executives, please list compensation for all executives).
3.3.2.	Report the total compensation awarded to additional members of senior management and the board of directors not reported under Section 3.3.1 of this agreement.
3.3.3.	Describe the material elements of compensation awarded to senior management and the board of directors as it relates to the GGRF award, and how compensation was determined, including the role of the board of directors and external advisors used .
<b>3.4.Conflicts of Interest</b>	
3.4.1.	Report conflicts of interests that may affect financial assistance awards, pursuant to 2 CFR 200.112 and the EPA's Financial Assistance Conflict of Interest Policy.
3.4.2.	Report other conflicts of interest under the recipient's conflict of interest policy as they relate to individuals and transactions during the reporting period; the circumstances giving rise to the conflict; and how the conflict was mitigated.
3.4.3.	Describe management and board-level conflict of interest processes for assessing, identifying, and mitigating conflicts of interest.

Tab 4., Financial Health Metrics.

Response

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**Question**

**4.1 Net Asset Ratio**

**4.2 Current Ratio**

**4.3 Delinquency Rate**

**4.4 Net Charge-Off Rate**

**4.5 Concentration**

**4.6 Self-Sufficiency Ratio**

**4.7 Operating Cash Ratio**

ency Ratio (4.6) and Operating Cash Ratio (4.7) will be required for inclusion s

## Description

The net asset ratio is defined as net assets divided by total assets.

The current ratio is defined as current assets divided by current liabilities, where current assets is equal to the value of all assets that are reasonably expected to be converted into cash within the coming 12-month period in the normal course of business and current liabilities is equal to the total value of all debts or obligations that must be paid in the coming 12-month period.

The delinquency rate is defined as the value of loans outstanding that are 90+ calendar days delinquent divided by the value of loans outstanding, where loans 90+ calendar days delinquent includes those with outstanding balances 90+ calendar days overdue and still accruing interest as well as those in nonaccrual status. Note: the delinquency rate may exclude the value of loans which include an element of forgiveness, if and only if such forgiveness was established in the terms governing the financial product at origination.

The net charge-off rate is defined as the value of loans charged-off over the past fiscal year, minus the value of loan recoveries over the past fiscal year, divided by the value of loans outstanding. Note: the net charge-off rate may exclude the value of loans which include an element of forgiveness, if and only if such forgiveness was established in the terms governing the financial product at origination.

The concentration of the portfolio, as demonstrated by calculating and reporting on recipient-level exposure, defined as on-balance sheet exposures to a single consolidated entity over all on-balance sheet exposures, for top ten highest exposures.

The self-sufficiency ratio is defined as earned revenue divided by operating expenses, where earned revenue is equal to the value of all income earned from normal business transactions and operating expenses is equal to the value of all expenses incurred as a part of normal business operations over the prior 12-month period, not including interest, financing, depreciation, amortization, and loan loss provision expense.

The operating cash ratio is defined as cash and cash equivalents divided by operating expenses, where cash and cash equivalents is equal to the total value of all cash and cash equivalent items that can be converted into cash immediately and operating expenses is equal to the value of all expenses incurred as a part of normal business operations over the prior 12-month period, not including interest, financing, depreciation, amortization, and loan loss provision expense.

starting in the closeout period.

Response

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