

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

www.cdfifund.gov



Community Development Financial Institutions Fund (CDFI Fund)

FY 2015 CDFI & NACA Programs
FA and TA Narrative Templates Webinar

PRESENTED BY
CDFI & NACA Program Team

PRESENTED ON
September 2014

Your Presenters



CDFI & NACA Program Presenters

Tonica Pitman, Portfolio Manager

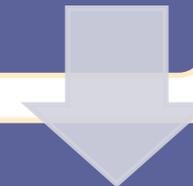
Presentation Agenda



Narrative Questions and Template



7 “P’s”, Section Requirements,
and Scoring



Submitting the Narrative

Overview



- Responses to all of the FA narrative questions are **mandatory**
- Responses to all of the TA narrative questions are also **mandatory**, with the exception of the final question in each section. This question must only be answered if your award request relates to the section.
- Responses to all of the HFFI-FA narrative questions are mandatory if applying for HFFI-FA in addition to your FA award
- All corresponding “section requirements,” including supporting documentation and excel file information are **mandatory**.

Seven “P’s”



- The narrative consists of 7 sections which correspond to the sections you are required to fill out within the excel file.
- These 7 sections include:

**Purpose
Products
Policies
People
Partnerships
Performance
Projections**

Narrative Template



- The narrative questions for this year's application are included within a locked MS Word document.
- For every narrative question, there is one corresponding blank area in which you should include your response.
- Text boxes will expand to fit the amount of text being entered up to the character limit, including spaces.
- Each scored section in the Narrative Template has character limitations. Guidance in each section specifying the limits has been provided.
- The locked MS Word document will not allow responses beyond the specified character limitation in each section.
- You must use this document to complete your application.

Narrative Template Formatting



- **Format:** The format is automatically generated by this form in terms of font size, which is Times New Roman, size 12. Embedded charts and rich text are disabled.
- **Identify Applicant on Each Page:** Replace the blue underlined text on this cover page to reflect the Applicant Name and EIN #.
- **Mandatory File Naming Convention:** You must submit the final version of this file through Grants.gov using the following naming convention: Applicant Name_Narrative. For example: CDFI Fund_Narrative.doc

How Should My CDFI Approach the Narrative Questions?



- Thoroughly review the FY2015 Notice of Funds Availability (NOFA) either for the CDFI Program or NACA Program, and determine whether you will be applying for a Technical Assistance or Financial Assistance Award.
- If you are applying for Technical Assistance, you should read the Technical Assistance Narrative Template (Word Document) to familiarize yourself with all of the narrative questions, and any additional guidance that is present.
- If you are applying for Financial Assistance, you should read the Financial Assistance Narrative Template (Word Document) to familiarize yourself with all of the narrative questions, and any additional guidance that is present

How Should My CDFI Approach the Narrative Questions? (cont'd)



- Remember that all questions correspond to one of the seven Ps
- Complete **every** question in the FA Narrative Template, and **all** questions in the TA Narrative Template—with the exception of the technical assistance purpose questions, which should only be completed if applicable to your award request.
- Always keep in mind that the CDFI Fund wants to know specifically about your CDFI and the communities that you serve.
- You should directly answer each question and reference the supplemental materials or tables and charts in the Application Excel Workbook, where applicable.
- You must stay within the automatically controlled text limits for each section. You cannot continue your response from one question in a subsequent text box.

Presentation Agenda



Narrative Questions and
Template

**7 “P’s”, Section
Requirements, and Scoring**

Submitting the narrative

Purpose



Financial Assistance-FA

Consists of:

- **Questions 1.1-1.2**
(expanded character limit)
- **Award Request Table**

Technical Assistance-TA

Consists of:

- **Questions 1.1-1.2**
(expanded character limit)
- **Award Request Table**

Products



Financial Assistance-FA

Consists of:

- Questions 2.1-2.8
- Customer Snapshot Table
- Product Design Chart

Technical Assistance-TA

Consists of:

- Questions 2.1-2.7
- Customer Snapshot Table
- Product Design Chart

Policies



Financial Assistance-FA

Consists of:

- Questions 3.1-3.3
- Policies and Procedures
- Table of Contents Form

Technical Assistance-TA

Consists of:

- Questions 3.1-3.11
- Product Design Chart

People



Financial Assistance-FA

Consists of:

- There are no narrative questions for this section
- Resumes
- Organizational Chart
- Abbreviated Bios

Technical Assistance-TA

Consists of:

- Question 4.1
- Resumes
- Organizational Chart
- Abbreviated Bios

Partnerships



Financial Assistance-FA

Consists of:

- Questions 5.1-5.7
- Funder Table
- Community Partnership Agreement (if applicable)

Technical Assistance-TA

Consists of:

- Questions 5.1-5.7
- Funders Table
- Community Partnership Agreement (if applicable)

Performance



Financial Assistance-FA

Consists of:

- Questions 6.1-6.7
- Audited Financial Statements w/ Management Letters, Financial Performance Reports, or Uniform Bank Performance Reports as applicable
- Input Sheet
- Activities Level Chart
- Impacts Chart
- MPS Ratio Chart
- Loan Portfolio Quality, Current Loan Portfolio Quality, Loan Loss Reserves and Write Offs, Equity Investment Portfolio Valuation Charts
- Prior Awardees Chart (if applicable, in fillable PDF)

Technical Assistance-TA

Consists of:

- Questions 6.1-6.7
- Audited or Internally Prepared Financial Statements, Financial Performance Reports, or Uniform Bank Performance Reports as applicable
- Input Sheet
- Activities Level Chart
- Impacts Chart
- MPS Ratio Chart
- Loan Portfolio Quality, Current Loan Portfolio Quality, Loan Loss Reserves and Write Offs, Equity Investment Portfolio Valuation Charts
- Prior Awardees Chart (if applicable, in fillable PDF)

Projections



Financial Assistance-FA

Consists of:

- Questions 7.1-7.4
- Financial MPS Ratio Chart
- Loan Loss Reserve and Write Offs Chart
- Activities Level Chart
- Impacts Chart

Technical Assistance-TA

Consists of:

- Questions 7.1-7.4
- Financial MPS Ratio Chart
- Loan Loss Reserve and Write Offs Chart
- Activities Level Chart

FA Narrative Questions



| FA Sections | Narrative Questions | Related Excel and Attachment Requirements |
|--------------|---------------------|---|
| Purpose | 1.1-1.2 | Award Request Table |
| Products | 2.1-2.8 | Customer Snapshot Table, Product Design Chart |
| Policies | 3.1-3.3 | Policies and Procedures, Table of Contents Form |
| People | N/A | Resumes, Organizational Chart, Abbreviated Bios |
| Partnerships | 5.1-5.7 | Funders Table, Community Partnership Agreement (if applicable) |
| Performance | 6.1-6.7 | Audited Financial Statements with Management Letters/Financial Performance Reports/Uniform Bank Performance Reports as applicable, Input Sheet, Activities Level Chart, Impacts Chart, MPS Ratio Chart, Loan Portfolio Quality, Current Loan Portfolio Quality, Loan Loss Reserves and Write Offs, Equity Investment Portfolio Valuation Charts, Prior Awardees Chart |
| Projections | 7.1-7.4 | MPS Ratio Chart, Activities Level Chart, Impacts Chart |

TA Narrative Questions



| TA Sections | Narrative Questions | Related Excel and Attachment Requirements |
|--------------|---------------------|---|
| Purpose | 1.1-1.2 | Award Request Table |
| Products | 2.1-2.7 | Customer Snapshot Table, Product Design Chart |
| Policies | 3.1-3.11 | Product Design Chart |
| People | 4.1 | Resumes, Organizational Chart, Abbreviated Bios |
| Partnerships | 5.1-5.7 | Funders Table, Community Partnership Agreement (if applicable) |
| Performance | 6.1-6.7 | Audited Financial Statements with Management Letters or Internally Prepared Financial Statements Letters/Financial Performance Reports/Uniform Bank Performance Reports as applicable, Input Sheet, Activities Level Chart, Impacts Chart, MPS Ratio Chart, Loan Portfolio Quality, Current Loan Portfolio Quality, Loan Loss Reserves and Write Offs, Equity Investment Portfolio Valuation Charts, Prior Awardees Chart |
| Projections | 7.1-7.4 | MPS Ratio Chart, Loan Loss Reserves and Write Offs Chart, Activities Level Chart |

Scoring Summary



| Application Scoring Criteria (Also found in the FY 2015 NOFA) | | |
|---|----------------------|----------------------|
| <u>Narrative Template Sections</u> | <u>FA Applicants</u> | <u>TA Applicants</u> |
| Executive Summary | Not Scored | Not Scored |
| Purpose | 10 points | 15 points |
| Products | 10 points | 10 points |
| Policies | 10 points | 10 points |
| People | 10 points | 15 points |
| Partnerships | 10 points | 5 points |
| Performance | 40 points | 30 points |
| Projections | 10 points | 15 points |
| Total Points | 100 points | 100 points |

Presentation Agenda



Narrative Questions and
Template

7 “P’s”, Section Requirements,
and Scoring

Submitting the Narrative

Submitting the Narrative



- Once you have completed the Narrative Template, the Application Excel Workbook, and gathered all required supplemental materials, you are ready to submit your Application Package through Grants.gov
- Please refer to Step 10 in the Submission Instructions within the Application Excel Workbook for step-by-step instructions on submission
- **Good luck!**



Contact Information for Applicants

Programmatic Support:

cdfihelp@cdfi.treas.gov or 202.653.0421, option #1

Compliance Support:

ccme@cdfi.treas.gov or 202.653.0423

Technical Support:

ithelpdesk@cdfi.treas.gov or 202.653.0422

Grants.gov:

support@grants.gov or 1-800-518-4726

Additional Guidance



Additional information about the FY 2015 CDFI and NACA Programs Application, including webinars covering the following topics, can be found at www.cdfifund.gov/cdfi:

- FY 2015 CDFI Program Overview
- FY 2015 NACA Program Overview
- FY 2015 NACA Program Sponsoring Entities & Emerging Native CDFIs
- FY 2015 CDFI & NACA Programs HFFI-FA
- FY 2015 CDFI & NACA Programs Application Excel Workbook
- FY 2015 CDFI & NACA Programs Matching Funds
- FY 2015 CDFI & NACA Programs Retained Earnings Guidance



**for viewing the FY 2015 CDFI & NACA Programs
FA and TA Narrative Templates Webinar!**

The CDFI Fund is an equal opportunity provider.