



FY 2017 CDFI PROGRAM AND NACA PROGRAM FINANCIAL ASSISTANCE APPLICATION

For Public Comment under the Paperwork Reduction Act

CDFI FUND
U.S. DEPARTMENT OF THE TREASURY

Executive Summary- Your responses to the following questions are intended to help the CDFI Fund better understand your CDFI.

1. Provide the board-approved mission statement of your CDFI.
 - **Narrative** Response: 500 character limit
 - **AMIS** data entry responses: N/A

2. Provide information about the types of products your CDFI provides in the communities you serve.
 - **Narrative** Response: N/A
 - **AMIS** data entry responses: Yes
 - In AMIS, Applicants will complete these charts:

Loans/Financing/Loan Guarantees/Financial Services Currently Offered			
Line of Business		\$ Portfolio Outstanding	Product Description
<input type="checkbox"/>	Business Loans		
<input type="checkbox"/>	Commercial Real Estate Loans		
	<input type="checkbox"/> Education Facilities		
	<input type="checkbox"/> Commercial		
	<input type="checkbox"/> Community Facilities		
	<input type="checkbox"/> Health Care Facilities		
<input type="checkbox"/>	Consumer Loans		
<input type="checkbox"/>	Intermediary Loans		
<input type="checkbox"/>	Microfinance Loans		
<input type="checkbox"/>	Residential Real Estate Loans		
<input type="checkbox"/>	*Consumer Financial Services (Regulated Institutions Only)*		
<input type="checkbox"/>	*Commercial Financial Services (Regulated Institutions Only)*		
<input type="checkbox"/>	Other (Please Describe):		

Development Services Currently Offered (Table Directly from OMB- Approved Annual Cert Form)	
<input checked="" type="checkbox"/>	Business Technical Assistance
<input checked="" type="checkbox"/>	Credit Counseling
<input checked="" type="checkbox"/>	Financial Education
<input checked="" type="checkbox"/>	Homeownership Counseling and Technical Assistance
<input checked="" type="checkbox"/>	Real Estate Technical Assistance

Loans/Financing/Loan Guarantees/Financial Services Currently Offered		
Line of Business	\$ Amount Portfolio Outstanding	Product Description
<input type="checkbox"/> Business Loans		
<input type="checkbox"/> Commercial Real Estate Loans		
<input type="checkbox"/> Education Facilities		
<input type="checkbox"/> Commercial		
<input type="checkbox"/> Community Facilities		
<input type="checkbox"/> Health Care Facilities		
<input type="checkbox"/> Consumer Loans		
<input type="checkbox"/> Intermediary Loans		
<input type="checkbox"/> Microfinance Loans		
<input type="checkbox"/> Residential Real Estate Loans		
<input type="checkbox"/> Consumer Financial Services (Regulated Institutions Only)		
<input type="checkbox"/> Commercial Financial Services (Regulated Institutions Only)		
<input type="checkbox"/> Other (Please Describe):		

***Note:** The formatting of all charts and tables displayed in this document will appear differently in AMIS, based on Salesforce functionality.

Activity Levels Chart				
	2013	2014	2015	2016
	#/\$	#/\$	#/\$	#/\$
Commercial Facilities/ Small Business/ Microenterprise				
Affordable Housing				
Community Facilities				
Consumer Financial Products and Services				
Intermediary Lending to Non-profits and CDFIs				

3. Provide demographic information about the people your CDFI serves using the AMIS Related List. Regulated entities may use proxy data if regulatory constraints prevent you from collecting this data.
- **Narrative** Response: N/A
 - **AMIS** data entry responses: Yes
 - *AMIS responses not scored by external reviewers; AMIS responses evaluated by CDFI Fund staff for evaluation context and for award prioritization by statutory requirements.*

In AMIS, Applicants will complete the following charts:

Client/Beneficiary Data for Most Recently Completed Fiscal Year
Total Clients/Beneficiaries to receiving your Financial Product, Financial Services, and Development Services
Total Clients/Beneficiaries receiving your Financial Products
Total Clients/Beneficiaries receiving your Financial Services
Total Clients/Beneficiaries receiving your Development Services

Race/Ethnicity Characteristics of Targeted Population or Populations, if applicable	
African American #	African American %
Hispanic #	Hispanic %
Native American #	Native America %
Native Hawaiian/Other Pacific Islander #	Native Hawaiian/Other Pacific Islander %
Native Alaskan #	Native Alaskan %
Other #	Other %

Target Market Client/Beneficiary Data for Most Recently Completed Fiscal Year	
# Total Clients/Beneficiaries in your CDFI Certified Target Markets receiving your Financial Products & Services	
# Total Clients/Beneficiaries in your CDFI Certified Target Markets receiving your Financial Products	
# Total Clients/Beneficiaries in your CDFI Certified Target Markets receiving your Financial Services	
# Total Clients/Beneficiaries in your CDFI Certified Target Markets receiving your Development Services	

Gender and Other Characteristics for Most Recently Completed Fiscal Year	
Female Headed Households/Businesses #	Female Headed Households/Businesses %
Other Characteristics Description and #	Other Characteristics Description and %

Income Characteristics of all Clients/Beneficiaries Served for Most Recently Completed Fiscal Year	
Other Income #	Other Income %
Moderate Income #	Moderate Income %
Low Income #	Low Income %
Very Low Income #	Very Low Income %
Extremely Low Income #	Extremely Low Income %

U.S. States/ Territories in which you currently have Clients/Beneficiaries and Loans/Equity Investments

Select all that apply

State	\$ Total Portfolio/Equity Outstanding in State	State	\$ Total Portfolio/Equity Outstanding in State	State	\$ Amount of Total Portfolio/Equity Outstanding in State
Alabama		Louisiana		Oklahoma	
Alaska		Maine		Oregon	
American Samoa		Maryland		Pennsylvania	
Arizona		Massachusetts		Puerto Rico	
Arkansas		Michigan		Rhode Island	
California		Minnesota		South Carolina	
Colorado		Mississippi		South Dakota	
Connecticut		Missouri		Tennessee	
Delaware		Montana		Texas	
Florida		Nebraska		U.S. Virgin Islands	
Georgia		Nevada		U.S. Minor Outlying Islands	
Guam		New Hampshire		Utah	
Hawaii		New Jersey		Vermont	
Idaho		New Mexico		Virginia	
Illinois		New York		Washington	
Indiana		North Carolina		Washington, D.C.	
Iowa		North Dakota		West Virginia	
Kansas		Northern Mariana Islands		Wisconsin	
Kentucky		Ohio		Wyoming	

4. Provide quantitative data about the major needs and challenges of the communities your CDFI serves using the information in the Customer Snapshot AMIS Related List and supplemental statistical data.
 - **Narrative** Response: 3,250 character limit
 - **AMIS** data entry responses: Yes
 - In AMIS, Applicants will complete the following chart:

Target Market Statistics for Most Recently Completed Fiscal Year	
Target Market Population Living in Poverty %	TM Poverty: National Poverty
TM Median Household Income \$	TM Income as % of National Income
TM Unemployment Rate %	TM Unemployment: National Unemployment

Business Strategy

Your responses to the following questions are intended to help the CDFI Fund better understand how your CDFI will use a Financial Assistance Award in order to: expand operations into a new investment area or areas; and/or serve a new targeted population or populations; and/or provide additional or new products or services; and/or increase the volume of current products or services.

- 5. Provide your Financial Assistance requested amounts. Award funds for any of the identified Eligible Uses can be deployed as Financial Products, Loan Loss Reserves, Development Services, Financial Services (regulated entities only), and Capital Reserves (regulated entities only).
 - **Narrative** Response: N/A
 - **AMIS** data entry responses: Yes
 - In AMIS, Applicants will complete the following chart:

Award Request- Eligible Uses	
Commercial Facilities	\$
Small Business	\$
Microenterprise	\$
Community Facilities	\$
Consumer Financial Products and Services	\$
Affordable Housing	\$
Intermediary Lending to Non-Profits and CDFIs	\$

- 6. Broadly, how will your CDFI use an FA award to achieve one or more *Financial Assistance (FA) Objectives*?
 - **Narrative** Response: 3,250 character limit
 - **AMIS** data entry responses: Yes

In AMIS, Applicants will select all *FA Objectives* that apply:

Financial Assistance (FA) Objectives (Select all that apply)	
<input checked="" type="checkbox"/>	Expand operations into a new investment area or areas
<input checked="" type="checkbox"/>	Serve a new targeted population or populations
<input checked="" type="checkbox"/>	Provide additional or new products or services
<input checked="" type="checkbox"/>	Increase the volume of current products and services

6a) If you selected “expand operations into a new investment area or areas,” provide information about the new investment area or areas you will be serving.

- **Narrative** Response: 3,250 character limit
- **AMIS** data entry responses: Yes

In AMIS, Applicants will complete the following chart. The chart will be compared against the information provided in the Executive Summary.

New U.S. States/ Territories in which you <u>will</u> have Clients/Beneficiaries and Loans/Equity Investments					
Select all that apply					
State	\$ Total Portfolio/Equity Outstanding in State	State	\$ Total Portfolio/Equity Outstanding in State	State	\$ Amount of Total Portfolio/Equity Outstanding in State
Alabama		Louisiana		Oklahoma	
Alaska		Maine		Oregon	
American Samoa		Maryland		Pennsylvania	
Arizona		Massachusetts		Puerto Rico	
Arkansas		Michigan		Rhode Island	
California		Minnesota		South Carolina	
Colorado		Mississippi		South Dakota	
Connecticut		Missouri		Tennessee	
Delaware		Montana		Texas	
Florida		Nebraska		U.S. Virgin Islands	
Georgia		Nevada		U.S. Minor Outlying Islands	
Guam		New Hampshire		Utah	
Hawaii		New Jersey		Vermont	
Idaho		New Mexico		Virginia	
Illinois		New York		Washington	
Indiana		North Carolina		Washington, D.C.	
Iowa		North Dakota		West Virginia	
Kansas		Northern Mariana Islands		Wisconsin	
Kentucky		Ohio		Wyoming	

6b) If you selected “**serve a new targeted population or populations,**” provide information about the new target population or populations you will be serving.

- **Narrative** Response: 3,250 character limit
- **AMIS** data entry responses: Yes

In AMIS, Applicants will complete the following charts. The charts will be compared against the information provided in the Executive Summary. Regulated entities may use proxy data if regulatory constraints prevent you from collecting this data.

Gender and Other Characteristics of <u>New Targeted Population or Populations, if applicable</u>	
Female Headed Households/Businesses #	Female Headed Households/Businesses %
Other Characteristics Description and #	Other Characteristics Description and %

Race/Ethnicity Characteristics of <u>New Targeted Population or Populations, if applicable</u>	
African American #	African American %
Hispanic #	Hispanic %
Native American #	Native America %
Native Hawaiian/Other Pacific Islander #	Native Hawaiian/Other Pacific Islander %
Native Alaskan #	Native Alaskan %
Other #	Other %

Income Characteristics of <u>New Targeted Population or Populations, if applicable</u>	
Other Income #	Other Income %
Moderate Income #	Moderate Income %
Low Income #	Low Income %
Very Low Income #	Very Low Income %
Extremely Low Income #	Extremely Low Income %

6c) If you selected “**provide a new product or service,**” provide information about the new product(s) or service(s) you will be providing.

- **Narrative** Response: 3,250 character limit
- **AMIS** data entry responses: Yes

In AMIS, Applicants will complete the following charts. The charts will be compared against the information provided in the Executive Summary.

New Loans/Financing/Loan Guarantees/Financial Services To Be Offered	
Line of Business (select all that apply)	\$ Portfolio Outstanding*
<input type="checkbox"/> Business	
<input type="checkbox"/> Commercial Real Estate	
<input type="checkbox"/> Education Facilities	
<input type="checkbox"/> Commercial	
<input type="checkbox"/> Community Facilities	
<input type="checkbox"/> Health Care Facilities	
<input type="checkbox"/> Consumer	
<input type="checkbox"/> Intermediary	
<input type="checkbox"/> Microfinance	
<input type="checkbox"/> Residential Real Estate	
<input type="checkbox"/> Consumer Financial Services (Regulated Institutions Only)	
<input type="checkbox"/> Commercial Financial Services (Regulated Institutions Only)	
<input type="checkbox"/> Other (Please Describe):	

New Development Services To Be Offered
<input checked="" type="checkbox"/> Business Technical Assistance
<input checked="" type="checkbox"/> Credit Counseling
<input checked="" type="checkbox"/> Financial Education
<input checked="" type="checkbox"/> Homeownership Counseling and Technical Assistance
<input checked="" type="checkbox"/> Real Estate Technical Assistance

6d) If you selected “increase the volume of your current products and services,” discuss the planned increases.

- **Narrative** Response: 3,250 character limit
- **AMIS** data entry responses: Yes

In AMIS, Applicants will complete the following chart. The chart will be compared against the information provided in the Executive Summary.

Projected Activity Levels Chart				
	2017	2018	2019	2020
	# / \$	# / \$	# / \$	# / \$
Commercial Facilities/ Small Business/ Microenterprise				
Affordable Housing				
Community Facilities				
Consumer Financial Products and Services				
Intermediary Lending to Non-profits and CDFIs				

7. Discuss your CDFI's strategic goals for the next five years. Include how you plan to achieve the stated goals and how your selected *FA Objectives* contribute to or relate these goals.
 - **Narrative** Response: 5,000 character limit
 - **AMIS** data entry responses: Has the CDFI engaged in or adopted a new business plan or strategic plan during the last completed fiscal year? (Yes/No)

8. Previous award recipients must provide an explanation of how a new award differs from past requests.
 - **Narrative** Response: 3,250 character limit
 - **AMIS** data entry responses: Yes

In AMIS, Applicants will complete the following charts:

Previous CDFI Fund FA Award Uses	
Small Business	
Community Facilities	
Commercial Products and Services	
Affordable Housing	
Microenterprise	
Intermediary	

Projected CDFI Fund FA Award Uses	
Small Business	\$
Community Facilities	\$
Commercial Products and Services	\$
Affordable Housing	\$
Microenterprise	\$
Intermediary	\$

9. Identify how your organization’s financial products and services create short term and long term positive outcomes in the community or communities you serve. These outcomes should be evidence-based and factual.
 - **Narrative** Response: 3,250 character limit
 - **AMIS** data entry responses: N/A

10. Identify and discuss any risks that may inhibit your CDFI from achieving its strategic goals for the next five years. Discuss how your CDFI will mitigate these risks.
 - **Narrative** Response: 3,250 character limit
 - **AMIS** data entry responses: N/A

Products and Services-

Your responses to the following questions are intended to help the CDFI Fund better understand your CDFI’s current product and services offering and how it meets community needs.

11. Describe how your CDFI’s financial products, financial services, and development services, are designed to meet your mission and the specific needs of the communities you serve (described in the executive summary SECTION).
 - **Narrative** Response: 3,000 character limit
 - **AMIS** data entry responses: Previously entered Product and Customer Information from questions 2,3,4

Market and Competitive Analysis

Your responses to the following questions are intended to help the CDFI Fund better understand your CDFI’s awareness of, and positioning within, its markets, as well as determine whether these markets support growth in the future, and whether or not your CDFI is coordinating with other entities.

12. Describe any trends you are witnessing and/or primary competitors who are emerging in the market(s) you serve as they relate to the purpose of your FA request.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

13. Based on your selection in Question 6: Quantify and justify the demand you believe there is for your CDFI's financial products and financial services in terms of number of potential clients, growth prospects, areas covered, types of financial products and services offered etc. Quantify your current share of the market and projected share of the market, justifying how you derived these figures. Provide an explanation for all items selected in Question 6.

13a. If you selected "Provide a new product or service" describe how your demand figures justify your ability to expand operations to include new products and services. This will also be discussed in your financial projections.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

13b. If you selected "Increase the volume of current products and services" describe how your demand figures justify your ability to increase the volume of lending. This will also be discussed in your financial projections.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

13c. If you selected "Expand operations into a new investment area or areas" describe how your demand figures justify your ability to expand operations into a new investment area. This will also be discussed in your financial projections.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

13 d. If you selected "Serve a new targeted population or populations", describe how your demand figures justify your ability to serve a new targeted population or populations. This will also be discussed in your financial projections.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

Management and Staffing

Your responses to the following questions are intended to help the CDFI Fund better understand your CDFI's staffing and management to determine the relative likelihood and viability of executing your FA Objectives and strategic goals.

In AMIS, Applicants will complete the following charts:

Key Staff				
Name	Title	Years of Experience	Years with Applicant	Role in implementing your strategic goals
<i>Applicants will enter up to seven key staff members</i>				<i>[Provide a brief (500 character paragraph) description of this individual's capacity, skills, and experience – especially as it relates to his or her role in implementing the applicant's strategic goals.]</i>

Board Members				
Name	Title	Years of Experience	Years on Board	Accountability to the target market(s)
<i>Applicants will enter up to five board members</i>				<i>[Provide a brief (500 character paragraph) description of this individual's capacity, skills, and experience.]</i>

Committees				
Name	Combined Total Yrs. of Experience from Members	Number of Board Members	Number of Key Staff Members	How this committee relates to the performance of the CDFI
<i>Applicants will enter up to five committees</i>				<i>[Provide a brief (500 character paragraph) description of this Committee's purpose and how it relates to the performance of your CDFI.]</i>

AMIS Management Dropdown Questions	Response Options
Has the CDFI experienced change within its governance structure during the last fiscal year?	Yes/No, if yes 1,000 character explanation
Has the CDFI changed or implemented a new management information system during the last completed fiscal year?	Yes/No, if yes 500 character explanation
Has the CDFI been subject to any adverse legal actions during the last completed fiscal year?	Yes/No, if yes 1,000 character explanation
Has the CDFI seen the departure, replacement, or change within its senior leadership team during the last completed fiscal year?	Yes/No, if yes 1,000 character explanation

14. Will any changes to your policies and procedures be needed in order to achieve your strategic goals (as described in the executive summary SECTION)? Yes/No. If so, please describe and include timeframe for updating these policies.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: Yes/No

Financial Position

15. Describe how you view your current financial position and explain any large fluctuations or trends.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: **Appendix- Financial Inputs for all Institution Types**

16. Explain how accurately the financial health of your CDFI is presented in the FA Application as compared to the audited financial statements or Federal Regulator performance reports provided. If necessary, provide additional information where there are discrepancies between the financial information provided in the FA Application and your audited financial statements or Federal Regulator performance reports.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: **Appendix- Financial Inputs for all Institution Types**

17. Describe any audit findings for your CDFI or any of its affiliates or parent company from the last completed fiscal year and how you addressed them (this includes material and non-material findings). Applicants must verify this information correctly in this application question. Applicants that do not identify qualified audit opinions at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively.

- **Narrative** Response: 3,000 character limit
- **AMIS** data entry responses: Yes

In AMIS, Applicants will complete the following responses:

AMIS Financial Dropdown Questions	Response Options
Does the CDFI generate externally reviewed, regulator reviewed, or audited financial statements annually?	<i>Select one: Annual externally reviewed financial statements; Annual regulator reviewed financial statements; Annual audited financial statements; or None of the above . If none of the above, 500 character explanation</i>
In the last three fiscal years, how many times has this CDFI received a qualified opinion, adverse opinion, or audit finding on its audited financial statements?	<i>Select all of the following options which apply: 0 qualified opinions, adverse opinions, and audit findings; 1 qualified opinion; 2 or more qualified opinions; 1 audit finding; 2 or more audit findings; 1 adverse opinion; 2 or more adverse opinions; or Not applicable. If 1 or more, 1,500 character explanation</i>
What kind of accounting system does this CDFI use to manage its portfolio?	<i>Select one of the following options: No system; Paper-based system; Microsoft Excel-based system; Enterprise accounting software; or Other</i>
Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?	Yes/No
Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years?	Yes/No
<i>If so, does this CDFI maintain a record of all federal, state, or local government assistance received?</i>	Yes/No
<i>If required, has the CDFI submitted a Single Audit (A-133) to any of the federal agencies from which it has received financial assistance in the last ten fiscal years?</i>	Yes/No/NA
Does this CDFI have formal and written policies and procedures for complying with federal, state, or local government financial assistance agreement requirements?	Yes/No
<i>If the CDFI has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how long will this CDFI need to do so?</i>	<i>Select one of the following options if the response to the previous question is No; 6 months or less, 1 year or less, or More than 1 year</i>
Does the CDFI employ staff whose roles and responsibilities include complying with federal, state, or local government financial assistance requirements?	Yes/No
<i>If not, is the CDFI prepared to designate these responsibilities to specific staff members, should it receive an award?</i>	Yes/No
<i>Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years?</i>	Yes/No

AMIS Financial Dropdown Questions	Response Options
Has the CDFI failed to expend any financial assistance funds in a timely manner as required by any of federal, state, or local government agreements, or contracts?	<i>Yes/No, if yes 1,000 character limit</i>
Has the CDFI developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio?	<i>Yes/No</i>
Has the CDFI had a tax lien imposed on it in the last ten fiscal years , due to delinquent taxes or failure to pay taxes?	<i>Yes/No</i>
(If prior or current Recipient) Does the CDFI have policies and procedures in place to notify its Board of Directors or governing body of new and existing federal, state, or local government assistance requirements?	<i>Yes/No/NA</i>
If no to prior question, Is the CDFI required to measure and report on progress toward its PG&Ms to the CDFI’s Board of Directors or governing body at least annually?	<i>Yes/No</i>
If no to prior question, how frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms?	<i>Select one of the following options: Annually or more frequently; Less than once per year; or Not required</i>
Does the CDFI have financial covenants or other performance requirements with third-party funders?	<i>Select one of the following options: CDFI has accepted funding that included financial covenants or performance requirements from 3rd party funders; CDFI has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or CDFI does not have any 3rd party funders</i>
If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance?	<i>Select one of the following options: More frequently than annually; Annually; Less frequently than annually; or Not internally monitored or reported by the CDFI</i>
Does the CDFI’s information technology infrastructure support an accounting system?	<i>Yes/No</i>
Does the CDFI have a delinquent loan management policy?	<i>Yes/No</i>
In the last year, has the CDFI had one or more missed or overdue payments to any of its funders?	<i>Yes/No</i>

18. Has your CDFI or any of its affiliates or parent company filed bankruptcy over the last ten fiscal years? If so, please describe the circumstances and current status.

- **Narrative** Response: 2,000 character limit, if applicable.
- **AMIS** data entry responses: Yes/No

19. Indicate if your CDFI has ever formally defaulted on any outstanding debt. Applicants must verify this information correctly in this application question. Applicants that do not identify defaulted debt at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively. If yes, provide a narrative explaining the situation and how it was remedied. Identify when the default occurred.

- **Narrative** Response: 2,000 character limit, if applicable.
- **AMIS** data entry responses: Yes/No

20. AMIS will identify the range in which an applicant falls on a scale of 1-5 for Minimum and Prudent Standard Ratios (MAPS).

20a. Explain the financial health of your institution based on where your organization falls on the spectrum of the MAPS ratios presented in the AMIS Financial ratio fields, with 1 being the highest performance possible, and 5 being the lowest performance possible. If applicable, explain discrepancies between the financial information provided in AMIS financial fields and your audited financial statements or Federal Regulator performance reports.

- **Narrative** Response: 4,000 character limit
- **AMIS** data entry responses: **Appendix- Financial Inputs for all Institution Types**, MAPS auto-calculated based on previous inputs

20b. If your CDFI is currently scoring a 4 or 5 on any MAPS ratios explain what is causing this performance, and your plan to improve the ratio, if applicable.

- **Narrative** Response: 4,000 character limit
- **AMIS** data entry responses: **Appendix- Financial Inputs for all Institution Types**, MAPS auto-calculated based on previous inputs

20c. If your CDFI previously scored a 4 or 5 on any MAPS ratios in the three most recently completed historic years, explain what caused this performance, and relevant trends.

- **Narrative** Response: 4,000 character limit
- **AMIS** data entry responses: **Appendix- Financial Inputs for all Institution Types**, MAPS auto-calculated based on previous inputs

Growth and Financial Projections. *Your responses to the following questions are intended to help the CDFI Fund better understand the feasibility of your CDFI's FA Objectives and the intended deployment of a Financial Assistance award.*

21. Describe the extent to which the requested award (as listed in question 5) will build, increase, augment, or improve your organization's ability to achieve the identified strategic goals and FA Objectives. Previous FA award recipients should include a quantifiable discussion about how

another or new award will additionally increase or augment the organization’s ability to achieve the identified strategic goals or how strategic goals have changed or evolved.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: Previously entered information in questions 5 and 6

22. Describe how your current staff will be expected to reach increased production goals either for new products, more products, or a larger service areas. If you plan on creating new positions or hiring additional staff in your organization to help execute your strategic plan, describe how new staffing needs will be met.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: Previously entered information in questions 5 and 6, and Management Section AMIS inputs.

23. Discuss how your organization’s financial, lending activity projections align with your strategic goals.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses:
Appendix- Financial Inputs for all Institution Types, MAPS auto-calculated based on previous inputs

Projected Activity Levels Chart				
	2017	2018	2019	2020
	#/\$	#/\$	#/\$	#/\$
Commercial Facilities/ Small Business/ Microenterprise				
Affordable Housing				
Community Facilities				
Consumer Financial Products and Services				
Intermediary Lending to Non-profits and CDFIs				

24. Explain the rationale behind the projected figures included in your Balance Sheet and Income Statement **Projected Financial Inputs** (Assets, Liabilities, Equity, Income, Expenses).

- **Narrative** Response: 4,000 character limit
- **AMIS** data entry responses: **Appendix- Financial Inputs for all Institution Types**, MAPS auto-calculated based on previous inputs

25. Identify and discuss any risks that may inhibit your CDFI from achieving its growth goals knowing that your CDFI will be held to its FA Objectives in its FY2017 Assistance agreement. Include a discussion of how you will mitigate these risks.

- **Narrative** Response: 4,000 character limit
- **AMIS** data entry responses: N/A

26. Describe how you will combine and leverage resources to achieve the described strategic goals.

26a. If using the FA award to leverage additional private or public financial resources, please include an estimate of the total increase in Total Equity and/or Revenue. If applicable, please provide a description of the source of the financial resources.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

26b. If using the FA award to improve community coordination with other partners and pool resources, include an explanation of partners.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

27. Describe what would happen to your timeline, productivity, execution of your strategic goals, etc. if your CDFI **does not** receive an FA award.

- **Narrative** Response: 2,000 character limit
- **AMIS** data entry responses: N/A

Appendix- Financial Inputs for all Institution Types

ASSETS
Cash and Cash Equivalents (\$)
Unrestricted Cash and Cash Equivalents (\$)
Total Investments (\$)
Current Gross Loans Receivables (\$)
Total Commitments (\$)
Total Current Assets (\$)
Noncurrent Gross Loans Receivables (\$)
Loan Loss Reserves (Cash) (\$)
Loan Loss Reserves (Accrual) (\$)
Total Outstanding Equity Investment Portfolio (\$)
Net Unrealized Loss (Gains) (\$)
Total Gross Loan Receivables and/or Equity Investment Portfolio (\$)
Total Net Loans Receivables and/or Equity Investment Portfolio (\$)
Total Off-Balance Sheet Assets for Financing (\$)
Cash on Deposit (Credit Unions Only, \$)
Short Term Investments (Credit Unions Only, \$)
Total Loans and Leases (Credit Unions Only, \$)
Less: Allowance for Loans and Lease Losses (Credit Unions Only, \$)
Short-term Investments (Banks Only, \$)
Long Term Investments (Banks Only, \$)
Total Loans and Leases, Net of Unearned Income (Banks Only, \$)
Less: Allowance for Loans and Lease Losses (Banks Only, \$)
Average Assets (Banks Only, \$)
Earning Assets (Banks Only, \$)
Long Term Assets (Banks Only, \$)
Total Assets (\$)
LIABILITIES
Current Liabilities (\$)
Total Notes Payable (\$)
Total Adjusted Notes Payable (\$)
Non-Current Liabilities Due (Debt & Equity) (\$)
Senior Debt (\$)
Subordinated Debt/EQ2 (\$)
Total Off-Balance Sheet Liabilities (\$)
Total Borrowings (Credit Unions Only, \$)
Accrued Dividends & Interest Payable in Shares and Deposits (Credit Unions Only, \$)
Accounts Payable and Other Liabilities (Credit Unions Only, \$)
Interest-bearing Deposits (Banks Only, \$)
Total Deposits (Banks Only, \$)
Total Notes Payable (Banks Only, \$)

Non-Core Liabilities (Banks Only, \$)
Other Liabilities (Banks Only, \$)
Total Liabilities (\$)
SHARES/DEPOSITS (Credit Unions Only)
Total Member Deposits (\$)
Total Non-Member Deposits (\$)
Total Shares and Deposits (\$)
NET ASSETS
Total Net Assets Available for Financing (\$)
Unrestricted Net Assets (\$)
Temporarily Restricted Net Assets (\$)
Permanently Restricted Net Assets (\$)
Total Net Assets or Equity (\$)
Change in Net Assets (\$)
Undivided Earnings (Credit Unions Only, \$)
Regular Reserves (Credit Unions Only, \$)
Appropriation for Non-Conforming Investments (State-chartered Credit Unions Only, \$)
Other Reserves (Credit Unions Only, \$)
Uninsured Secondary Capital (Credit Unions Only, \$)
Net Income (Unless this amount is already included in the Undivided Earnings) (Credit Unions Only, \$)
Total Net Worth (Credit Unions Only, \$)
Perpetual Preferred Stock (Banks Only, \$)
Common Stock (Banks Only, \$)
Surplus (Banks Only, \$)
Undivided Profits (Banks Only, \$)
Tier 1 Core Capital (Banks Only, \$)
Tier 2 Capital (Banks Only, \$)
Total Equity Capital (Banks Only, \$)
INCOME
Total Interest Income (\$)
Fee Income (\$)
Total Earned Revenue (\$)
Total Grants and Contributions (\$)
Total Income (\$)
Total Non-Interest Income (Credit Unions Only, \$)
Net Income (Credit Unions Only, \$)
Total Non-Interest Income (Banks Only, \$)
Income Before Taxes and Extraordinary Items and Other Adjustments (Banks Only, \$)
Net Income (Banks Only, \$)
EXPENSES
Total Interest Expense (\$)
Total Pre-tax Operating Expense (\$)
Provision for Loan Loss Reserve (Bad Debt) Expense (Accrual) (\$)

Total Expenses (\$)
Provision for Loan and Lease Losses (Credit Unions Only, \$)
Total Non-Interest Expense (Credit Unions Only, \$)
Provision for Loan and Lease Losses (Banks Only, \$)
Total Non-Interest Expense (Banks Only, \$)
LOAN PORTFOLIO
Total On-Balance Sheet Loans Closed (#, \$)
Total On-Balance Sheet Disbursements Made (#, \$)
Total On-Balance Sheet Outstanding Loan Portfolio (Gross)(Annual Data) (#, \$)
Off-Balance Sheet Loans Closed (#, \$)
Total Off-Balance Sheet Loans Managed (#, \$)
CURRENT LOAN PORTFOLIO
Total On-Balance Sheet Outstanding Loan Portfolio (Gross)(Annual with Quarterly Detail)(#, \$)
Total Loans Charged-Off (#, \$)
Restructured Loans (#, \$)
Recoveries (#, \$)
Total Delinquent Loans (90+ days) (#, \$)
Total Loans Delinquent 31 to 60 days (#, \$)
Total Loans Delinquent 61 to 90 days (#, \$)
EQUITY INVESTMENT PORTFOLIO VALUATION
Total Number of Equity Investments and Combined Value of Investments (#, \$)
Equity Investments Exited During the Year (#, \$)
Equity Investments Written-off During the Year (#, \$)
Unrealized Gains (Losses) (#, \$)
Realized Gains (Losses) (#, \$)
Target Rate of Return (%)
Actual Rate of Return (%)
ACTIVITIES LEVEL
Product Category/Sub-Category
Total On-Balance Sheet Lending/Equity Activities (Do not include Development Service or Financial Service activities)
IMPACTS
Category & Methodology
Jobs Created or Retained
Housing Units Developed/Rehabilitated
Square feet of Real Estate Developed/Rehabilitated
First-Time Homeowners
First-Time Account Holders

First-Time Business Owners
Foreclosures Prevented
Enter Other Impact
Enter Other Impact
Enter Other Impact
MEMBERSHIP (CREDIT UNIONS ONLY)
Category
Total Members (#, %)
Total Field of Membership (#, %)
NEW DATA POINTS FOR APPLICATION
Financing Capital Available
Financing Capital Detail
Total Financing Capital
Non-performing Assets
Current Assets (Short-Term Assets)
Current Liabilities (Short-Term Liabilities)
Nonaccrual Loans
Other Real Estate Owned (OREO)
Cash Restricted for Operations
Operating Revenue
Operating Expenses
Non-cash expenses
Government Grants
Total Full Time Equivalent Turnover