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# FY 2021 AMIS Training Manual for CDFI Program and NACA Program: **Financial Assistance (FA) Applicants**

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FY 2021 CDFI Program & Native American CDFI Assistance Program  
(NACA Program) Application

OMB Control Number: 1559-0021

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CDFI FUND

U.S. Department of the Treasury

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## 1.0 Summary

This AMIS Training Manual for CDFI Program and NACA Program: FA Applicants (AMIS Training Manual) is intended to help Applicants complete the CDFI Program and NACA Program Funding Application in AMIS. This is a technical guide and is not intended to replace the Financial Assistance (FA) Application Guidance and other Application materials which are available on the CDFI Fund website for [CDFI Applicants](#) and [NACA Applicants](#).

**Launching a FA Application** (Section 2) describes how to create your application in AMIS.

**User Interface (UI) Appearance and Navigation** (Section 3) and **UI Form Features** (Section 4) provide guidance on navigating the application's UI and explain how to use the application's form features to complete your application.

**Application Specific Guidance** (Section 5) contains additional instructions for completing specific sections/subsections of the CDFI-FA and NACA-FA Application.

Finally, **Completing and Submitting the Application** (Section 6) explains how to attest and successfully submit your CDFI Program and NACA Program Application.

### 1.1 New in 2021: Native American CDFI (Native CDFI) Designation

The Native American CDFI Designation subsection has been added to the Applicant Level Information section. Applicants will see one question:

Does your organization meet the definition of a "Native CDFI" as defined in the applicable NOFA?

Use the dropdown to answer **Yes** or **No** to this question. If Applicants select the **Yes** option, a second question (1.1) will appear. If Applicants select the No option, question 1.1 will not appear and they can click **Save** and continue with the application.

## Native CDFI Designation

[Bookmark Subsection](#) 

Only CDFIs that meet the definition of a Native CDFI should select "Yes" to Question 1. below.

All other CDFIs (not meeting the specific definition of a Native CDFI), must select "No" to Question 1 or your Application will be deemed ineligible.

1. Does your organization meet the definition of a Native CDFI as defined in the applicable NOFA? \*

Yes

1.1 In Question 1, you selected "Yes" which indicates your Organization meets the definition of a Native CDFI. In doing so, you certify and attest to the following: \*

As a Native American CDFI (or Native CDFI), your Organization is one that Primarily Serves a Native Community. Primarily Serves is defined as 50% or more of an Applicant's activities being directed to a Native Community. Native Community is defined as Native American, Alaska Native, or Native Hawaiian populations or Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and U.S. Census Bureau-designated Tribal Statistical Areas.

Save

Figure 1:. Native CDFI Designation Subsection

Question 1.1 asks applicants to certify and attest to the following: "As a Native American CDFI (or Native CDFI), your Organization is one that Primarily Serves a Native Community. Primarily Serves is defined as 50% or more of an Applicant's activities being directed to a Native Community. Native Community is defined as Native American, Alaska Native, or Native Hawaiian populations or Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and U.S. Census Bureau-designated Tribal Statistical Areas."

Select the checkbox and then click **Save**. If the Applicant clicks **Save** without selecting this checkbox, a validation error will appear (shown below).

Your responses have been saved but a validation error occurred. Please fix the error and save again to complete the section.

## Native CDFI Designation

 Bookmark Subsection

Only CDFIs that meet the definition of a Native CDFI should select "Yes" to Question 1. below.

All other CDFIs (not meeting the specific definition of a Native CDFI), must select "No" to Question 1 or your Application will be deemed ineligible.

1. Does your organization meet the definition of a Native CDFI as defined in the applicable NOFA? \*

Please confirm that your Organization meets the definition of a Native CDFI. All non-Native CDFIs must select "No" to this question or your CDFI's Application will be deemed ineligible.

Yes

1.1 In Question 1, you selected "Yes" which indicates your Organization meets the definition of a Native CDFI. In doing so, you certify and attest to the following: \*

If your Organization meets the definition of a "Native CDFI" you must certify and attest by checking the checkbox before proceeding.

As a Native American CDFI (or Native CDFI), your Organization is one that Primarily Serves a Native Community. Primarily Serves is defined as 50% or more of an Applicant's activities being directed to a Native Community. Native Community is defined as Native American, Alaska Native, or Native Hawaiian populations or Native American areas defined as Federally-designated reservations, Hawaiian homelands, Alaska Native Villages and U.S. Census Bureau-designated Tribal Statistical Areas.

Save

Figure 1: Native CDFI Designation Subsection Validation Error

## 2.0 Launching a FA Application

This section includes guidance for updating your organization’s Program Profile and launching a Financial Assistance (FA) Application. There are different requirements for launching CDFI-FA (Section 2.1) and NACA-FA (Section 2.2) Applications. Please follow the steps for the application type you are attempting to launch.

### 2.1 Setting Fields on the CDFI-NACA Program Profile (CDFI Applicants)

Before you can begin entering your application in the UI, you may need to set fields on your CDFI-NACA Program Profile.

To update fields on the CDFI-NACA Program Profile:

1. Log in to AMIS and click on the Organizations tab. Select your organization name.

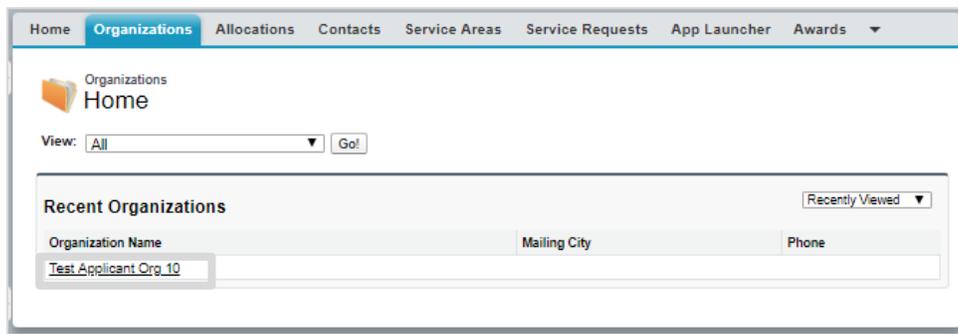


Figure 2a: Organizations Home Page

2. On your organization’s detail page, make sure the “Congressional District” and “Minority Depository Institution” fields are completed.

▼ Organization Type			
Financial Institution Type	Bank Holding Company	Date of Incorporation	9/27/1983
Organization Structure	For-Profit	Financial Activities Start Date	9/27/1983
Native CDFI?		Congressional District	PA-09
Sponsoring Entity?		Total Asset Size	\$375,191,000.00
Faith-Based?		Fiscal Year End	12/31/2021
Inactive Date		Fiscal Year End Day	31
Minority Depository Institution	Yes	Fiscal Year End Month	12
		FA Award Amount	\$596,500.00
		TA Award Amount	\$0.00

Figure 2b. Organization Detail Page

- From your organization’s detail page, scroll down to the Program Profiles related list. Click on the CDFI-NACA Program Profile name.

The screenshot shows a table titled "Program Profiles" with the following data:

Action	Record Type	Program Profile Name
<a href="#">Edit</a>	CDE-CERT	<a href="#">P-084869</a>
<a href="#">Edit</a>	CDFI-NACA	<a href="#">P-084870</a>
<a href="#">Edit</a>	CMF	<a href="#">P-084871</a>
<a href="#">Edit</a>	BEA	<a href="#">P-084872</a>
<a href="#">Edit</a>	CDFI-CERT	<a href="#">P-084873</a>

Below the table are links: [Show 2 more »](#) | [Go to list \(Z\) »](#)

Figure 3: Program Profiles Related List

- On the Program Profile Detail page, there are three fields an applicant should make note of, the fields “Program”, “Audit or Final Call Reports?” and “Primary Geographic Market” under the section “Organization Data”.

The screenshot shows the "Program Profile Detail" page for P-084870. The "Organization Data" section contains the following fields:

Organization	<a href="#">Test Applicant Org 10</a>	Program Profile Name	P-084870
EIN/TIN	20-1780710	Record Type	CDFI-NACA
DUNS	201780410		
Program	CDFI	Eligibility Category	SECA
Audit or Final Call Reports?	Yes		

The "Geographic Markets and Target Areas" section includes a definition for Primary Geographic Market and a dropdown menu for "Primary Geographic Market".

Figure 4. CDFI-NACA Program Profile- Fields

- Click the **Edit** button at the top of the page to enable the CDFI-NACA edit page.

Program Profile Edit  
P-084870

Program Profile Edit [Save] [Cancel]

**Organization Data** ! = Required Information

Organization Test Applicant Org 10 Program Profile Name P-084870  
 Program CDFI  
 Audit or Final Call Reports? Yes Eligibility Category SECA

**Geographic Markets and Target Areas**

Primary Geographic Market --None--

Special Targeted Areas

Available: Appalachia, Colonias  
 Chosen:

[Save] [Cancel]

Figure 5: CDFI-NACA Program Profile - Edit Page

The Program field has the following selections: CDFI and NACA. Update the Program field, if necessary.

The Audit or Final Call Reports field is optional and **ONLY needs to be answered if your organization fiscal year end is 09/30**. Select **Yes** if your organization has completed its Audit or Final call reports for the Fiscal Year ending 9/30/2020. Select **No** if your organization has not completed its Audit or Final call reports for the Fiscal Year ending 9/30/2020.

The Primary Geographic Market field has the following selections: Major Urban Area, Minor Urban Area, Micropolitan Area and Rural Area.

Primary Geographic Market definitions:

- “Major Urban Areas” are Metropolitan Statistical Areas with a population of at least 1 million people.
- “Minor Urban Areas” are Metropolitan Statistical Areas with a population at least 50,000, but fewer than 1 million people.
- “Micropolitan Areas” are Non-Metropolitan Statistical Areas with an urbanized population cluster of at least 10,000, but fewer than 50,000 people.
- “Rural Areas” are Non-Core-based Statistical Areas with a population of less than 10,000.

6. Click **Save**.
7. Verify the fields edited have been updated on the Program Profile.
8. Once the required fields are updated, you will be able to launch the application from the Applications related list on the Program Profile by clicking the button **New Funding Application**.



Figure 6: Applications Related List- Launch New CDFI-NACA Funding Application

Please Note: An applicant will see different application types to apply for depending on the criteria the organization meets: CDFI-TA, NACA-TA, CDFI-FA, and/or NACA-FA.

## 2.2 Setting Fields on the CDFI-NACA Program Profile (NACA Applicants)

Before you can begin entering your application in the UI, you may need to set fields on the CDFI-NACA Program Profile.

To update fields on the CDFI-NACA Program Profile:

1. Log in to AMIS and click on the Organizations tab. Select your Organization name.

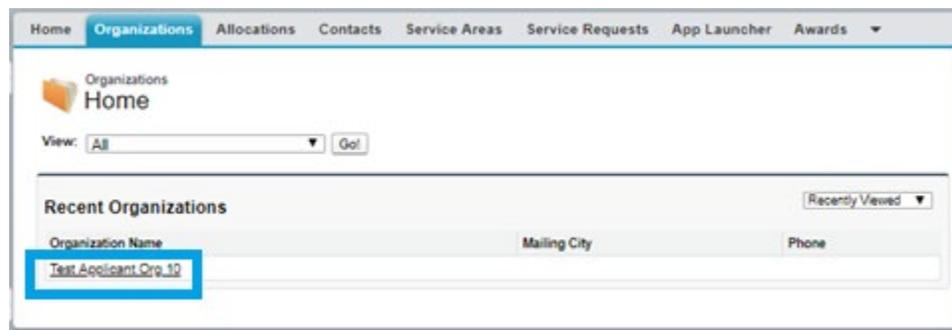


Figure 7: Organizations Home Page

2. On your organization's detail page, make sure the "Congressional District" and "Minority Depository Institution" fields are completed.

▼ Organization Type	
Financial Institution Type	Bank Holding Company
Organization Structure	For-Profit
Native CDFI?	
Sponsoring Entity?	
Faith-Based?	
Inactive Date	
Minority Depository Institution	Yes
Date of Incorporation	9/27/1983
Financial Activities Start Date	9/27/1983
Congressional District	PA-09
Total Asset Size	\$375,191,000.00
Fiscal Year End	12/31/2021
Fiscal Year End Day	31
Fiscal Year End Month	12
FA Award Amount	\$596,500.00
TA Award Amount	\$0.00

Figure 8. Organization Detail Page

- From your Organization’s detail page, scroll down to the Program Profiles related list. Click on the CDFI-NACA Program Profile name.

Action	Record Type	Program Profile Name
<a href="#">Edit</a>	CDE-CERT	<a href="#">P-084869</a>
<a href="#">Edit</a>	CDFI-NACA	<a href="#">P-084870</a>
<a href="#">Edit</a>	CMF	<a href="#">P-084871</a>
<a href="#">Edit</a>	BEA	<a href="#">P-084872</a>
<a href="#">Edit</a>	CDFI-CERT	<a href="#">P-084873</a>

[Show 2 more »](#) | [Go to list \(7\) »](#)

Figure 9: Program Profiles Related List

- On the Program Profile detail page, there are three fields an applicant should make note of, the fields “Program”, “Audit or Final Call Reports?” and “Primary Geographic Market” under the section “Organization Data”.

Program Profile **P-087005** [Printable View](#)

[Notes & Attachments \[0\]](#) | [NACA Eligibility \[2\]](#) | [Applications \[1\]](#)

**Program Profile Detail** [Edit](#)

▼ **Organization Data**

Organization	<a href="#">Test Applicant Org 20</a>	Program Profile Name	P-087005
EIN/TIN	99-0000020	Record Type	CDFI-NACA
DUNS	990000020		
Program	NACA	Eligibility Category	SECA
Audit or Final Call Reports?	Yes		

▼ **Geographic Markets and Target Areas**

Primary Geographic Market definition:

- \*Major Urban Areas are Metropolitan Statistical Areas with a population greater than 1 million\*;
- \*Minor Urban Areas are defined as Metropolitan Statistical Areas with a population of less than 1 million and greater than 50,000\*;
- \*Micropolitan Areas are Non-Metropolitan Statistical Areas with an urbanized population cluster of 50,000 or greater than 10,000\*;
- \*Rural Areas are Non-Core-based Statistical Areas with a population of less than 10,000\*

Primary Geographic Market: [Major Urban Area](#)

Figure 10: CDFI-NACA Program Profile - Fields

- Click the **Edit** button at the top of the page to enable the CDFI-NACA edit page.

Figure 11: CDFI-NACA Program Profile - Edit Page

The Program field has the following selections: CDFI and NACA. **Update the Program field, if necessary. Refer to the “Setting up Your AMIS Profile and Application” section of the FA or TA Application Guidance for this year, for information on completing your NACA eligibility, if you have not already done so.**

The Audit or Final Call Reports field is optional and **ONLY needs to be answered if your organization fiscal year end is 09/30**. Select **Yes** if your organization has completed its Audit or Final call reports for the Fiscal Year ending 9/30/2020. Select **No** if your organization has not completed its Audit or Final call reports for the Fiscal Year ending 9/30/2020.

The Primary Geographic Market field has the following selections: Major Urban Area, Minor Urban Area, Micropolitan, Area and Rural Area.

Primary Geographic Market definitions:

- “Major Urban Areas” are Metropolitan Statistical Areas with a population of at least 1 million people.
- “Minor Urban Areas” are Metropolitan Statistical Areas with a population of at least 50,000, but fewer than 1 million people.
- “Micropolitan Areas” are Non-Metropolitan Statistical Areas with an urbanized population cluster of at least 10,000, but fewer than 50,000 people.
- “Rural Areas” are Non-Core-based Statistical Areas with a population of less than 10,000.

5. Click **Save**.
6. Verify the fields edited have been updated on the Program Profile.
7. **Refer to the “Setting up Your AMIS Profile and Application” section of the [FA or TA Application Guidance](#) for this year, for information on completing your NACA eligibility, if you have not already done so.**
8. Once the required fields are updated, you will be able to launch the application from the Applications related list on the Program Profile by clicking the button **New Funding Application**.

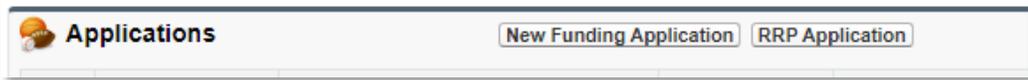


Figure 12: Applications Related List- Launch New CDFI-NACA Funding Application

Please Note: An applicant will see different application types to apply for depending on the criteria the organization meets: CDFI-TA, NACA-TA, CDFI-FA, and/or NACA-FA.

You will see a screen that displays a message “We will be starting the batch process in five seconds...” Several messages will be displayed on this screen while your application is built, including a percentage complete status:

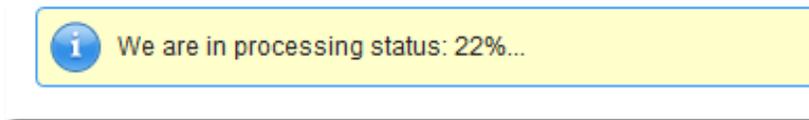


Figure 13: Processing Percentage Complete Status

When the application is finished rendering, a success message will display, and the Application UI will automatically open.

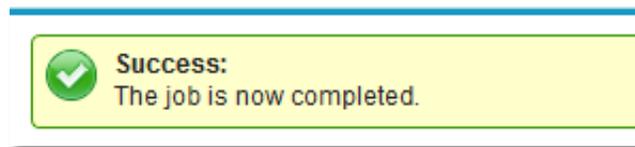


Figure 14: Application Creation Success Message

## 3.0 User Interface Appearance and Navigation

### 3.1 Application Layout

Upon logging in to the application, you will land on the Application User Interface (UI) home page. The UI has a stationary header at the top of the page that displays important application details.

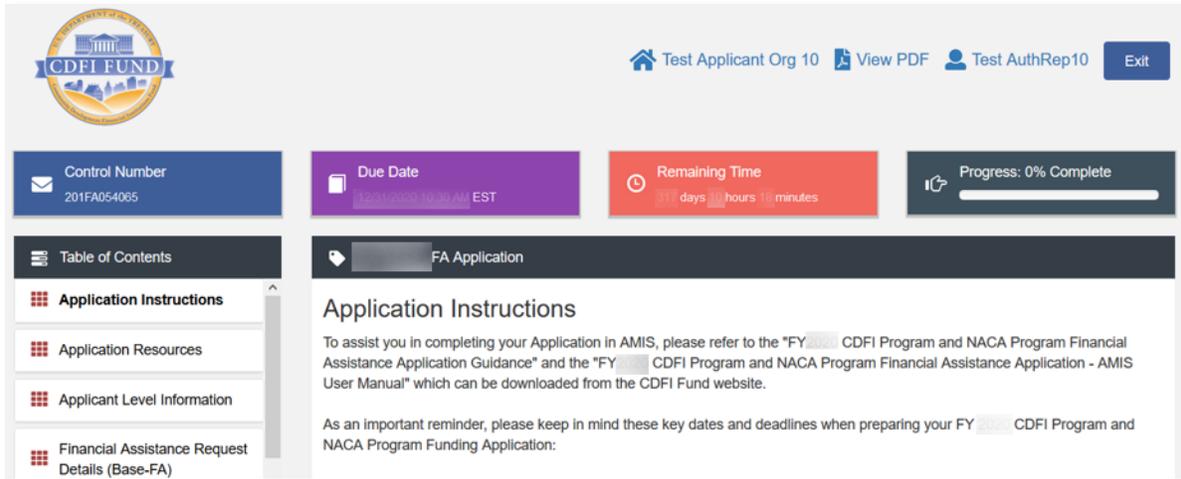


Figure 15: Application UI Home Page (CDFI NACA)

The header will include:

1. **Control Number:** The system-generated number assigned to your application.



Figure 16: Application Control Number

2. **Due Date:** The date and time when the application must be submitted.

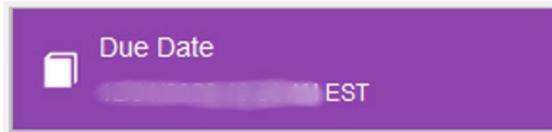


Figure 17: Application Due Date

3. **Remaining Time:** A countdown feature that displays how much time is left to submit the application before the due date.

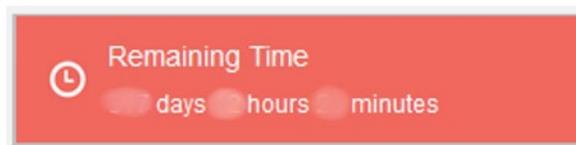


Figure 18: Remaining Time

4. **Progress Bar:** Keeps track of your progress as you complete portions of the application.



Figure 19: Application Progress Bar

5. **Organization:** A hyperlink to your organization’s detail page. When you click this link, it will return you to your organization record in a new window.
6. **View PDF:** An option to export and view the application as a PDF file. The PDF prints the current state of the application. If blank, it will show application guidance, questions, and tables. Once responses are entered into the application, the PDF will also include responses.
7. **User:** Name of user profile currently editing the application.
8. **Exit:** Use this button to Exit the application **after** saving your work.



Figure 20: Quick Links Menu

### 3.2 Using the Collapsible Menu

The menu on the left-hand side of the page will allow you to navigate to different sections of the application.

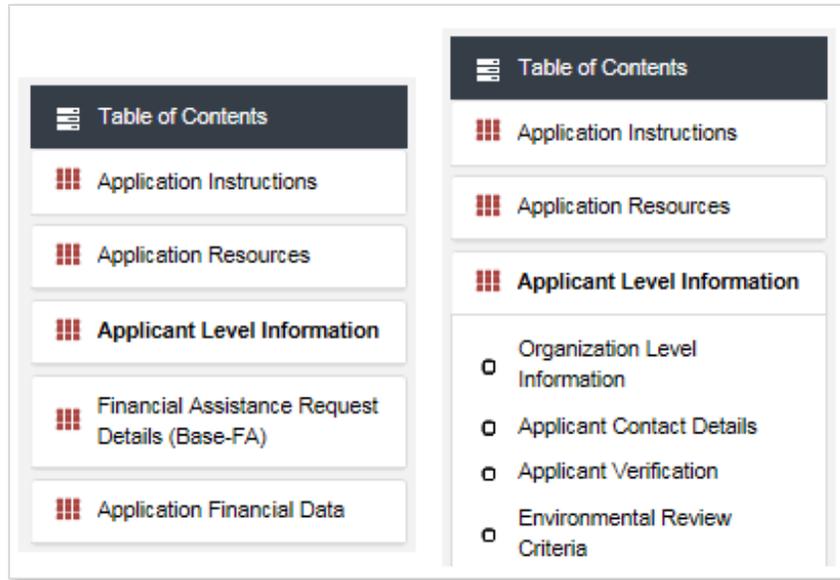


Figure 21: Collapsible Menu - Collapsed and Expanded

Click on the section title in the menu to expand and view subsections. This will display links to subsections below the section title in the menu bar.

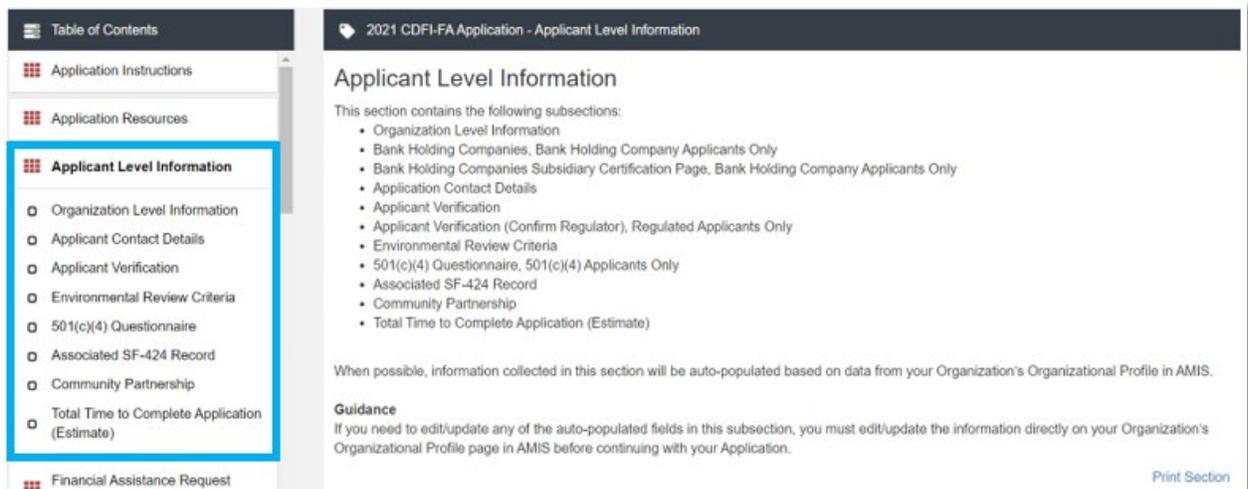


Figure 22: Expanded Section and Section Introduction Page

Clicking on a section title will also bring up a section introduction page in the interface to the right of the menu. This page will describe the section and include any important details, tips, and instructions the user may need before proceeding to the subsections.

To view a subsection, click on the hyperlink to the subsection title in the menu bar.

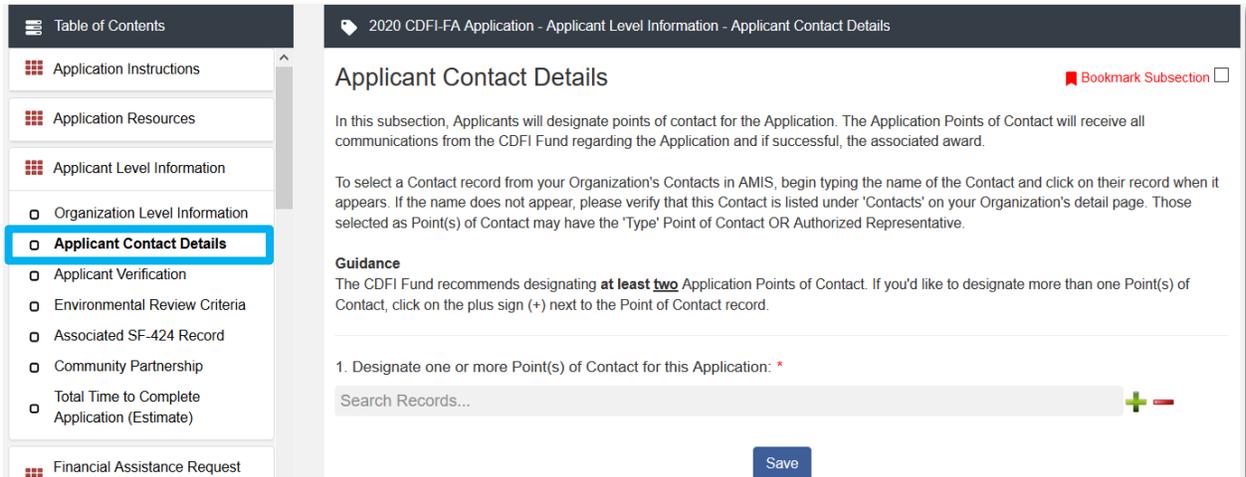


Figure 23: Subsection Page View

The page for the subsection, including application question and response fields, will be visible in the UI display to the right of the menu. Note that the gray bar at the top of the display lists the name of the application, section, and subsection currently displayed.

To navigate to another subsection, click on that subsection's title.

If you are finished viewing an application section and would like to minimize its list of subsections, simply click on the section title link in the menu again.

The menu allows you to move from section to section as needed within the application. Be sure to always **Save** any entries you have entered for a subsection before navigating away from the page.

**NOTE:** If you do not **Save** your work before navigating away from a subsection, you will lose your work. Always use the **Save** button before navigating away from a subsection to ensure your work is saved.

### 3.3 Saving and Completing a Section

When you click **Save** at the bottom of a subsection page, the application will save your answers and run any validations configured for that subsection. You will receive an on-screen error message and guidance based on the validation rules. After clicking **Save**, you can navigate away from the subsection and your answers will be saved.

To complete a subsection, fill in all necessary fields. All required questions are marked with a red asterisk \*.

1. Are there any actions proposed in the Application that do not constitute a "categorical exclusion" as defined in 12 CFR 1815.110? (Tip: Answer "No" if your organization is not involved in any project that would require an environmental review as defined in 12 CFR 1815.110). \*

2. Are there any activities proposed in the Application that involve:

2.1. Historical or archaeological sites listed on the National Register of Historic Places, or that may be eligible for such listing? \*

2.2. Wilderness areas designated or proposed under the Wilderness Act? \*

Figure 24: Sample Required Questions

At the bottom of the page, click the **Save** button.



Figure 25: Save Button

The application will save all responses. If any of your responses fail the validation rules, the subsection will not be marked complete. Any validation errors or guidance will be displayed in **red**. For example, a field left empty will display "This response is required."

2.2. Wilderness areas designated or proposed under the Wilderness Act? \*

This response is required.

Figure 26: Validation Error Message

Correct any errors and try to save again. When the subsection page is successfully marked complete, this message will appear at the top of the display in **green**, just below the gray bar with the name of the section and subsection you are viewing.



Figure 27: Subsection Saved and Completed Message

In the menu bar, a green checkmark will appear next to the saved and completed subsection.



Figure 28: Completed Subsection Checkmark

### 3.4 Time Management

You may save data, log out, and return to your application at a later date. The electronic application will automatically log you off after 2 hours of inactivity (i.e., no movement between screens). **If this happens, you will lose any data that you have entered and did not save.**

### 3.5 Bookmarks

If you need to flag a subsection to return to later, use the bookmark feature. When you click on any subsection, you will see the **Bookmark Subsection** checkbox visible in the upper-right of the display.

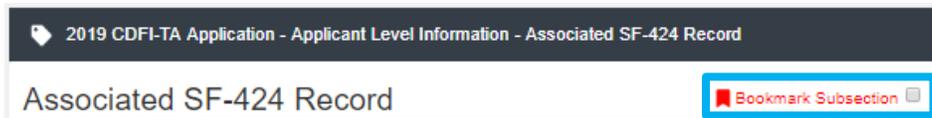


Figure 29: Bookmark Subsection Checkbox

Click the checkbox to bookmark the subsection. A bookmark symbol will appear next to that subsection in the application menu.

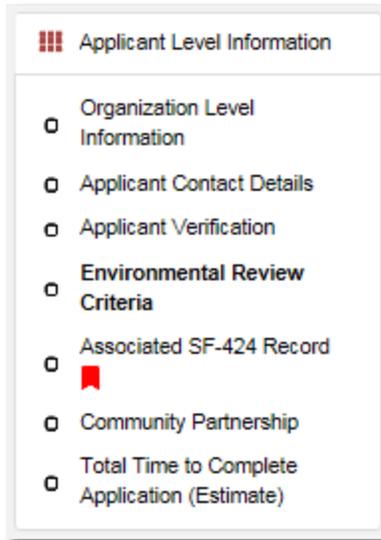


Figure 30: Bookmarked Subsection

To remove a bookmark, uncheck the checkbox.

### 3.6 Help Text

Some questions will have Help Text that will provide additional online guidance. A question that has Help Text available will have a small circle with a question mark in it following the question text.



Figure 31: Question with Help Text

Hover your cursor over the Help Text button to view guidance.

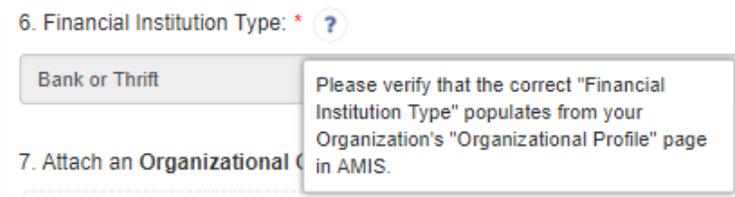


Figure 32: Help Text Displayed

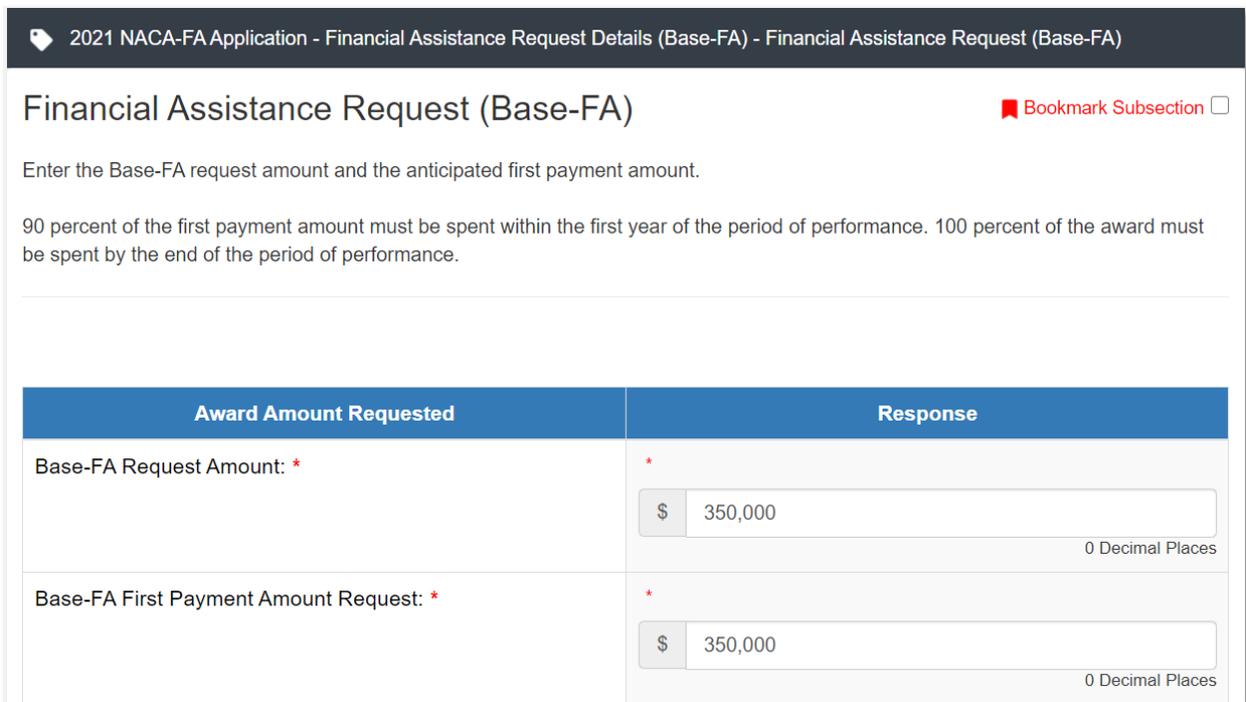
If Help Text is not provided for that question or if you need additional guidance, please see the Additional Resources section of the Application for links to application guidance materials.

## 4.0 User Interface Form Features

### 4.1 Validation Rules, Error Messages, and Guidance

There are validation rules associated with required fields and other information in the application. When you **Save** a subsection, all validations will be executed. If errors are detected, you will see error messages displayed by the field that needs to be adjusted. Please follow all error message guidance accordingly.

Errors may range from entering an invalid value to omitting a required field. For example, in the Financial Assistance Request subsection below, both fields are required.



The screenshot shows a web form titled "2021 NACA-FA Application - Financial Assistance Request Details (Base-FA) - Financial Assistance Request (Base-FA)". The main heading is "Financial Assistance Request (Base-FA)" with a "Bookmark Subsection" button. Below the heading, there is a instruction: "Enter the Base-FA request amount and the anticipated first payment amount." and a note: "90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance." The form contains two rows of input fields:

Award Amount Requested	Response
Base-FA Request Amount: *	* \$ 350,000 0 Decimal Places
Base-FA First Payment Amount Request: *	* \$ 350,000 0 Decimal Places

Figure 33: Required Field

If you click "Save" before you enter a response to these questions, you will receive a validation error for the omitted required field(s).

Your responses have been saved but a validation error occurred. Please fix the error and save again to complete the section.

## Financial Assistance Request (Base-FA)

 [Bookmark Subsection](#)

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	<p>*</p> <p>This response is required.</p> <p>\$ <input type="text"/></p> <p>0 Decimal Places</p>
Base-FA First Payment Amount Request: *	<p>*</p> <p>This response is required.</p> <p>\$ <input type="text"/></p> <p>0 Decimal Places</p>

Figure 34: Response Required Validation Error Message

Required fields are easy to identify, but other fields that have validations are not always so obviously marked. Make sure to read the subsection guidance and use help text to understand question response requirements to avoid validation errors.

To return to the example of the “Base-FA Request Amount” above, this field also has an additional validation that you can identify through reading the guidance provided in this subsection. In the subsection guidance at the top of the page, the instructions explain the required response.

## Financial Assistance Request (Base-FA)

 [Bookmark Subsection](#)

Enter the Base-FA request amount and the anticipated first payment amount.

Figure 35: Subsection Guidance

The amounts you enter in these fields are validated against the amounts published in the NOFA, and the “Base-FA Request Amount” field will display a validation error when you **Save** if you input an invalid amount.

Award Amount Requested	Response
Base-FA Request Amount: *	* The minimum amount you may request is \$150,000. <input data-bbox="836 499 1425 550" type="text" value="\$ 10,000"/> 0 Decimal Places

Figure 36: “Base-FA Request Amount” Field Minimum Validation Error

Award Amount Requested	Response
Base-FA Request Amount: *	* The maximum amount you may request is \$1,000,000. Please ensure your Base-FA Request amount does not exceed 100% of your organization’s Total Portfolio Outstanding for the most recent historical fiscal year, or \$150,000, whichever of those two values is greater. <input data-bbox="836 970 1425 1020" type="text" value="\$ 20,000,000"/> 0 Decimal Places

Figure 37: “Base-FA Request Amount” Field Maximum Validation Error

Even if you are unaware that a question has specific instructions like those in the examples above, validations are designed to catch any mistakes or discrepancies. The guidance provided in these error messages will give you a clear idea of how to correct the validation error.

## 4.2 Dependent Questions and Subsections

Responses to some questions will trigger the applicability of other dependent questions or subsections. Be careful when changing responses to questions, since the answers you input in earlier subsections may affect dependent subsections that you will have to complete later in the application.

### Dependent Questions

A **Dependent Question** is triggered when your response to another question requires additional responses or explanation. Dependent Questions will appear on the same subsection page you are viewing once the dependent question is triggered.

C4. Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end? \*

[Empty dropdown menu]

Figure 38: Sample Question that Can Trigger a Dependent Question

For example, if you select “No” from the picklist in response to Question C4 on the Compliance Evaluation Questions subsection, a dependent question to provide an explanation appears below Question C4.

C4. Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end? \*

No

Please provide an explanation: \*

[Text box for explanation]

1500 characters remaining

Figure 39: Enabled Dependent Question

Many dependent questions require a narrative response. Please note that each narrative response field has an identified maximum character length. These character maximums include spaces, punctuation, line breaks, and special characters. Please note that word processing programs typically do **not** count line breaks as characters, but the template application in AMIS will include line breaks in your total character count.

The text box will not allow you to exceed the maximum character limit. If you are copying a response from another source, please make sure you are within the character limit or the **text box may truncate your response.**



Figure 40: Character Maximums for Text Responses

**TIP:** Type your narrative answers into a separate word processing program (e.g., Microsoft Word). Then copy and paste the answers into the appropriate sections of the electronic application. This will prevent the loss of information if you encounter problems saving your application or connection problems. It will also cut down on the time you spend directly filling out the application online. When copying and pasting the narrative responses from a word processing program into the narrative text box, any special indentations or spacing will not carry over. Formatting, such as bold, italicized, or underlined text, will not display in the simple narrative text box.

### ***Dependent Subsections***

A **Dependent Subsection** is a subsection that is enabled for you to complete based on your response to one or more questions in a different subsection. This feature is designed to make it easier for you to navigate the application by hiding/disabling sections that do not apply to your organization.

For example, your responses to the subsection “Committees” will potentially enable a dependent subsection, Committees - Detail, if you indicate that you have Committees to provide details on.

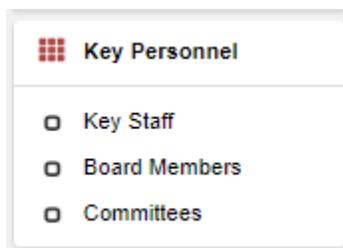


Figure 41: Subsection- Committees - Detail is By Default Disabled/Not Visible

If you answer Yes to the “Committees” question, the appropriate subsection will be enabled after you click **Save**.

Figure 42: Subsection Question - Committees

When the subsection “Committees” is saved and marked complete, the response to “Do you have any Committees to provide?” will enable the corresponding dependent subsection “Committees - Detail” to display and become visible in the menu.

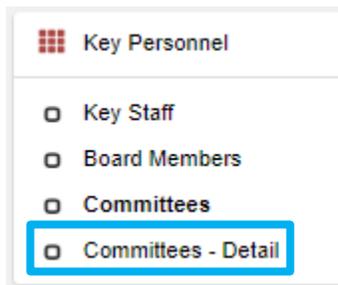


Figure 43: Enabled Dependent Subsection Visible in Menu

If your response to “Do you have any Committees to provide?” is No, the corresponding subsection “Committees - Detail” will remain disabled and hidden in the menu.

It is important to complete the application as ordered in the Table of Contents because questions like these that appear in earlier sections may enable dependent subsections to appear that you will need to complete in order to submit your application.

### 4.3 Selecting Related Records

The application uses records associated with your organization in AMIS to help you populate information in certain fields, such as information about Contacts you would like to associate with the application, as well as the associated SF-424 record for your application.

To select related records:

1. Related record fields display a list of relevant related records for your organization that are available for this question when you click on the field. Select the name of the contact, county/state, or other record type.

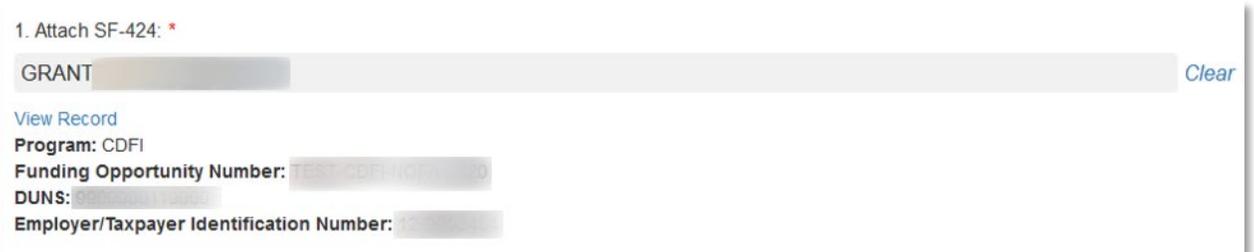


Figure 44: A Selected SF-424 Related Record

2. You can view the selected record's detail page by clicking the **View Record** link. This will direct you to the record detail page, where you can see more detailed information about the selected record (this is useful for viewing records specific to your organization, like your organization contacts and related SF-424 records).
3. Some related record fields will have a +/- sign next to them allow you to add multiple related records. Click on the green plus sign to add another related record selection field.

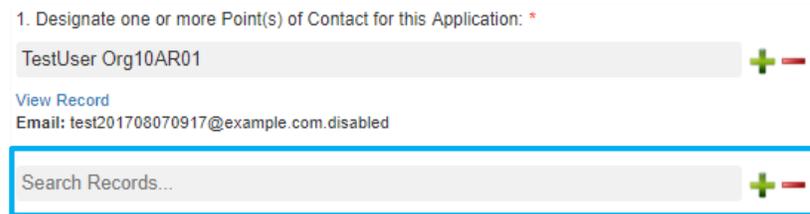


Figure 45: Additional Related Record Field Row

4. If you need to delete a related record, click on the red minus sign next to the record you wish to delete.

#### 4.4 Adding Attachments

Attachments can be uploaded using the Drag & Drop. You will see the Drag & Drop box below any question that requires an attachment.

7. Attach an **Organizational Chart** for your organization:



Figure 46: Drag & Drop Upload Box

To upload using the Drag & Drop:

1. Locate the file you wish to upload on your computer. Open the folder where the file is saved in File Explorer.

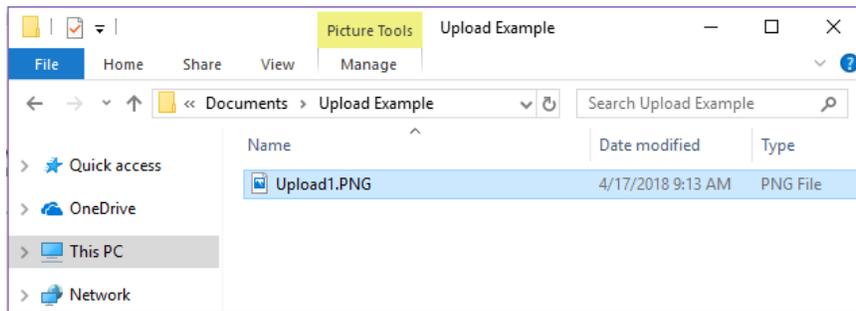


Figure 47: Attachment to Upload in File Explorer

2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.

Note: Use caution to ensure you drag and drop the file directly over the Drag & Drop upload box area to prevent your web browser from inadvertently trying to open the file.

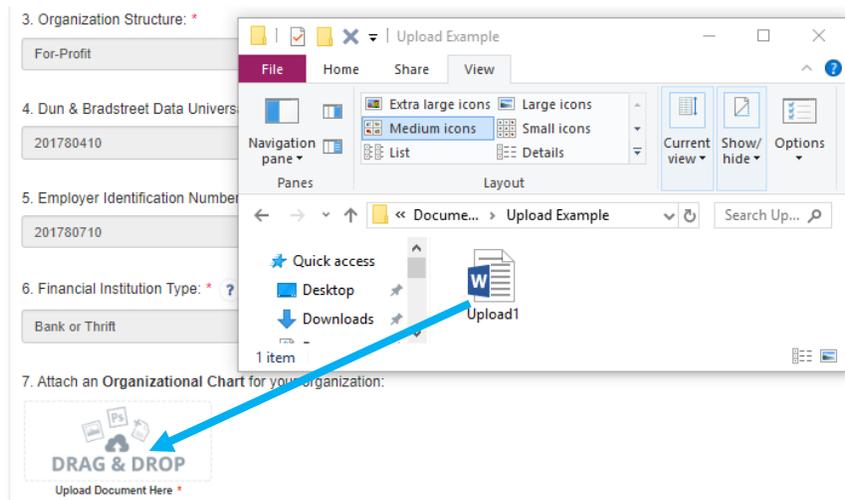


Figure 48: Upload File Using Drag & Drop

- Once your file is successfully uploaded, the file name will be displayed below the Drag & Drop box.

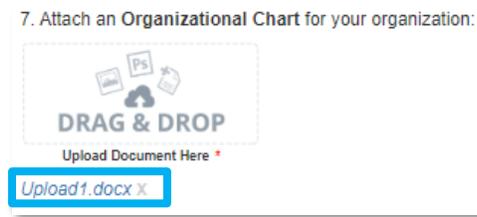


Figure 49: Successful File Upload

- Upload any additional files using the same process. If you need to remove an uploaded file, click the gray “x” next to the file name.

#### 4.5 Dynamic Record Tables

Applicants are required to enter a list of records, Current Development Services, and/or Key Personnel as part of the application. These records are a series of questions that are repeated to the applicant and are collected dynamically through the application. An applicant may need to add a single record or multiple records, depending on the application question.

You will recognize dynamic record tables by the page setup. When you open a new subsection with one of these tables, a reminder message and an empty overview table will be displayed below the table instructions at the top of the page. As you add records to the table, they will appear in the table overview section.

Reminder: The Record Name/Record Number in question #1 must be populated. Please enter a Record Name/Record Number as indicated.

### Key Staff Bookmark Subsection

Applicants may add up to ten (10) Key Staff. Applicants must attach associated key staff resumes in this section.

Complete the required fields and click "Save." Click on the "Add Row" link to create additional records for all Key Staff.

---

Overview (1) Add Row

Record Name	Completed	Title
New Row (active)		

9 Remaining Rows Add Row

Figure 50: Reminder Message and Overview Table

Directly below the table overview is the field entry form. Data is entered into this form and saved to create a single record row in the table. Additional rows are created by populating the fields with new data and saving the form again.

Please note that a unique Record Name or Record Number must be entered for Question #1 in order to successfully save the record.

The form is titled "New Row" and contains the following fields:

- 1. Name (Enter Key Staff person's First and Last Name for this Record): A text input field.
- 2. Title: \* A text input field with a "200 Characters Remaining" indicator.
- 3. # of Years on Staff: \* A text input field with a "0 Decimal Places" indicator.
- 4. # of Years' Experience: \* A text input field with a "0 Decimal Places" indicator.
- 5. Role in Implementing Organization's Strategic Goals: \* A large text area with a "700 Characters Remaining" indicator.
- 6. Resume (Drag and Drop file in area below): A drag-and-drop area with a "DRAG & DROP" icon and "Upload Document Here \*" text.

Figure 51: New Row Entry Fields

At the bottom of the page there are buttons to **Save**, **Download CSV**, and **Delete Record**.

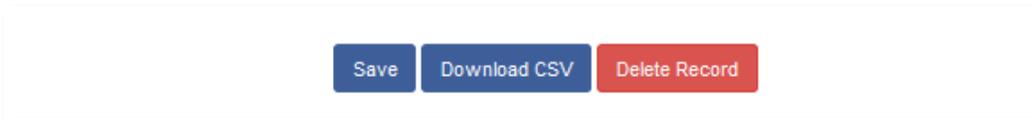


Figure 52: Dynamic Table Buttons

To add or edit dynamic table records:

1. Answer all questions on the field entry form for your first record.
2. When you have entered all data for a new record, click the **Save** button. This will create a new row in the table overview.

Overview (1) Add Row

Name	Completed	Title
John Doe (active)	✓	VP

9 Remaining Rows Add Row

Figure 53: New Record Row in Table Overview

3. The record you just created will still be active, with its field data still visible on the screen. To create a new record, click **Add Row** to the right of the table overview.

Overview (1) Add Row

Name	Completed	Title
John Doe (active)	✓	VP

9 Remaining Rows Add Row

Figure 54: Active Record Indicator and Add Row Links

4. This will create a new active record row in the overview table. Fill in the empty fields in the New Row section below just as you did for the first record. Click **Save** to populate the table overview with your second record's question response data.

Overview (2) Add Row

Name	Completed	Title
John Doe	✓	VP
New Row (active)		

8 Remaining Rows Add Row

Figure 55: New Active Record Row

5. Repeat this process to add additional records as needed.

- To edit any record, click on the hyperlink of the record name in the overview table. This will pull up the record's field form/make it the active record. Update any information as needed and **Save**.

To delete dynamic table records:

- If you need to delete a record, make sure that record is active in the overview table and select the red colored **Delete Record** button at the bottom of the page.



Figure 56: Delete Record

To Download CSV:

- The application will allow you to download a Comma Separated File (CSV File) for the records you enter into the dynamic table that you can open in Excel. After all desired records are entered and saved, click the **Download CSV** button at the bottom of the page.



Figure 57: Download CSV Button

- Download using your browser's download feature. When you open the document in Excel, it will display all the data you have entered for each record.

	A	B	C	D	E	F
1	Name	Title	Years with Applicant	Years of Experience	Role in Implementing strategic goals	Resume
2	John May	VP	5	10	Testing	
3	Sarah Bell	Finance Assistant	5	15	Testing	
4						

Figure 58: Sample CSV of Dynamic Record Table

## 4.6 Direct-Entry Tables

Direct-entry tables are configured to collect specific data directly from users. Unlike dynamic record tables, direct-entry tables allow you to input your data directly into the table.

	Historic 3	Historic 2	Historic 1	Current	Projected 1	Projected 2	Projected 3
Fiscal Year Selection *	<input type="text" value="2016"/>	<input type="text" value="2017"/>	<input type="text" value="2018"/>	<input type="text" value="2019"/>	<input type="text" value="2020"/>	<input type="text" value="2021"/>	<input type="text" value="2022"/>
<b>Assets</b>							
Unrestricted Cash & Cash Equivalents (\$) *	\$ <input type="text"/> 0 Decimal Places						
Allowance for Loan and Lease Losses (\$) *	\$ <input type="text"/> 0 Decimal Places						
Average Assets (\$) *	\$ <input type="text"/> 0 Decimal Places						

Figure 59: Sample Direct-Entry Table

In the sample table above, you can see that a direct-entry table simply allows you to enter multiple responses (in columns) to multiple questions (in rows) at the same time.

If the number of columns exceeds the standard screen format, the slide bar at the **bottom of the table itself** (not the bottom of the browser window) will allow you to access the columns to the right.

If using the Tab key during data entry, please note the Tab key moves the cursor to the field in the column to the right.

If you are unable to see the full table in the screen and need to scroll down the table, the table header will cascade down the table with you.

**Note:** The large tables in the application are designed with cascading column and row headers to aid data entry. Due to the size of this table, you may experience a lag in header movement. If the moving headers are moving slowly or not at all, please try the following troubleshooting tactics:

- Scroll to the bottom of the subsection and click **Save** to record any data you have already entered. Then, refresh the application page.
- Try scrolling more slowly down or across the page.
- After saving the subsection, the **Exit** button in the upper right-hand corner of the page to exit the application. Then, re-open the application and re-load this subsection.
- If possible, try opening the application in a different web browser or with a different internet connection.

- Try zooming out within your browser window so that more of the table is visible.

Some tables have formula fields that auto-calculate a sum based on the formula configured and the table data entered. These fields will begin to populate as you enter your data into the table.

Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$) *	\$ 500,000 0 Decimal Places	\$ 100,000 0 Decimal Places
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) (\$) * ?	700,000	450,000
	Historic 3	Historic 2

Figure 60: Formula Field Calculated Totals

#### 4.7 Exporting your Application as a PDF

The Application can generate an Adobe PDF version of your application for your organization's records. You can also use this feature to view your current progress on the application at any point in the application process.

To generate a PDF version of the application:

1. Navigate to the stationary menu bar at the top of the application.

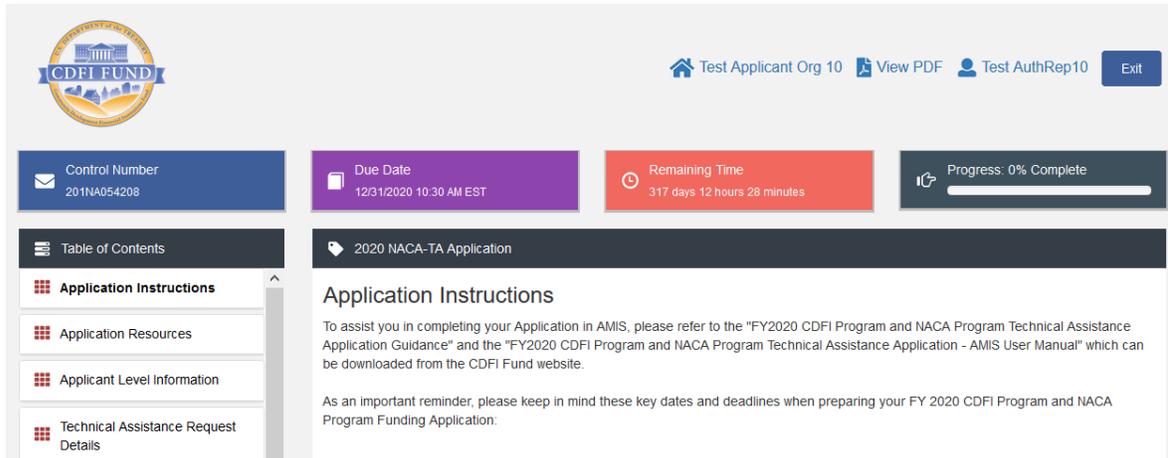


Figure 61: UI Menu Bar

2. Select **View PDF**.



Figure 62: View PDF

3. This will open a PDF of the application and your responses in a new window. Your browser's PDF viewer will have a button (usually an arrow as highlighted in the example below) that will allow you to download and save the PDF.

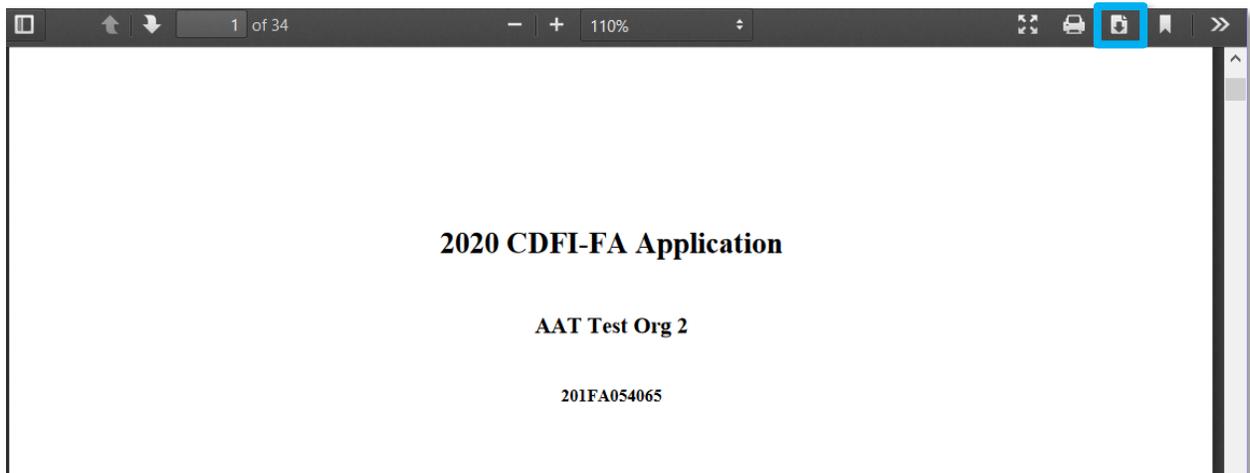


Figure 63: Application PDF Open in a New Browser Window (in Firefox)

## 5.0 Base-FA Application Specific Guidance

This section includes additional guidance for navigating select FA Application sections/subsections for both the NACA-FA and CDFI-FA Applications (Section 5.1) in the Application Template UI, including:

- 5.1 Entering Bank Holding Company subsidiary information, if applicable.
- 5.2 Uploading a Bank Holding Companies Subsidiary Certification Page, if applicable.
- 5.3 Attaching your SF-424 form to your application.
- 5.4 Indicating your “Base-FA Request Amount”.
- 5.5 Inputting your Application Financial Data.
- 5.6 Answering Compliance Evaluation Questions.
- 5.7 Completing the Beneficiary Snapshot section.
- 5.8 An overview of the Introduction to FA Objectives section.
- 5.9 Selecting FA Objective 1-1: Increase Volume of Financial Products.
- 5.10 Selecting FA Objective 1-2: Increase Volume of Financial Services.
- 5.11 Selecting FA Objective 1-3: New Geographic Areas.
- 5.12 Selecting FA Objective 1-4: New Financial Products.
- 5.13 Selecting FA Objective 1-5: New Financial Services.
- 5.14 Selecting FA Objective 1-6: New Development Services.
- 5.15 Selecting FA Objective 1-7: Serve New Targeted Populations.

**Note:** This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the applicant specific subsection entitled: Bank Holding Companies.

### 5.1 Bank Holding Companies: Application Specific Subsection

This subsection is only visible/applicable to Applicants that are Bank Holding Companies.

## Bank Holding Companies

Bookmark Subsection 

This subsection only applies to Bank Holding Company Applicants that **intend to carry out the activities of an award** through their Subsidiary CDFI Insured Depository Institution.

**Guidance**

The Applicant should enter the name and EIN of the Subsidiary CDFI Insured Depository Institution that will carry out the activities of the award, if applicable. The EIN of the Subsidiary CDFI Insured Depository Institution cannot be the same as the EIN of the Bank Holding Company Applicant.

1. Applicant's EIN (pre-populated from AMIS): \* [?](#)

2. Bank Holding Company Subsidiary Name: \*

96 Characters Remaining

3. Bank Holding Company Subsidiary EIN (**please enter only numerals, omitting the dash**). Note: Your Subsidiary must have its own unique EIN. Enter the Subsidiary EIN below, and verify that the Subsidiary EIN is distinct from the Applicant's EIN: \* \*

3 Characters Remaining

4. Enter the name of the **Subsidiary's Authorized Representative** (please note this representative will be required to complete and sign the Bank Holding Companies Subsidiary Certification Page in the next subsection). \*

96 Characters Remaining

Figure 64: Bank Holding Companies Subsection

Bank Holding Companies are required to provide information on their subsidiaries in this subsection.

**Question 1: Applicant's EIN**

The Applicant's EIN is pre-populated from the Applicant's organization record in AMIS.

**Question 2: Bank Holding Company Subsidiary Name**

Enter the name of the Applicant's subsidiary.

**Question 3: Bank Holding Company Subsidiary EIN**

Enter the Subsidiary EIN. **Please enter numerals only**, omitting the dash typically used in EIN formatting.

The Subsidiary EIN must be distinct from the Applicant organization's EIN. Ensure that the EIN entered in this field does not match the Applicant EIN displayed in Question 1.

If you enter the same EIN, you will receive the following validation error that will need to be corrected before you are able to save this subsection:

Your responses have been saved but a validation error occurred. Please fix the error and save again to complete the section.

## Bank Holding Companies

 [Bookmark Subsection](#)

This subsection only applies to Bank Holding Company Applicants that **intend to carry out the activities of an award** through their Subsidiary CDFI Insured Depository Institution.

### Guidance

The Applicant should enter the name and EIN of the Subsidiary CDFI Insured Depository Institution that will carry out the activities of the award, if applicable. The EIN of the Subsidiary CDFI Insured Depository Institution cannot be the same as the EIN of the Bank Holding Company Applicant.

1. Applicant's EIN (pre-populated from AMIS): \* 

040023015

2. Bank Holding Company Subsidiary Name: \*

Test Subsidiary

85 Characters Remaining

3. Bank Holding Company Subsidiary EIN (**please enter only numerals, omitting the dash**). Note: Your Subsidiary must have its own unique EIN. Enter the Subsidiary EIN below, and verify that the Subsidiary EIN is distinct from the Applicant's EIN: \* \*

**The Bank Holding Company Subsidiary EIN cannot be the same as the Applicant organization's EIN.**

040023015

0 Characters Remaining

4. Enter the name of the **Subsidiary's Authorized Representative** (please note this representative will be required to complete and sign the Bank Holding Companies Subsidiary Certification Page in the next subsection). \*

Martha Jones

88 Characters Remaining

Figure 65: Validation Error for Matching Subsidiary and Applicant EINs

### Question 4: Subsidiary Authorized Representative

Enter the name of an Authorized Representative for the subsidiary. This representative will be required to complete and sign the Bank Holding Companies Subsidiary Certification Page in the next subsection. Please consult this year's CDFI & NACA Program FA Application Guidance for more information about Authorized Representative eligibility.

9. Bank Holding Company Subsidiary Mailing Street: \*

100 Characters Remaining

10. Bank Holding Company Subsidiary Mailing City: \*

100 Characters Remaining

11. Bank Holding Company Subsidiary Mailing State/Province: \*

2 Characters Remaining

12. Bank Holding Company Subsidiary Mailing Zip/Postal Code: \*

10 Characters Remaining

13. Bank Holding Company Subsidiary Regulator: \*

14. Bank Holding Company Subsidiary FDIC Cert # / NCUA Charter # / COSSEC #: \*

10 Characters Remaining

Figure 66: Bank Holding Companies Subsection Continued

**Questions 5 - 10:**

Enter the mailing street, mailing city, mailing state/province, mailing zip/postal code, as well as the regulator name of your DIHC Subsidiary Regulator.

**Question 11: FDIC Cert # / NCUA Charter # / COSSEC #**

Enter the FDIC certification number, the NCUA charter number or the COSSEC number of your DIHC Subsidiary Regulator.

**5.2 Bank Holding Companies Subsidiary Certification Page: Applicant Specific Subsection**

This subsection is only visible/applicable to Applicants that are Bank Holding Companies.

## Bank Holding Companies Subsidiary Certification Page

 [Bookmark Subsection](#)

This subsection only applies to Bank Holding Companies Applicants that **intend to carry out the activities of an award** through their Subsidiary CDFI Insured Depository Institution.

### Guidance

- 1) The Applicant should review and confirm that the pre-populated data below is accurate.
- 2) Click the "Print Page" link located at the bottom right hand corner of the page to open a window that displays the Bank Holding Companies Subsidiary Certification page for printing. Print this page.
- 3) The Subsidiary Authorized Representative must manually write his/her title, signature, and date for the Bank Holding Companies Subsidiary Certification Page.
- 4) Scan and upload the signed Bank Holding Companies Subsidiary Certification Page to your computer.
- 5) Then, drag and drop it from the file on your computer to the "Drag and Drop" location on the 2020 TA Application template under the Bank Holding Companies Subsidiary Certification Page subsection.
- 6) There should be a link present with the name of the document that you just uploaded to indicate that you successfully attached the signed Bank Holding Companies Subsidiary Certification Page.
- 7) Click the Save button.

Applicant: \*

CDFI/NACA Test Org 20

Subsidiary Name: \*

Test Subsidiary

Subsidiary Authorized Representative Name: \*

Martha Jones

Subsidiary Authorized Representative Title (Please Print): \_\_\_\_\_

Subsidiary Authorized Representative Signature (Please Sign): \_\_\_\_\_

Date (Please Print): \_\_\_\_\_

Upload the Subsidiary Signed Certification



Save

[Print Page](#)

Figure 67: Bank Holding Companies Subsidiary Certification Page

The Subsidiary Authorized Representative (identified in the previous subsection) is required to review, print and sign this page.

1. The Applicant should review and confirm that the pre-populated data is accurate.
2. Click the "Print Page" link located at the bottom right hand corner of the page to open a window that displays the Bank Holding Companies Subsidiary Certification page for printing. Print this page.
3. The Subsidiary Authorized Representative must manually write his/her title, signature, and date for the Bank Holding Companies Subsidiary Certification Page.
4. Scan and upload the signed Bank Holding Companies Subsidiary Certification Page to your computer.
5. Then, drag and drop it from the file on your computer to the "Drag and Drop" location on the 2021 FA Application template under the Bank Holding Companies Subsidiary Certification Page subsection.
6. There should be a link present with the name of the document that you just uploaded to indicate that you successfully attached the signed Bank Holding Companies Subsidiary Certification Page.
7. Click the Save button.

**Note:** This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsection entitled: Associated SF-424 Record.

### 5.3 Associated SF-424 Record: Attaching your SF-424 to your Application

All Applicants are required to submit the initial component of their FY 2021 CDFI-NACA Program Application using the [Grants.gov](https://www.grants.gov) portal, the official website for federal grant information and applications. The only component of the CDFI-NACA Application submitted via Grants.gov is the Standard Form (SF-424) Mandatory Form. The SF-424 is required for all Applicants.

The registration for Grants.gov and the processing time needed to review your SF-424 submission will take several days so it is recommended that Applicants begin this process before they start their Application in AMIS.

Once your SF-424 is validated by Grants.gov, a record for your SF-424 will be generated in AMIS. You will need to link your SF-424 record to your CDFI-NACA Funding Application in the Application UI.

To attach your SF-424:

1. Within the 2021 CDFI/NACA application, expand the “Applicant Level Information” section in the menu bar. Click on the “Associated SF-424 Record” subsection.

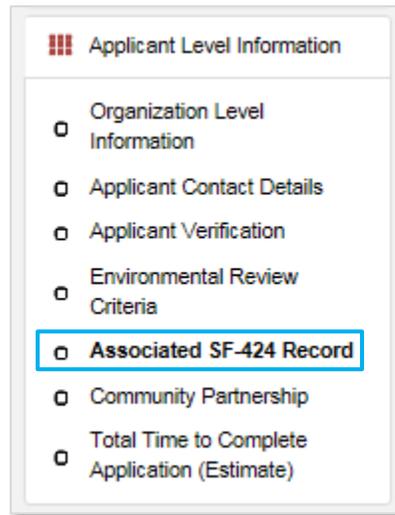


Figure 68: Associated SF-424 Record Subsection in Menu

2. The subsection will display a single related record question. Click in the gray “Search Records” box and begin typing the word “Grant”.

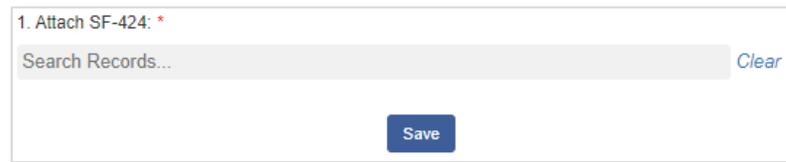


Figure 69: Attach SF-424 Related Record Field

3. SF-424 records associated with your organization will appear in the related record list. If you have submitted multiple SF-424s in Grants.gov, please select the correct SF-424 by referencing the SF-424 ID (the record number starting with “GRANT xxxxxxxx”). If your SF-424 does not appear, but you have received confirmation from Grants.gov that your SF-424 has been successfully submitted **and validated**, please contact the CDFI-NACA Program Team by submitting a Service Request in AMIS with the Subject: “Missing SF-424 in Current Year Funding Application Template”.

1. Attach SF-424: \*

Search Records... Clear

GRANT2020C...A020  
 CDFI  
 [Redacted]  
 [Redacted]

GRANT [Redacted]  
 NACA  
 [Redacted]  
 [Redacted]

Print Page

Figure 70: SF-424 Record for Your Organization in Related Record List

- Verify that it is the correct record by confirming that the correct Program (CDFI or NACA) is listed below the grant name, and the Funding Opportunity Number listed is “CDFI-2021-FATA”, or “CDFI-2021-NACA” if applying under NACA. The SF-424 ID corresponds to your SF-424’s Grants.gov Tracking Number (GRANTxxxxxxx).

NOTE: Applicants’ AMIS records and Grants.gov records are linked by the Applicant’s DUNS Number. If the DUNS field does not match the DUNS field in your AMIS account, the SF-424 will not populate in your AMIS account, and you will not be able to submit the Application in AMIS. Check your Organization detail page in AMIS to ensure your DUNS Number matches the DUNS Number on your SF-424.

1. Attach SF-424: \*

GRANT [Redacted] Clear

[View Record](#)

**Program:** CDFI  
**Funding Opportunity Number:** [Redacted]  
**DUNS:** [Redacted]  
**Employer/Taxpayer Identification Number:** [Redacted]

**Save**

Figure 71: Selected SF-424 Record

- If you have selected the incorrect record and need to choose another, select the “Clear” button to the right of the gray box and re-select the correct record.

6. Once you select an SF-424 record and click **Save**, you will see additional information listed below the related record field.

Subsection was marked as completed!

### Associated SF-424 Record Bookmark Subsection

Attach the SF-424 to your Application.

Begin typing the word "Grant" to select your organization's SF-424 for the current Funding Round. SF-424 records associated with your organization will appear in the related record list. If you have submitted multiple SF-424s in Grants.gov, please select the correct SF-424 by referencing the SF-424 ID (the digits following "Grant"). If your SF-424 does not appear, please contact the CDFI-NACA Program Team by submitting a Service Request in AMIS with the Subject: "Missing SF-424 in Current Year Funding Application Template".

Verify that it is the correct record by confirming that the Funding Opportunity Number listed is "CDFI-2020-FATA", or "CDFI-2020-NACA" if applying under NACA, and the SF-424 ID corresponds to your SF-424's Grants.gov Tracking Number (GRANTxxxxxxx).

NOTE: Applicants' AMIS records and Grants.gov records are linked by the Applicant's DUNS Number. If the DUNS field does not match the DUNS field in your AMIS account, the SF-424 will not populate in your AMIS account, and you will not be able to submit the Application in AMIS.

1. Attach SF-424: \*

GRANT  Clear

[View Record](#)

Program: NACA

Funding Opportunity Number:

DUNS:

Employer/Taxpayer Identification Number:

[Save](#)

Figure 72: Successfully Attached SF-424 Record

7. Your SF-424 record has successfully been attached if you receive the positive validation "Subsection was marked as completed!" and a green checkmark next to the Associated SF-424 Record subsection in the menu.

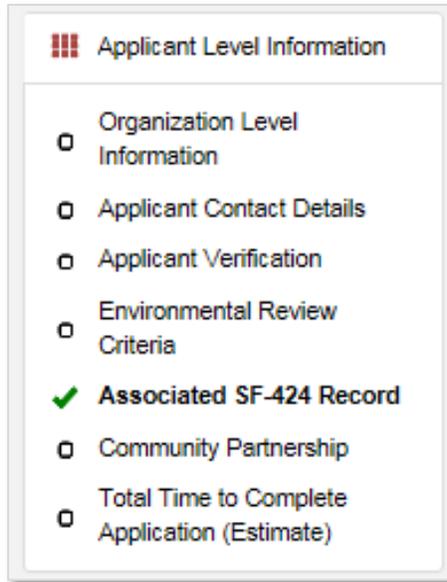


Figure 73: Subsection SF-424 Marked Complete in Menu

#### 5.4 Financial Assistance Request Details (Base-FA)

This section collects data necessary for analyzing your organization’s “Base-FA Request Amount”.

**NOTE:** The CDFI-FA Application analyzes the data field “Total Asset Size” from your organization’s profile in AMIS to determine whether you are eligible to apply under the CORE or SECA eligibility category. Please refer to the NOFA for specifics on eligibility requirements. Your status as a CORE or SECA applicant can be viewed on the CDFI-NACA Program Profile page, and in the application subsection “Applicant Verification”, found by expanding the “Applicant Level Information” section in the menu bar.

##### ***Calculate Maximum Award Request***

Based on your eligibility category (CORE or SECA for CDFI-FA Applicants, or NACA for NACA-FA Applicants) and any applicable past awards received, the calculator in this subsection will help determine the maximum amount your organization may request in the current funding round.

If the calculation yields a value greater or equal to the maximum award amount, you are eligible to request the maximum award amount.

If the calculation yields a value less than the maximum award amount, this is the maximum amount you are able to request in the current funding round.

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 4000000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 350000.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* 650,000.00
Question	Response

Figure 74: Calculator in Calculate Maximum Award Request Subsection

**Question 1:** Sum Total of Base-FA + TA + PCC-FA Awards to **Applicant** in Past 2 Years:

If the Applicant organization has received any of the listed CDFI-NACA program awards in the past 2 years, the total amount awarded will be displayed in this field. This amount will be pre-populated based on your past award information in AMIS.

If the Applicant has not received any of these awards in the past 2 years, this field will be pre-populated with a zero.

**Question 2:** Sum Total of Base-FA + TA + PPC-FA Awards to Applicant **Affiliates and Subsidiaries** in Past 2 Years:

If any Affiliates or Subsidiaries of the Applicant organization have received Base-FA, TA, or PPC-FA Awards in the past 2 years, the total amount awarded will be displayed in this field. The amount will be pre-populated based on award information in AMIS.

If none of the Applicant’s Affiliates and Subsidiaries have received any of these awards within the past 2 years, this field will be pre-populated with a zero.

**Question 3:** Maximum Award Request Cap Calculation (\$5MM 3x-year cap):

This calculation subtracts the Applicant and Applicant’s Affiliate and Subsidiary award amounts from the \$5,000,000 cap. If this calculation yields a value less than the maximum request amount permitted for your application type, this is the maximum amount your organization will be able to request in this funding round.

The minimum and maximum you will be able to apply for depend on whether you are eligible under the CORE or SECA program and if you require an adjusted maximum based on the \$5,000,000 award cap.

### SECA Applicants

Applicants eligible under the SECA program may request a minimum of \$125,000 and a maximum of \$700,000 if they do not require an adjusted award request maximum. They will see the following message after clicking **Save**:

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 350000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 0.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* The maximum amount of funding your organization is eligible to apply for this year in Base-FA funding is \$700,000. 4,650,000.00
Question	Response

Figure 75: Maximum Amount Request Message for SECA Applicants

SECA applicants that have an adjusted maximum request amount based on previous awards to the Applicant or their Affiliates and Subsidiaries will see the following message after clicking **Save**:

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 350000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 4000000.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* Based on previous awards to your organization and/or its affiliates and subsidiaries over the past three years, the <b>maximum</b> your organization is eligible to apply for this year in Base-FA funding is: 650,000.00
Question	Response

Figure 76: Maximum Amount Request Message for SECA Applicants with an Adjusted Maximum

### CORE Applicants

Applicants eligible under the CORE program may request a minimum of \$500,000 and a maximum of \$1,000,000 if they do not require an adjusted award request maximum. They will see the following message after clicking **Save**:

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 350000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 0.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* The maximum amount of funding your organization is eligible to apply for this year in Base-FA funding is \$1,000,000. 4,650,000.00
Question	Response

Figure 77: Maximum Amount Request Message for CORE Applicants

CORE applicants that have an adjusted maximum request amount based on previous awards to the Applicant or their Affiliates and Subsidiaries will see the following message after clicking **Save**:

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 350000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 3800000.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* Based on previous awards to your organization and/or its affiliates and subsidiaries over the past three years, the maximum your organization is eligible to apply for this year in Base-FA funding is: 850,000.00
Question	Response

Figure 78: Maximum Amount Request Message for CORE Applicants with an Adjusted Maximum

### NACA Applicants

Applicants eligible under the NACA program may request a minimum of \$150,000 and a maximum of \$1,000,000 if they do not require an adjusted award request maximum. They will see the following message on save:

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 1000000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 0.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* The maximum amount of funding your organization is eligible to apply for this year in Base-FA funding is \$1,000,000. 4,000,000.00
Question	Response

Figure 79: Maximum Amount Request Message for NACA Applicants

Applicants that have an adjusted maximum request amount based on previous awards to Applicants or their Affiliates and Subsidiaries will see the following message on save:

Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to <b>Applicant</b> in Past 2 Years: * ?	* 1000000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant <b>Affiliates and Subsidiaries</b> in Past 2 Years: * ?	* 3100000.00
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): * ?	* Based on previous awards to your organization and/or its affiliates and subsidiaries over the past three years, <b>the maximum</b> your organization is eligible to apply for this year in Base-FA funding is: 900,000.00
Question	Response

Figure 80: Maximum Amount Request Message for NACA Applicants with an Adjusted Maximum

### Financial Assistance Request (Base-FA)

Within the Financial Assistance Request subsection, applicants should enter the amount of Financial Assistance they are requesting.

### SECA Applicants

SECA Applicants who do not require an adjusted maximum will see the following request page:

## Financial Assistance Request (Base-FA)

 [Bookmark Subsection](#)

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	* <input type="text" value="\$ 125,000"/> 0 Decimal Places
Base-FA First Payment Amount Request: *	* <input type="text" value="\$ 125,000"/> 0 Decimal Places
<p>Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year, or \$125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.</p> <p><b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b></p> <p>Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.</p>	
75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	* <input type="text" value="112,500"/>
Award Amount Requested	Response

Figure 81: Financial Assistance Request (Base-FA) Subsection for SECA Applicants

### **Question 1:** Base-FA Request Amount:

Enter your "Base-FA Request Amount". This value must be a minimum of \$125,000 and a maximum of \$700,000. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

### **Question 2:** Base-FA First Payment Amount Request:

Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Validation Message:** Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the [FA Application Guidance](#)), or \$125,000, whichever of those two values is greater. The field below

will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled “Financial Data Certification”, and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.

(Please [see instructions above for the unadjusted SECA subsection](#) for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

**Question 3:** 75% of Total Portfolio Outstanding Validation:  
75% of your organization’s Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

**Financial Assistance Request (Base-FA)** Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="font-size: small;">\$</span> <input style="width: 80%;" type="text" value="125,000"/> <span style="float: right; font-size: x-small;">0 Decimal Places</span> </div>
Base-FA First Payment Amount Request: *	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="font-size: small;">\$</span> <input style="width: 80%;" type="text" value="125,000"/> <span style="float: right; font-size: x-small;">0 Decimal Places</span> </div>
<p>Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year, or \$125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.</p> <p><b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled “Financial Data Certification”, and then return to this subsection.</b></p> <p>Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.</p>	
75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="color: red; font-size: small;">* This response is required.</span> <input style="width: 100%; height: 20px;" type="text"/> </div>
Award Amount Requested	Response

Save

Figure 82: Financial Assistance Request (Base-FA) Subsection for SECA Applicants- Validation Error

You may enter responses for Question 1 and 2 at this time and click **Save** to record your responses, however you will receive a validation error indicating that the last question is a required field. You must return to this subsection **after completing the Application Financial Data section of the application** in order to validate your Base-FA Request Amount.

Once the Application Financial Data section is completed, your percentage of Total Portfolio Outstanding calculation will be auto-populated:

Financial Assistance Request (Base-FA) Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="float: right;">*</span> <div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">\$</span> <input style="width: 80%; border: none; border-bottom: 1px solid #ccc;" type="text" value="125,000"/> </div> <div style="text-align: right; font-size: small;">0 Decimal Places</div> </div>
Base-FA First Payment Amount Request: *	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="float: right;">*</span> <div style="display: flex; align-items: center;"> <span style="margin-right: 5px;">\$</span> <input style="width: 80%; border: none; border-bottom: 1px solid #ccc;" type="text" value="125,000"/> </div> <div style="text-align: right; font-size: small;">0 Decimal Places</div> </div>
<p>Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year, or \$125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.</p> <p><b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b></p> <p>Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.</p>	
75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="float: right;">*</span> <input style="width: 80%; border: none; border-bottom: 1px solid #ccc;" type="text" value="112,500"/> </div>
Award Amount Requested	Response

Save

Figure 83: Percentage of Portfolio Outstanding Calculation on Base-FA Request Amount Page

When this subsection is saved, the Base-FA Request Amount will be compared to the value in this auto-populated field to ensure that the Base-FA Request Amount does not exceed a percentage of your organization's Total Portfolio Outstanding as of the date of the most recent historic fiscal year end (as defined in the [FA Application Guidance](#)) (75% for SECA applicants, 30% for CORE applicants, and 100% for applicants completing the NACA-FA Application).

SECA Applicants with an adjusted maximum request amount will see the following:

## Financial Assistance Request (Base-FA)

 [Bookmark Subsection](#)

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value). *	<input type="text" value="665,000"/>
Base-FA Request Amount: *	<input type="text" value="\$"/> <small>0 Decimal Places</small>
Base-FA First Payment Amount Request: *	<input type="text" value="\$"/> <small>0 Decimal Places</small>
Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year, or \$125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.  <b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b>  Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.	
75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	<input type="text"/>

Save

Figure 84: Financial Assistance Request (Base-FA) Subsection for SECA Applicants with an Adjusted Maximum Request Amount

### **Question 1:** Maximum Award Request Cap Calculation (\$5MM 3x-year cap)

Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value).

### **Question 2:** Base-FA Request Amount:

Enter your "Base-FA Request Amount". This value must be a minimum of \$125,000 and a maximum of \$700,000. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

### **Question 3:** Base-FA First Payment Amount Request:

Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Validation Message:** Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the [FA Application Guidance](#)), or \$125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.

(Please [see instructions above for the unadjusted SECA subsection](#) for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

**Question 4:** 75% of Total Portfolio Outstanding Validation:

75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

## Financial Assistance Request (Base-FA)

 [Bookmark Subsection](#)

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value): *	* <input type="text" value="665,000"/>
Base-FA Request Amount: *	* <input type="text" value="\$ 125,000"/> 0 Decimal Places
Base-FA First Payment Amount Request: *	* CDFI-FA First Payment Amount must be in the thousands (e.g. 715,000 not 715,123). <input type="text" value="\$ 0"/> 0 Decimal Places
Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year, or \$125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.  <b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b>  Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$125,000, whichever of those two values is greater.	
75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	* This response is required. <input type="text"/>
Award Amount Requested	Response

Figure 85: Financial Assistance Request (Base-FA) Subsection for SECA Applicants- Validation Error

You may enter responses for Question 2 and 3 at this time and click **Save** to record your responses, however you will receive a validation error indicating that Question 5 is a required field. You must return to this subsection **after completing the Application Financial Data section of the application** in order to validate your Base-FA Request Amount.

### CORE Applicants

CORE Applicants who do not require an adjusted maximum will see the following request page:

## Financial Assistance Request (Base-FA)

 [Bookmark Subsection](#)

Enter the Base-FA request amount and the anticipated first payment amount.

**90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.** Applicants should only request a first payment amount that reflects what they plan to spend within the first year of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	* \$ <input type="text"/> 0 Decimal Places
Base-FA First Payment Amount Request: *	* \$ <input type="text"/> 0 Decimal Places
Your Base-FA Request Amount may not exceed 30% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year, or \$500,000, whichever of those two values is greater. The field below will calculate 30% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.  <b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b>  Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$500,000, whichever of those two values is greater.	
30% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	* <input type="text"/>
Award Amount Requested	Response

Figure 86: Financial Assistance Request (Base-FA) Subsection for CORE Applicants

### **Question 1:** "Base-FA Request Amount":

Enter your "Base-FA Request Amount". This value must be a minimum of \$500,000 and a maximum of \$1,000,000. The value entered must be in the 1000s. For example, enter \$600,000 instead of \$600,352.

### **Question 2:** Base-FA First Payment Amount Request:

Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the total "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Validation Message:** Your Base-FA Request Amount may not exceed 30% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the [FA Application Guidance](#)), or \$500,000, whichever of those two values is greater. The field below will calculate 30% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled “Financial Data Certification”, and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or \$500,000, whichever of those two values is greater.

(Please [see instructions above for the unadjusted SECA subsection](#) for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

**Question 3:** 30% of Total Portfolio Outstanding Validation:  
30% of your organization’s Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

CORE Applicants with an adjusted maximum request amount will see the following:

Financial Assistance Request (Base-FA)
Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

**90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.** Applicants should only request a first payment amount that reflects what they plan to spend within the first year of the period of performance.

Award Amount Requested	Response
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value): *	* <input style="width: 90%;" type="text" value="875,000"/>
Base-FA Request Amount: *	* \$ <input style="width: 90%;" type="text"/> <small style="float: right;">0 Decimal Places</small>
Base-FA First Payment Amount Request: *	* \$ <input style="width: 90%;" type="text"/> <small style="float: right;">0 Decimal Places</small>
<p>Your Base-FA Request Amount may not exceed 30% of your organization’s Total Portfolio Outstanding for the most recent historical fiscal year, or \$500,000, whichever of those two values is greater. The field below will calculate 30% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.</p> <p><b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled “Financial Data Certification”, and then return to this subsection.</b></p> <p>Please ensure your Base-FA Request amount does not exceed the amount displayed in the field below, or \$500,000, whichever of those two values is greater.</p>	
30% of your organization’s Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	* <input style="width: 90%;" type="text" value="0"/>
Award Amount Requested	Response

Figure 87: Financial Assistance Request (Base-FA) Subsection for CORE Applicants with an Adjusted Maximum Request Amount

**Question 1:** Maximum Award Request Cap Calculation (\$5MM 3x-year cap)

Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value).

**Question 2:** “Base-FA Request Amount”:

Enter your “Base-FA Request Amount”. This value must be a minimum of \$500,000 and a maximum of \$1,000,000. The value entered must be in the 1000s. For example, enter \$600,000 instead of \$600,352.

**Question 3:** Base-FA First Payment Amount Request:

Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the total “Base-FA Request Amount” you entered in Question 1. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Validation Message:** Your Base-FA Request Amount may not exceed 30% of your organization’s Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the [FA Application Guidance](#)), or \$500,000, whichever of those two values is greater. The field below will calculate 30% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled “Financial Data Certification”, and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or \$500,000, whichever of those two values is greater.

(Please [see instructions above for the unadjusted SECA subsection](#) for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

**Question 4:** 30% of Total Portfolio Outstanding Validation:

30% of your organization’s Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

**NACA Applicants**

NACA Applicants who do not require an adjusted maximum will see the following request page:

## Financial Assistance Request (Base-FA)

■ Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	* <input style="width: 100%;" type="text" value="\$ 300,000"/> 0 Decimal Places
Base-FA First Payment Amount Request: *	* <input style="width: 100%;" type="text" value="\$ 300,000"/> 0 Decimal Places
Your Base-FA Request Amount may not exceed 100% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year. The field below will calculate 100% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.  <b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b>  Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below. Additionally, the minimum Base-FA Request Amount allowed by the NOFA is \$150,000.	
100% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year: *	* <input style="width: 100%;" type="text" value="300,000"/>
Award Amount Requested	Response

Save

Figure 88: Base-FA Request Subsection for NACA Applicants

**Question 1:** Base-FA Request Amount

Enter the Base-FA Amount you are requesting. This value must be a minimum of \$150,000 and a maximum of \$1,000,000. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Question 2:** Base-FA First Payment Amount Request

Enter the Base-FA First Payment amount you are requesting. This amount must be less than or equal to the total Base-FA Request Amount you entered in Question 1. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Validation Message:** Your Base-FA Request Amount may not exceed 100% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the [FA Application Guidance](#)). The field below will calculate 100% of your Total Portfolio

Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled “Financial Data Certification”, and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below. Additionally, the minimum Base-FA Request Amount allowed by the NOFA is \$150,000.

(Please [see instructions above for the unadjusted SECA subsection](#) for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

**Question 3:** 100% of Total Portfolio Outstanding Validation:  
100% of your organization’s Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

NACA Applicants with an adjusted maximum request amount will see the following:

**Financial Assistance Request (Base-FA)** Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Maximum Award Request Cap Calculation (\$5MM 3x-year cap): Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value): *	* <input type="text" value="955,000"/>
Base-FA Request Amount: *	* <input type="text" value="\$"/> <div style="text-align: right; font-size: small;">0 Decimal Places</div>
Base-FA First Payment Amount Request: *	* <input type="text" value="\$"/> <div style="text-align: right; font-size: small;">0 Decimal Places</div>
<p>Your Base-FA Request Amount may not exceed 100% of your organization's Total Portfolio Outstanding for the most recent historical fiscal year. The field below will calculate 100% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.</p> <p><b>If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.</b></p> <p>Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below. Additionally, the minimum Base-FA Request Amount allowed by the NOFA is \$150,000.</p>	
100% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year. *	* <input type="text"/>
Award Amount Requested	Response

*Figure 89: Base-FA Request Subsection for NACA Applicants with an Adjusted Maximum Request Amount*

**Question 1:** Maximum Award Request Cap Calculation (\$5MM 3x-year cap)  
 Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value).

**Question 2:** Base-FA Request Amount  
 Enter the Base-FA Amount you are requesting. This value must be a minimum of \$150,000 and a maximum of \$1,000,000. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Question 3:** Base-FA First Payment Amount Request

Enter the Base-FA First Payment amount you are requesting. This amount must be less than or equal to the total Base-FA Request Amount you entered in Question 1. The value entered must be in the 1000s. For example, enter \$200,000 instead of \$200,352.

**Validation Message:** Your Base-FA Request Amount may not exceed 100% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the [FA Application Guidance](#)). The field below will calculate 100% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below. Additionally, the minimum Base-FA Request Amount allowed by the NOFA is \$150,000.

(Please [see instructions above for the unadjusted SECA subsection](#) for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

**Question 4:** 100% of Total Portfolio Outstanding Validation:  
100% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

## 5.5 Application Financial Data

This section is designed to collect financial data from your organization. Some data in this section will be auto-populated by AMIS.

### ***Verify Financial Institution Category***

Your organization's financial institution Category is displayed in the Verify Financial Institution Category subsection. Verify your institution category is correct and continue to the next subsection. If this information is not correct, you must edit/update the information directly on your organization profile page in AMIS before continuing with your Application.

## Verify Financial Institution Category Bookmark Subsection

In this subsection, Applicants verify their financial institution category, which is a pre-populated field.

Confirm that the information in the field below is correct for your Organization and then click "Save".

---

1. Financial Institution Category: \*

Bank/Holding Company

*Figure 90: Verify Financial Institution Category Subsection*

### **Financial Attachments (Unregulated Applicants Only)**

This subsection is only applicable to Unregulated Applicants. Regulated Institutions will not see this subsection and should proceed to the [Application Financial Data](#) instructions.

Please refer to the Financial Assistance (FA) Application Guidance document for additional guidance on required financial attachments, located on the [Step 2: Application Process webpage under Financial Assistance Application Materials](#) for additional guidance on required financial attachments.

## Financial Attachments Bookmark Subsection

Unregulated Applicants (loan funds, venture capital funds, and other non-Insured Depository Institutions) must attach the required attachments.

---

1. **Audited Financial Statements** for your organization's three Most Recent Historical Fiscal Years.

- This question requires 3 attachments.



**DRAG & DROP**

Upload Document Here \*

2. **Interim Financial Statements:** Current Year-to-Date Unaudited Internally Prepared Financial Statements as of December 31.

- This question requires 1 attachment.



**DRAG & DROP**

Upload Document Here \*

3. A **Management Letter** for the Most Recent Historical Year OR a **Statement in Lieu of Management Letter** for the Most Recent Historic Fiscal Year is required from Applicants. If your organization did not receive a Management Letter, as defined in the applicable Notice of Funds Availability (NOFA), a template is provided in AMIS to be completed in this subsection. The Statement in Lieu of a Management Letter is attested to for accuracy and completeness by an Authorized Representative of your organization as part of the overall Attestation when you submit the Application.

Click to view a sample [Management Letter](#). Note: this is not your auditor's opinion letter.

*Management Letters: please read the three options below and select a corresponding choice that describes your organization from the drop-down box at the bottom of the section. All Applicants must select one of the three available Management Letter options for Question 3.1.*

*Figure 91: Financial Attachments Subsection*

Applicants use the drag and drop upload field to provide all required Attachments.

3. A **Management Letter** for the Most Recent Historical Year OR a **Statement in Lieu of Management Letter** for the Most Recent Historic Fiscal Year is required from Applicants. If your organization did not receive a Management Letter, as defined in the applicable Notice of Funds Availability (NOFA), a template is provided in AMIS to be completed in this subsection. The Statement in Lieu of a Management Letter is attested to for accuracy and completeness by an Authorized Representative of your organization as part of the overall Attestation when you submit the Application.

Click to view a sample [Management Letter](#). Note: this is not your auditor's opinion letter.

*Management Letters: please read the three options below and select a corresponding choice that describes your organization from the drop-down box at the bottom of the section. All Applicants must select one of the three available Management Letter options for Question 3.1.*

3.1.a. **Applicant is a new CDFI with no Application Financial Data Attachments to provide:** As a newly formed CDFI (that has not yet been audited), we do not have any Application Financial Data Attachments, including Audited Financial Statements or Management Letters/Statements in Lieu of Management Letters to provide.

- **This selection requires no attachments.**

3.1.b. **Applicant with a Management Letter to attach:** My CDFI has a management letter meeting the requirements as defined in the NOFA for Financial Assistance (FA) awards or Technical Assistance (TA) grants under the Community Development Financial Institutions Program (CDFI Program), or the NOFA for FA awards and TA grants under the Native American CDFI Assistance Program (NACA Program), or my CDFI's A-133 (Single Audit) is included in the attached audited financial statements. **Note: If you have questions about whether a document meets the requirements set forth in the FA Application guidance, reach out to CDFI Fund staff via a service request.**

- **This selection requires 1 attachment.**

3.1.c. **Applicant needing to Attest to a Statement in Lieu of Management Letter in AMIS:** I do hereby certify and attest that the audit firm that conducted our CDFI's most recent historic fiscal year audit did not provide a Management Letter, as defined in the NOFA for Financial Assistance (FA) awards or Technical Assistance (TA) grants under the Community Development Financial Institutions Program (CDFI Program), or the NOFA for FA awards and TA grants under the Native American CDFI Assistance Program (NACA Program). \*

*Use the drop-down box to select one of the three options above.*

Figure 92: Financial Attachments Question 3

Question 3 requires that an applicant select one of the following options from a dropdown:

**3.1.a. Applicant is a new CDFI with no Application Financial Data Attachments to provide**

**3.1.b. Applicant with a Management Letter to attach**

**3.1.c. Applicant needing to Attest to a Statement in Lieu of Management Letter in AMIS**

If 3.1.c. is selected, the Management Letter 3.2 & 3.3 subsection will appear (shown below) and applicants will have to complete two more dropdowns.

## Management Letter 3.2 & 3.3

 [Bookmark Subsection](#)

For questions 3.2 and 3.3, please read both options and select the option from each drop-down box that describes your organization. Applicants must make a selection for both questions.

**3.2.a. Applicant with Unqualified Opinion and no audit findings:** I further certify and attest that for all audited financial information submitted as part of the FY 2021 Funding Round Application, that the Audit Opinion was Unqualified and denoted no deviations from GAAP.

**3.2.b. Applicant with Qualified Opinion and/or audit findings:** I further certify and attest that for all audited financial information submitted as part of the FY 2020 Funding Round Application, any qualified opinions, deviations from GAAP, and/or audit findings are thoroughly addressed in Question II of the Compliance Evaluation Questions in the aforementioned Application. \*  
*Use the drop-down box to select one of the two options above.*

3.2.a

**3.3.a. Applicant with no additional items to report:** I further certify and attest that in my opinion, my organization's accounting policies and procedures, internal controls, and operating policies are appropriate and prudent for a CDFI of our size and complexity, and; That our auditors did not inform us of, and I am not aware of, any issues with our accounting policies and procedures, internal controls, and operating policies, including any material weaknesses, significant deficiencies, and other matters identified during the audit.

**3.3.b. Applicant with additional items to report:** I am aware of the following issues with our accounting policies and procedures, internal controls, and/or operating policies, including any material weaknesses, significant deficiencies, and other matters identified during the audit. \*  
*Use the drop-down box to select one of the two options above.*

3.3.b

Save

Figure 93: Management Letter 3.2 & 3.3 Subsection

The first dropdown asks the applicant to choose between two options based on whether or not the applicant has a qualified opinion and/or audit findings. The second asks applicants to choose between **3.3.a. Applicant with no additional items to report** and **3.3.b. Applicant with additional items to report**.

If the Applicant has additional items to report, then select 3.3.b and the Management Letter 3.3.b subsection will appear.

## Management Letter 3.3.b

 [Bookmark Subsection](#)

In the previous subsection, you selected 3.3.b. which indicated you had additional items to report. Please use the table below to provide this additional information. Applicants may add up to twenty-five (25) additional items.

Complete the information and click "Save." Click on the "Add Row" link to create additional records.

3.3.b. Applicant with additional items to report: I am aware of the following issues with our accounting policies and procedures, internal controls, and/or operating policies, including any material weaknesses, significant deficiencies, and other matters identified during the audit.

Overview (1)

[Add Row](#)

Record Name	Completed	Management Letter 3.3b - Type of Issue
<a href="#">New Row</a> (active)		

24 Remaining Rows

[Add Row](#)

Figure 94: Management Letter 3.3.b Subsection

Click **New Row** and fill in the following fields. It is recommended but not required to give the issue a name (question 1).

New Row

1. Name of Issue:

2. Type of Issue: \*

3. Description of Issue: \*

1500 Characters Remaining

4. Steps CDFI is Taking to Address the Concern: \*

1500 Characters Remaining

[Save](#) [Download CSV](#) [Delete Record](#)

Figure 95: New Row Fields

Once you are done, click **Save**. You also have the option to download the Comma Separated Values File (CSV File) or to delete the record at the bottom of the page.

**Application Financial Data**

Applicants are required to enter financial data for the three most recent historic fiscal years, the current fiscal year, and three projected fiscal years. For additional guidance on required Application Financial Data, please refer to the Financial Assistance (FA) Application Guidance document located on the [Step 2: Application Process webpage under Financial Assistance Application Materials](#). Applicants can also use the Application Financial Data Inputs Workbook - FOR REFERENCE ONLY” workbook found on the webpage linked above to collect the required Application Financial Data offline before entering it into AMIS.

**Important:** A response (even if zero “0”) is required in all data input fields in order to submit your Application. Only fields required of your organization, based on your organization’s Financial Institution Type as defined in AMIS ((a) Unregulated, (b) Credit Union, or (c) Bank) are visible as you complete this section.

	Historic 3	Historic 2	Historic 1	Current	Projected 1	Projected 2	Projected 3
Fiscal Year Selection *	2016	2017	2018	2019	2020	2021	2022
<b>Assets</b>							
Unrestricted Cash & Cash Equivalents (\$) *	\$ <input type="text"/> 0 Decimal Places						
Allowance for Loan and Lease Losses (\$) *	\$ <input type="text"/> 0 Decimal Places						
Average Assets (\$) *	\$ <input type="text"/> 0 Decimal Places						
Earning Assets (\$) *	\$ <input type="text"/> 0 Decimal Places						
Total Assets (\$) *	\$ <input type="text"/> 0 Decimal Places						
<b>Liabilities</b>							
Total Liabilities (\$) *	\$ <input type="text"/> 0 Decimal Places						
<b>Net Assets</b>							
Tier 1 Capital (\$) *	\$ <input type="text"/> 0 Decimal Places						

Figure 96: Application Financial Data Subsection

**Table:**

The Fiscal Year Selection row is automatically populated based on the Fiscal Year End field on your Organization Record in AMIS.

Enter the amount/number in the fields within the Application Financial Data subsection. Each field in this subsection has an error check in place to ensure data quality.

**Note:** This table is designed with a cascading column and row header to aid data entry. Due to the size of this table, you may experience a lag in header movement. If the moving headers are moving slowly or not at all, please try the following troubleshooting tactics:

- Scroll to the bottom of the subsection and click **Save** to record any data you have already entered. Then, refresh the application page.
- Try scrolling more slowly down or across the page.
- After saving the subsection, the **Exit** button in the upper right-hand corner of the page to exit the application. Then, re-open the application and re-load this subsection.
- If possible, try opening the application in a different web browser or with a different internet connection.
- Try zooming out within your browser window so that more of the table is visible.

### On-Balance Sheet Financial Products Closed in Designated Qualified Opportunity Zones

In this subsection, Applicants provide three historic fiscal years, the current fiscal year, and three projected fiscal years of on-balance sheet Financial Products projected to close in designated Qualified Opportunity Zones.

	Historic 3	Historic 2	Historic 1	Current
Fiscal Year Selection *	2017	2018	2019	2020
<b>Assets</b>				
Unrestricted Cash & Cash Equivalents (\$) *	\$ 123,797,000 0 Decimal Places	\$ 109,993,000 0 Decimal Places	\$ 170,662,000 0 Decimal Places	\$ 342,664,000 0 Decimal Places
Allowance for Loan and Lease Losses (\$) *	\$ 27,422,000 0 Decimal Places	\$ 28,709,000 0 Decimal Places	\$ 33,117,000 0 Decimal Places	\$ 29,387,000 0 Decimal Places
Average Assets (\$) *	\$ 3,685,922,000 0 Decimal Places	\$ 3,810,143,000 0 Decimal Places	\$ 3,859,111,000 0 Decimal Places	\$ 4,063,275,000 0 Decimal Places
Earning Assets (\$) *	\$ 3,330,925,000 0 Decimal Places	\$ 3,447,738,000 0 Decimal Places	\$ 3,586,220,000 0 Decimal Places	\$ 3,740,011,000 0 Decimal Places
Total Assets (\$) *	\$ 3,731,435,000 0 Decimal Places	\$ 3,821,277,000 0 Decimal Places	\$ 3,940,018,000 0 Decimal Places	\$ 4,122,133,000 0 Decimal Places

Figure 97: On-Balance Sheet Financial Products Closed in Opportunity Zones Subsection

Projected 1	Projected 2	Projected 3
*	*	*
2021	2022	2023
*	*	*
\$ 4,328,240,000 0 Decimal Places	\$ 4,544,652,000 0 Decimal Places	\$ 4,771,885,000 0 Decimal Places

Figure 98: On-Balance Sheet Financial Products Closed in Opportunity Zones Subsection Continued

**Table:**

The Fiscal Year Selection row is automatically populated based on the Fiscal Year End field on your Organization Record in AMIS.

The Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market field calculates automatically.

**Eligible Market and/or Target Market 60 Percent Validation**

This subsection displays the percentage of the Applicant’s on-balance sheet loans closed in an Eligible Market and/or approved Target Market. These calculations are derived from the financial inputs entered in the Application Financial Data subsection.

In this subsection Applicants verify that the percent of On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market is 60 percent or above.

## Eligible Market and/or Target Market 60 Percent Validation

 [Bookmark Subsection](#)

This subsection displays the percentage of the Applicant's Financial Products Closed in an Eligible Market and/or approved Target Market. (Please see the applicable NOFA for definition of Eligible Market.) These calculations are derived from the financial inputs entered in the Application Financial Data subsection.

For any of the years listed in the table below, is the calculated value below 60%?

**Note:** If you have already completed your Application Financial Data table, please consider any blank cells in the table below as 0% and select "Yes" for this question. \*

Historic 3	Historic 2	Historic 1	Current
*	*	*	*
2017	2018	2019	2020
67	68	69	64
Historic 3	Historic 2	Historic 1	Current

Figure 99: Eligible Market and/or Target Market 60 Percent Validation Subsection

**Question 1:** For any of the years listed in the table below, is the calculated value below 60%?

**Note:** If you have already completed your Application Financial Data table, please consider any blank cells in the table below as 0% and select "Yes" for this question.

After verifying the data in the table, provide an answer to the stated question.

If any of the calculated values are below 60 percent or are blank (and your Application Financial Data table is complete) respond **Yes**. You will be prompted to provide a written justification.

If none of the calculated values are below 60 percent or blank respond **No**. You will not be prompted to provide a written justification.

**Table:**

Data in this table is being pulled from information entered in the Application Financial Data subsection.

Verify the information displayed in the table is correct. If changes are needed, values must be changed on the Application Financial Data subsection.

### ***NACA Investment Activities: NACA Applicant Specific Subsection***

This subsection is only visible/applicable to NACA Applicants. NACA Applicants must enter on-balance sheet loans closed in Native Communities for the three historic fiscal years, current fiscal year, and three projected fiscal years of financial data.

**Important:** A response (even if zero “0”) is required in all data input fields in order to submit your Application.

**Note:** *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the Compliance Questions subsection.*

## **5.6 Compliance Evaluation Questions**

Responses are required to all Compliance Evaluation Questions.

Some question responses may trigger a justification to provide more context for your response. In such instances, a new mandatory \* text entry box will appear directly beneath the question asking you to “Please provide an explanation:”

**Note:** C5.1, C5.2, C6.1, C7.1, and/or C.16.1 are conditionally required. These questions are only applicable and triggered to be viewable in AMIS based on an applicant’s response to a preceding question, and thus not all questions apply, or are visible, to all applicants. If “No” is selected in response to these questions, you will NOT be prompted with an explanation textbox directly below the question. **You will be instructed to “(Provide explanation in the “Conditionally Required Responses” text box at the bottom of this page.)” and you will need to provide your explanation to these questions at the end of the subsection (at the very bottom of the page) in a large 5,000 character limit textbox entitled, “If your answers to Compliance Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1 above require additional explanation or context, please provide response(s) below.”**

If your answers to Compliance Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1 above require additional explanation or context, please provide response(s) below.

5000 characters remaining

Prior or Current Award Recipient? \*

Save

*Figure 100: Compliance Questions Subsection – Large textbox at bottom of page showing where to provide additional explanation or context for Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1, if necessary.*

To view the complete list of Compliance Evaluation Questions and answer options, see the Appendix in this year's [CDFI & NACA Program FA Application Guidance](#).

### **Prior or Current Award Recipient?**

This field is a pre-populated field which will display YES or NO depending on if the organization has a prior or current award.

If this field is YES, then you will see the Compliance Questions for Prior or Current Award Recipients subsection.

### ***Compliance Questions for Prior or Current Award Recipients***

**Compliance Questions for Prior or Current Award Recipients** Bookmark Subsection

Responses are required to all visible questions.

C13. If this CDFI is a prior or current Award 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 requirements? If no, please describe. \*

C14. If this CDFI is a prior or current Award Recipient, Is the CDFI required to measure and report on progress toward its Performance Goals and Measures (PG&Ms) to the CDFI's Board of Directors or governing body at least annually? \*

C15. If this CDFI is a prior or current award Recipient, How frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms? \*

*Figure 101: Compliance Questions for Prior or Current Award Recipients Subsection*

*Note: This Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the Beneficiary Snapshot section.*

## 5.7 Beneficiary Snapshot

In this section, Applicants provide demographic information about the populations they serve.

### ***Beneficiary Snapshot Entry***

The Application collects demographic information for Clients and Beneficiaries served by the Applicant. **All information should be based on activities that occurred in your most recent historic fiscal year.**

Question	Data Entry	Calculations
<b>Clients and Beneficiaries</b>		
# Clients receiving Financial Products *	<input type="text" value="215"/> <small>0 Decimal Places</small>	
# Clients receiving Financial Services (Only applicable for Banks and Credit Unions) * ?	<input type="text" value="0"/> <small>0 Decimal Places</small>	
# Clients receiving Development Services *	<input type="text" value="32"/> <small>0 Decimal Places</small>	
Total Clients		247
# Beneficiaries receiving Financial Products *	<input type="text" value="100"/> <small>0 Decimal Places</small>	
# Beneficiaries receiving Financial Services (Only applicable for Banks and Credit Unions) * ?	<input type="text" value="0"/> <small>0 Decimal Places</small>	
# Beneficiaries receiving Development Services *	<input type="text" value="45"/> <small>0 Decimal Places</small>	
Total Beneficiaries		145

Figure 102: Beneficiary Snapshot Entry Table - Clients and Beneficiaries Section

**Clients and Beneficiaries:** In the first section of the table, enter the number of Clients or Beneficiaries served under each category in the center column.

If you do not have Clients or Beneficiaries that fall under one of the above categories, please enter '0'.

**Please note that the two fields outlined in blue in the image above will not be visible to Unregulated Institutions, as they are applicable to Regulated Institutions only.**

Calculated totals for both Clients and Beneficiaries will appear in the right-hand column.

Total Beneficiaries		145
<b>Income Characteristics of Total Beneficiaries</b>		
Above Moderate Income # ?	25 0 Decimal Places	0.17
Moderate Income # ?	25 0 Decimal Places	0.17
Low Income # ?	25 0 Decimal Places	0.17
Very Low Income # ?	50 0 Decimal Places	0.34
Extremely Low Income # ?	20 0 Decimal Places	0.14
Total Income Characteristics of Total Beneficiaries		145

Figure 103: Beneficiary Snapshot Entry Table - Income Characteristics of Total Beneficiaries Section

**Income Characteristics of Total Beneficiaries:** Enter the number of Beneficiaries for each row in the center column.

The column on the right will display the percentage of your total Beneficiaries for each group in the form of a decimal. For example, in the image above 0.34, or 34% of the Applicant’s Beneficiaries fall under “Very Low Income” while 0.14 or 14% of their Beneficiaries fall under “Extremely Low Income”.

The field “Total Income Characteristics of Total Beneficiaries” is a total of the five income fields above. The total value in this field must match the number of Total Beneficiaries calculated in the first section of this table.

Race/Ethnicity Characteristics of Total Beneficiaries		
African-American # ?	<input type="text" value="45"/> 0 Decimal Places	<input type="text" value="0.31"/>
Hispanic # ?	<input type="text" value="55"/> 0 Decimal Places	<input type="text" value="0.38"/>
Native American # ?	<input type="text" value="10"/> 0 Decimal Places	<input type="text" value="0.07"/>
Native Hawaiian # ?	<input type="text" value="5"/> 0 Decimal Places	<input type="text" value="0.03"/>
Other Pacific Islander # ?	<input type="text" value="0"/> 0 Decimal Places	<input type="text" value="0"/>
Native Alaskan # ?	<input type="text" value="0"/> 0 Decimal Places	<input type="text" value="0"/>
Other # ?	<input type="text" value="30"/> 0 Decimal Places	<input type="text" value="0.21"/>
Total Race/Ethnicity Characteristics of Total Beneficiaries		<input type="text" value="145"/>

Figure 104: Beneficiary Snapshot Entry Table - Race/Ethnicity Characteristics of Total Beneficiaries Section

**Race/Ethnicity Characteristics of Total Beneficiaries:** Enter the number of Beneficiaries for each row in the center column.

The column on the right will display the percentage of your total Beneficiaries for each group in the form of a decimal. For example, in the image above 0.38, or 38% of the Applicant’s Beneficiaries are Hispanic, while 0.07 or 7% of their Beneficiaries are Native American.

The field “Total Race/Ethnicity Characteristics of Total Beneficiaries” is a total of the seven race/ethnicity fields above. The “Other” field is meant to capture the remainder of all beneficiaries whose racial and/or ethnic characteristics are not explicitly mentioned above. The total value in this field must match the number of Total Beneficiaries calculated in the first section of this table.

Gender and Other Characteristics of Total Beneficiaries		
# of Female Headed Households Served	<input type="text" value="76"/> <small>0 Decimal Places</small>	0.52
# of Female Headed Businesses Served	<input type="text" value="22"/> <small>0 Decimal Places</small>	0.15
# Individuals with Disabilities Served	<input type="text" value="43"/> <small>0 Decimal Places</small>	0.3
Other Characteristics (#) ?	<input type="text" value="0"/> <small>0 Decimal Places</small>	0
Other Characteristics Description	<input type="text"/> <small>255 Characters Remaining</small>	

Figure 105: Beneficiary Snapshot Entry Table - Gender and Other Characteristics of Total Beneficiaries Section

**Gender and Other Characteristics of Total Beneficiaries:** Enter the number of Beneficiaries for each row in the center column.

The column on the right will display the percentage of Beneficiaries by characteristic, in the form of a decimal. For example, in the image above 0.52 or 52% of the Applicant’s Beneficiaries are Female Headed Households.

If you have any other tracked characteristics to enter, enter the number of beneficiaries in the row “Other Characteristics (#)” and enter a description of the characteristic in the text box in the row “Other Characteristics Description”.

Note that there is no field totaling the four gender and other characteristics fields above, since they are not mutually exclusive. In other words, a beneficiary could have more than one of these characteristics and thus be included in multiple fields.

### Portfolio Statistics

In this subsection the Poverty Rate (%), Median Income (\$), and Unemployment Rate (%) are calculated based on the state(s) entered in the section “Application Geographic Areas”.

### Portfolio Statistics Bookmark Subsection

The Unemployment Rate, Median Family Income, and Poverty Rate fields in this subsection will automatically populate based upon information entered in the Application Geographic Areas, as described below.

A weighted average is calculated for the unemployment rate, median family income, and poverty rate based on the percentage of the Applicant’s portfolio outstanding within each state and/or U.S. territory as of December 31, 2018.

Unemployment, median family income, and poverty data from the 2012-2016 American Community Survey (ACS) 5-Year Estimates are used for the state calculations. Unemployment, median family income, and poverty data from the U.S. Census Bureau’s 2010 Census are used for the U.S. territory calculations (including the Northern Mariana Islands, U.S. Virgin Islands, American Samoa, and Guam).

Question	Automatic Calculations
Portfolio Statistics	
Poverty Rate (%)	<div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center;"> <input style="width: 80%; border: none;" type="text" value="10.1"/> <span style="margin-left: 10px;">%</span> </div> <p style="text-align: right; font-size: small; margin: 0;">2 Decimal Places</p>
Median Income (\$)	<div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center;"> <input style="width: 80%; border: none;" type="text" value="87,365"/> </div> <p style="text-align: right; font-size: small; margin: 0;">0 Decimal Places</p>
Unemployment Rate (%)	<div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center;"> <input style="width: 80%; border: none;" type="text" value="8.3"/> <span style="margin-left: 10px;">%</span> </div> <p style="text-align: right; font-size: small; margin: 0;">2 Decimal Places</p>
Question	Automatic Calculations

Figure 106: Portfolio Statistics Subsection

**All values in this subsection are pre-populated.** Verify that the statistical data populates in this table and click **Save**.

## 5.8 Introduction to FA Objectives

**Note: You must select one or more FA Objective(s) in order to apply for Financial Assistance.**

If your organization received an award in FY 2019 or FY 2020, links to your FA Objectives from previous years' award(s) are displayed and hyperlinked here, for reference. The table lists the FA Objective record name, the Fiscal Year award it applies to, and the Type of FAO. **Click on the FA Objective name link to view additional previous FA Objective details.** If your organization did not receive an award in FY 2019 or FY 2020, the bottom of the page will be blank.

### Introduction to FA Objectives

This section contains introductory information and validations that must be completed prior to starting the FA Objectives sections that follow.

This section contains the following subsections:

- Base-FA Request Amount Verification
- FA Financial Data Verification

Please note that if the above subsections are not visible in your Application, you haven't completed and validated the necessary fields in the preceding sections. **As detailed in this year's AMIS Training Manual for CDFI Program and NACA Program: FA Applicants and in the Application in AMIS, Applicants will need to complete and validate certain information in preceding sections prior to starting the FA Objectives sections.**

The data entered by the Applicant for FA Request Amount, Financial Data, and Beneficiary Snapshot will be used to validate the FA Objectives and to complete calculations based on the projected activity in one or more of the FA Objectives. Because these sections rely on data you have already entered in the Application, it is imperative that you complete all preceding sections before you start the FA Objectives sections.

If your organization is a prior year Recipient, links to your FA Objectives from previous years' award(s) are displayed and hyperlinked here, for reference.

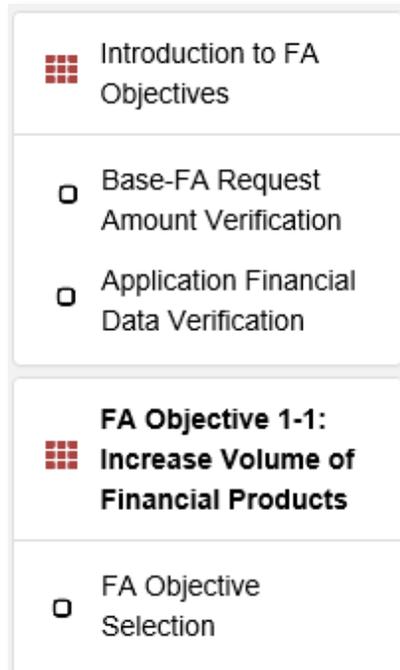
### Test Applicant Org 17

FA Objective	Fiscal Year	Type
<a href="#">FAO-000743</a>		Provide additional or new products or services
<a href="#">FAO-000744</a>		Serve a new targeted population or populations
<a href="#">FAO-000740</a>		Expand Operations into a New Geographic Area or Areas
<a href="#">FAO-000742</a>		Increase the volume of current products and services

Figure 107: Introduction to FA Objectives Previous FAO Table

### Overview of FA Objectives Steps

The data entered by the Applicant for its "Base-FA Request Amount", "Application Financial Data", and "Beneficiary Snapshot" information is used to validate the FA Objective(s) you select and complete based on your projected activity in one of more of these FA Objective areas. Because these sections rely on data you have already entered in the application, **it is imperative that you complete all preceding sections before you begin to enter responses for your selected FA Objective(s).**



*Figure 108: Sample FA Objective Selection Subsection*

The following four steps provide an **overview** of how to initiate and complete the FA Objective sections of the Application.

**STEP 1: Complete the “Base-FA Request Amount Verification” subsection**

The “Base-FA Request Amount” is used to validate projections for several FA Objectives. In this subsection, please verify that the amount entered in the application section “Financial Assistance Request Details (Base-FA)” is correct. Select Yes to confirm and click **Save**. You must be able to certify that your “Base-FA Request Amount” is correct in order to continue with your Application.

**STEP 2: Complete the “Application Financial Data Verification” Subsection**

Financial data from the Applicant’s financial statements was entered in the Application Financial Data section. To complete Step 2, select Yes in this subsection to verify that the information you entered in the Application Financial Data table is complete and correct. This data is used, as applicable, to calculate FA Objective requirements and validations. You must be able to certify that the information entered in the Application Financial Data table is complete and accurate in order to continue with your Application.

**STEP 3: Select FA Objective(s) in each FA Objective Section**

In the following seven sections labeled for each FA Objective, indicate whether or not your CDFI

is planning to meet that FA Objective in the “FA Objective Selection” subsection for each FA Objective.

For each FA Objective you select, you will be asked to provide additional information, or review data entered in the Application Financial Data section of the application, as applicable.

For each FA objective, you must indicate if you are selecting this objective. The selection options are Yes and No. Use the dropdown field to provide your selection. Some FA Objectives are only available for certain types of Applicants. See the note below for more information on how to save the sections for these types of FA Objectives.

If Yes is selected for a particular FA Objective, you will enable the subsections for that FA Objective. See the instructions below for specific guidance on completing each FA Objective (FA Objectives 1-1 through 1-7).

If No is selected, save the page and proceed to the next FA Objective subsection.

**NOTE:** In order to successfully complete your application, you will have to select Yes/No on the “FA Objective Selection” subsection or complete the “FA Objective Eligibility” subsection for each of the seven FA Objectives.

Please make sure you expand each FA Objective section, select No, and **Save** for those FA Objectives your organization will not be using.

If you are an Unregulated Applicant, you will see an “FA Objective Eligibility” subsection rather than an “FA Objective Selection” subsection for FA Objectives 1-2 and 1-5. While there is no picklist selection for these pages, please ensure you review and **Save** these subsections. See details on FA Objectives 1-2 and 1-5 below for more information.

#### **STEP 4: Complete the Selected FA Objective Section(s)**

Once you select Yes and click **Save**, the FA Objective you selected will be enabled and related subsections will appear. Complete all subsections for each selected FA Objective. Specific guidance for completing each FA Objective can be found below.

#### ***Base-FA Amount Request Verification***

FA Objective calculations use information you have already entered in the application to complete calculations and run validations to determine your organization’s eligibility.

Therefore, it is imperative that you verify the information used in these calculations before you begin completing any FA Objective subsections.

## Base-FA Request Amount Verification

 [Bookmark Subsection](#)

Please answer the certification question then scroll to the bottom of this subsection and click **Save**.

Please make sure that the Base-FA request amount you entered in the Financial Assistance Request Details section is complete and correct.

**By selecting "Yes", I certify that the information in the Base-FA request is complete and accurate to the best of my knowledge. \***

Yes 

Save

Figure 109: "Base-FA Request Amount" Verification Subsection

In this subsection, please confirm that the "Base-FA Request Amount" you entered in the "Financial Assistance Request Details (Base-FA)" section is complete and correct.

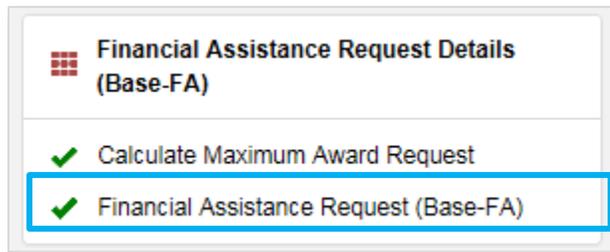


Figure 110: Financial Assistance Request (Base-FA) Section in the Menu

## Financial Assistance Request (Base-FA) Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

1. Base-FA Request Amount: \*

\$ 1,000,000 0 Decimal Places

2. Base-FA First Payment Amount Request: \*

\$ 1,000,000 0 Decimal Places

Figure 111: "Base-FA Request Amount" in the "Financial Assistance Request Details (Base-FA)" Section

### **Application Financial Data Verification**

FA Objective calculations use Application Financial Data you have already entered in the application to complete calculations and run validations to determine your organization's eligibility.

Therefore, it is imperative that you verify the information used in these calculations before you begin completing any FA Objective subsection.

## Application Financial Data Verification Bookmark Subsection

By selecting "Yes", I certify that the information in the financial data table is complete and accurate to the best of my knowledge. \*

Yes ▼

Figure 112: Application Financial Data Verification Section

In this subsection, please confirm that your Application Financial Data is complete and correct.

 Application Financial Data

-  Verify Financial Institution Type
-  Financial Attachments
-  **Application Financial Data**
-  On-Balance Sheet Financial Products Closed in Opportunity Zones
-  Eligible Market and/or Target Market 60% Validation
-  NACA Investment Activities
-  Financial Data Certification

Figure 113: Application Financial Data Subsection in the Menu

### Application Financial Data Bookmark Subsection

In this section, Applicants will enter financial data for the three most recent historic fiscal years, the current fiscal year, and three projected fiscal years.

**Important:** A response (even if zero "0") is required in all data input fields in order to submit your Application. Only fields required of your Organization, based on your Organization's Financial Institution Type as defined in AMIS ((a) Unregulated, (b) Credit Union or (c) Bank) are visible as you complete this section.

	Historic 3	Historic 2	Historic 1
<b>Fiscal Year Selection *</b>	*	*	*
	2016	2017	2018
<b>Assets</b>			
<b>Unrestricted Cash &amp; Cash Equivalents (\$) *</b>	*	*	*
	\$ 757,322 <small>0 Decimal Places</small>	\$ 435,343 <small>0 Decimal Places</small>	\$ 4,345,355 <small>0 Dec</small>
<b>Allowance for Loan and Lease Losses (\$) *</b>	*	*	*
	\$ 5,353,343 <small>0 Decimal Places</small>	\$ 354,344 <small>0 Decimal Places</small>	\$ 344,443 <small>0 Dec</small>
<b>Average Assets (\$) *</b>	*	*	*
	\$ 53,322 <small>0 Decimal Places</small>	\$ 3,444 <small>0 Decimal Places</small>	\$ 4,354,544 <small>0 Dec</small>

Figure 114: Application Financial Data Table

Selecting Yes and saving the Application Financial Data Verification subsection will enable the FA Objective Selection pages under each FA Objective subsection.

***Instructions on Updating Application Financial Data Values***

Each FA Objective section will run a series of calculations to verify your organization’s eligibility for that FA Objective, capture your projected goals related to that FA Objective, and calculate projected PG&M requirements.

There may be instances where you need to adjust projections entered in the Application Financial Data table as you are completing an FA Objective section. For example, it is possible that projected information may not meet the minimum criteria for an FA Objective and you will run into a validation error in trying to save a given subsection.

For example, Applicants that select FA Objective 1-1: Increase Volume of Financial Products will need to validate an increase in volume in the subsection “Verify Increase in Volume of Financial Products (Floor 1)”.

**Note:** This section of the User Manual details how to adjust projections in the Application Financial Data tables using this example from FA Objective 1-1. The next section of this User Manual provides a straightforward walk-through of FA Objective 1-1 and all its subsections without going back to adjust data.

## Verify Increase in Volume of Financial Products (Floor 1)

 [Bookmark Subsection](#)

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	<input type="text" value="600,000"/>
Base-FA Award Request Amount:	<input type="text" value="1,000,000"/>
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	<input type="text" value="1,500,000"/>
Increase in Volume Calculation: * ?	<input type="text" value="*"/> <input type="text" value="-100,000"/>
Question	Response

Figure 115: Verify Increase in Volume of Financial Products Subsection

**The Increase in Volume Calculation** reflects the Projected Total Activity minus the sum of the Historic Total Activity + the Base-FA Request Amount. If the calculation in this field returns a negative value, this will trigger a validation error when you click **Save**.

## Verify Increase in Volume of Financial Products (Floor 1)

 [Bookmark Subsection](#)

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	<input type="text" value="600,000"/>
Base-FA Award Request Amount:	<input type="text" value="1,000,000"/>
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	<input type="text" value="1,500,000"/>
<b>Increase in Volume Calculation:</b> * 	<p>* The total dollar amount of Financial Products projected to close over the three-year Period of Performance is not greater than its cumulative three historic fiscal years of Financial Products closed plus its FA award request amount. In the following subsection, please enter a justification for the absence of an increase.</p> <input type="text" value="-100,000"/>
Question	Response

Figure 116: Increase in Volume Calculation Validation Error

**NOTE:** This particular validation error on FAO 1-1 will not prevent the applicant from proceeding, but in other cases, a validation error like this may render the Applicant ineligible for a particular FA Objective unless the input values used in the validation are modified. **Please pay close attention to (and follow all instructions provided by) any red error message text as you complete your FA Objective(s) subsections.**

If a validation error renders the Applicant ineligible for a particular FA Objective, that subsection page will also be prevented from saving successfully and will not have a green check mark next to it in the menu.

As stated above, you must answer No to the respective FA Objective Selection question that you are ineligible for (not applying under) in order to be able to complete and submit your application.

If you wanted to modify your Projected Total Activity to reflect an Increase in Volume, you would need to update your projected values entered in the Application Financial Data table.

However, updating a value in the Application Financial Data table will NOT automatically update that value in the FA Objective subsections.

**In order to update any pre-populated values from the Application Financial Data table, you will need to update the value(s) in the Application Financial Data table, re-save the Application Financial Data table subsection, and re-save the “Financial Data Verification” subsection.**

For example, to update the field “Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market”, the Applicant would take the following steps:

1. Identify the Application Financial Data field(s) that must be edited. “Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market” is not a field in the Application Financial Data table, but rather a calculated sum of three different Application Financial Data table fields.

## Verify Increase in Volume of Financial Products (Floor 1)

■ Bookmark Subsection

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	600,000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	1,500,000
<b>Increase in Volume Calculation:</b> * <span style="border: 1px solid gray; border-radius: 50%; padding: 2px;">?</span>	* -100,000
Question	Response

Save

*Figure 117: Sample FA Objective Calculation Subsection (for FA Objective 1-1)*

You can identify the Application Financial Data fields included in calculated values like this field using the guidance provided for each FA Objective below, or by referencing the subsection level guidance or help text for the field in question.

In this example, the “Projected Total Activity” field is calculated in the “Calculate Total Financial Products Closed” subsection. Below is the table that appears in the subsection, which shows the Application Financial Data fields used to calculate the Historic and Projected Total Activity fields.

## Calculate Total Financial Products Closed

 [Bookmark Subsection](#)

Total Financial Products closed in Eligible Markets and/or your approved Target Markets will be used in the calculations for this FA Objective. The total projected amount of Financial Products closed is calculated by summing the amounts entered in the financial data fields in AMIS of On-Balance Sheet Loans Closed in Eligible Markets and/or Target Markets, Loan Guarantees Made in Eligible Markets and/or Target Markets, and Total Equity Investments Closed in Eligible Markets and/or Target Markets for the three projected fiscal years plus the amount of the Base-FA award. Applicants verified the financial data input amounts entered into AMIS in the previous Application Financial Data Verification section.

Financial Data Field	Historic 3	Historic 2
Fiscal Year	2016	2017
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	100,000	200,000
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	10,000	20,000
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	1,000	2,000
<b>Total On-Balance Sheet Financial Products Closed in Eligible Market and/or Target Market (\$) * ?</b>	111,000	222,000
Financial Data Field	Historic 3	Historic 2

Figure 118: Sample FA Objective with Application Financial Data Table Values (for FA Objective 1-1)

In order to modify the “Total Projected Activity...” field, you must update your entry for one or more of the three highlighted Application Financial Data fields in a projected FY.

- After identifying the Application Financial Data field you wish to update, return to the Application Financial Data subsection. Update these field(s), then scroll to the bottom of the page and click **Save**.

Current	Projected 1	Projected 2	Projected 3
	0 Decimal Places	0 Decimal Places	0 Decimal Places
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$) *	\$ 500,000 0 Decimal Places	\$ 500,000 0 Decimal Places	\$ 600,000 0 Decimal Places

Figure 119: Field that is Being Updated in the Application Financial Data Table

Make sure the subsection returns a positive validation to verify that all values have been successfully saved.

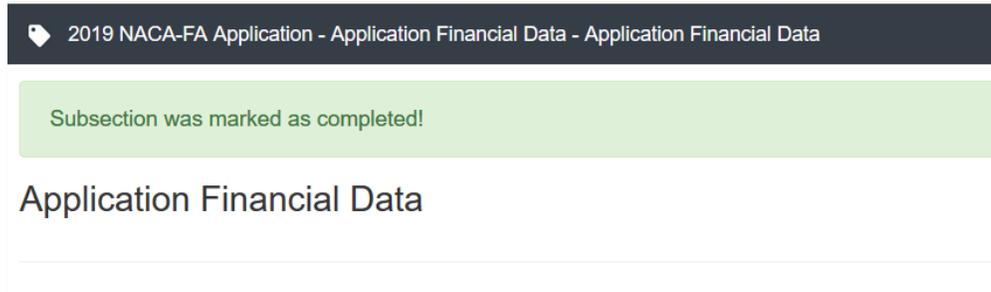


Figure 120: Subsection Successfully Saved with No Validation Errors Message

The subsection should also be checked with a green checkmark in the menu bar.

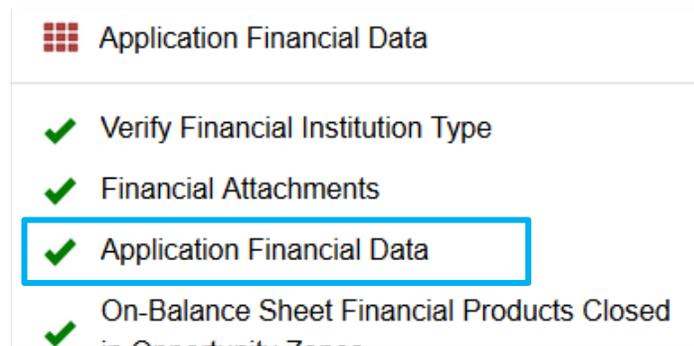


Figure 121: Successfully Re-Saved Application Financial Data Subsection in the Menu

3. Each time the Application Financial Data table is successfully saved, the Application Financial Data Verification subsection under the Introduction to FA Objectives section must be re-saved.

**Any subsection that is marked with a \* red asterisk should be re-saved before editing any other subsections of the application. If you do not re-save the flagged subsection immediately, modified values will not be reflected in the FA Objective subsections. To address this issue, navigate back to the Application Financial Data Verification subsection under the Introduction to FA Objectives section and click Save. You may also have to re-save the Base-FA Request Amount Verification subsection if it is not checked with a green checkmark.**

Scroll down to the Introduction to FA Objectives section in the menu. When collapsed, the flagged section will appear like this:

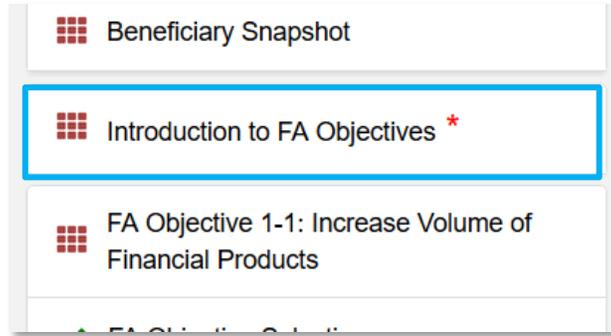


Figure 122: Introduction to FA Objectives Section in the Menu (Collapsed)

When expanded, the specific subsection that needs to be re-saved is un-checked.

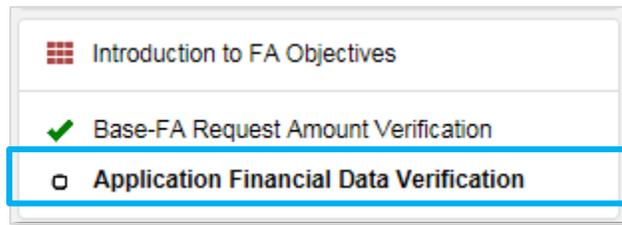


Figure 123: Introduction to FA Objectives Section in the Menu (Expanded)

4. Click on this subsection and re-save. The asterisks will disappear, and the subsection will receive a green checkmark again.

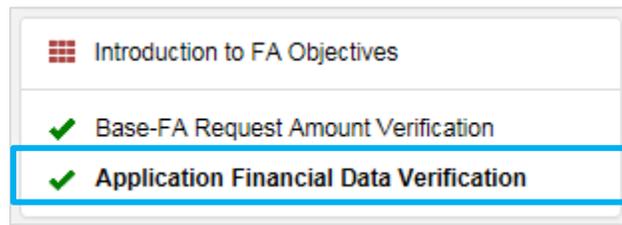


Figure 124: Successfully Re-Saved Application Financial Data Verification Subsection in the Menu

5. Scroll down to FA Objective 1-1. In the menu, the subsection Calculate Total Financial Products Closed in an Eligible/Target Market, which is populated by values from the Application Financial Data table, will be unchecked, indicating that a pre-populated value on that page has been updated.

 FA Objective 1-1: Increase Volume of Financial Products

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 FA Objective Selection

Calculate Total Financial Products Closed in Eligible/Target Market

Figure 125: Previously Completed Subsection Now Unchecked in the Menu

Click on this subsection and verify the value you changed in the Application Financial Data table has been updated. In this example, the value in the row for the financial data field “On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)” was changed from \$500,000 to \$600,000 for the year Projected 3.

Financial Data Field	Projected 2	Projected 3	Total Projected:
Fiscal Year	2021	2022	
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	500,000	600,000	1,600,000
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	30,000	30,000	90,000

Figure 126: Updated Application Financial Data Table Value in the FA Objective Subsection

This change is also reflected in the Total Projected calculation in the final row of the table. The amount in the “Total Projected” column below is what will be used in the Increase in Volume validation subsection. You must re-save this subsection in order for this new value to be used in the calculation.

Financial Data Field	Projected 1	Projected 2	Projected 3	Total Projected:
Fiscal Year		2021	2022	
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)		500,000	600,000	1,600,000
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)		30,000	30,000	90,000
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)		3,000	3,000	9,000
<b>Total On-Balance Sheet Financial Products Closed in Eligible Market and/or Target Market (\$) * ?</b>		533,000	633,000	1,699,000
<b>Total Historic:</b>	<b>Projected 1</b>	<b>Projected 2</b>	<b>Projected 3</b>	<b>Total Projected:</b>

Figure 127: Updated Total Calculation in the FA Objectives Subsection

- Return to the subsection Verify Increase in Volume of Financial Products (Floor 1). Verify that the fields “Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market” and “Increase in Volume Calculation” are updated.

### Verify Increase in Volume of Financial Products (Floor 1) Bookmark Subsection

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	600,000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	1,699,000
<b>Increase in Volume Calculation:</b> * <span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px;">?</span>	* 99,000
Question	Response

Figure 128: Updated Projected Total Activity and Increase in Volume Calculation Fields

In this example, the “Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market” field has changed from \$1,500,000 (refer back to Figure 112 to \$1,699,000. By adding \$199,000 to the field “Projected Total Activity...” the “Increase in Volume Calculation” has increased from a negative (- \$100,000) to \$99,000.

- Re-save this subsection to re-run the increase in volume validation.

Subsection was marked as completed!

## Verify Increase in Volume of Financial Products (Floor 1)

 [Bookmark Subsection](#)

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	600,000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	1,699,000
<b>Increase in Volume Calculation:</b> * 	* 99,000
Question	Response

Save

Figure 129: Updated Subsection Saving without Validation Error

You are now be able to successfully save the subsection without triggering a validation error.

**Note:** The next sections of the Training Manual will walk through each of the FA Objectives, 1-1 through 1-7.

## 5.9 FA Objective 1-1: Increase Volume of Financial Products

### *FA Objective Selection*

Expand the section FA Objective 1-1: Increase Volume of Financial Products. Click on the subsection FA Objective Selection.

**NOTE:** If this subsection is not visible, please make sure you have responded “Yes” to the question in the subsection Application Financial Data Verification in the Introduction to FA Objectives section.

The screenshot shows a web interface for the 'FA Objective Selection' subsection. At the top left, the title 'FA Objective Selection' is displayed. To the right of the title is a 'Bookmark Subsection' checkbox. Below the title, a descriptive text states: 'Applicants can select this FA Objective if they plan on increasing the total amount of Financial Products closed over the three-year Period of Performance.' A horizontal line separates this text from the question below. The question is '1. Does the Applicant plan to meet FA Objective 1-1: Increase Volume of Financial Products? \*'. Below the question is a dropdown menu with a downward arrow on the right side. At the bottom center of the form is a blue 'Save' button.

*Figure 130: FA Objective 1-1: Increase Volume of Financial Products Selection Subsection*

**Question 1:** Does the Applicant plan to meet FA Objective 1-1: Increase Volume of Financial Products?

Please indicate if you are selecting FA Objective 1-1.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If No is selected, please save the page, and proceed to the next FA Objective section.

If Yes is selected, save the page to enable dependent question 1.1.

## FA Objective Selection Bookmark Subsection

Applicants can select this FA Objective if they plan on increasing the total amount of Financial Products closed over the three-year Period of Performance.

---

1. Does the Applicant plan to meet FA Objective 1-1: Increase Volume of Financial Products? \*

Yes

1.1 Did the Applicant receive an FA Award in the FY 2019 and/or FY 2020 round with this objective selected? \*

Yes

**Save**

Figure 131: FA Objective 1-1 Selection and Prior Award Questions

**Question 1.1:** Did the Applicant receive an FA Award in the FY 2019 and/or FY 2020 round with this objective selected?

The selection options are Yes and No. Use the dropdown field to provide your selection.

Applicants who are not previous FA Award recipients should select No.

Applicants who are previous FA Award recipients should review their FY 2019 and FY 2020 Awards to determine if they used the objective “Increase Volume of Financial Products” during either of these award years.

Click **Save**.

- FA Objective 1-1: Increase Volume of Financial Products
- FA Objective Selection**
  - Calculate Total Financial Products Closed in Eligible/Target Market
  - Past FA Award and Net New Increase Validation (Floor 2)
  - Verify Increase in Volume of Financial Products (Floor 1)
  - PG&M Calculation

Figure 132: Enabled Subsections for FA Objective 1-1 in the Menu

The subsections “Calculate Total Financial Products Closed in an Eligible/Target Market”, “Verify Increase in Volume of Financial Products (Floor 1)”, and “PG&M Calculation” will now appear under this section. If you selected Yes in response to 1.1, the subsection “Past FA Award and Net New Increase Validation (Floor 2)” will also be enabled.

**Calculate Total Financial Products Closed in an Eligible/Target Market**

Open the subsection Calculate Total Financial Products Closed in an Eligible Market.

**Calculate Total Financial Products Closed**

Total Financial Products closed in Eligible Markets and/or your approved Target Markets will be used in the calculations for this FA Objective. The total projected amount summing the amounts entered in the financial data fields in AMIS of On-Balance Sheet Loans Closed in Eligible Markets and/or Target Markets, Loan Guarantees Made in an Eligible Market and/or Target Market, and Total Equity Investments Closed in Eligible Markets and/or Target Markets for the three projected fiscal years plus the amount of the Base-FA award. Applicants enter this amount into AMIS in the previous Application Financial Data Verification section.

Financial Data Field	Historic 3	Historic 2	Historic 1
Fiscal Year	2016	2017	2018
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	100,000	200,000	300,000
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	10,000	20,000	30,000
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	1,000	2,000	3,000
Total On-Balance Sheet Financial Products Closed in Eligible Market and/or Target Market (\$) * ?	111,000	222,000	333,000
Financial Data Field	Historic 3	Historic 2	Historic 1

Figure 133: Calculate Total Financial Products Closed in an Eligible Market Subsection

The table in this subsection calculates your **Total On-Balance Sheet Financial Products Closed in an Eligible Market and/or Target Market (\$)** using the historic and projected values you entered in the Application Financial Data subsection for the following fields:

- On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)

- On-Balance Sheet Loan Guarantees Made in an Eligible Markets and/or Target Market (\$)
- Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)

The corresponding historic/projected fiscal year is also displayed in the first row of the table.

Financial Data Field	Total Historic:	Total Projected:
Fiscal Year		
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	600,000	1,600,000
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	60,000	90,000
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	6,000	9,000
<b>Total On-Balance Sheet Financial Products Closed in Eligible Market and/or Target Market (\$) * ?</b>	<b>666,000</b>	<b>1,699,000</b>

The Total Historic and Total Projected columns display the sum total of each of the individual Application Financial Data inputs in the three historic or projected FYs.

The calculated Total Historic and Total Projected Financial Products are a sum of the historic or projected totals for all three of these Application Financial Data inputs.

Figure 134: Selected Columns from the table in Calculate Total Financial Products Closed Subsection

The table will calculate a Total Historic and Total Projected value for each financial data field. The sum of the historic or projected totals for all three financial data fields will be your Total On-Balance Sheet Financial Products Closed in an Eligible Market and/or Target Market (\$) value for your Historic or Projected years.

None of the fields in this table are editable. If changes need to be made to these values, update the corresponding fields on the Application Financial Data table. Please see [Instructions on Updating Financial Data Values](#), above, for further instruction.

Review the table and click **Save**.

**Past FA Award and Net New Increase Validation (Floor 2)**

This subsection will only be visible to Applicants that selected Yes in response to Question 1.1: Did the Applicant receive an FA Award in the FY 2019 or FY 2020 round with this objective selected?

Applicants who used the FA Objective “Increase Volume of Financial Products” for the FY 2019 or FY 2020 Award rounds must validate that their “Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market” (calculated in the previous subsection) constitutes a Net New Increase over the amount of FA Funding they are requesting in their FY 2021 application plus the PG&M requirements they committed to in previous award(s).

### Past FA Award and Net New Increase Validation (Floor 2) Bookmark Subsection

Applicants that select this FA Objective with an FY 2018 and/or FY 2019 award with this FA Objective PG&M must exceed the amount they are being held to in their FY 2018 and/or FY 2019 Assistance Agreements for the overlapping years of projected activity. If applicable, the Application in AMIS will pull in the floor amounts from your FY 2018 and/or FY 2019 PG&Ms. The Application in AMIS will verify that the Applicant’s projected activity exceeds the floor from prior awards. Applicants must meet this floor in order to select this FA Objective.

Question	Response
Total \$ Amount of Financial Products Activity the Applicant is held to from Previous Awards: <span style="color: blue; font-size: small;">?</span>	530000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	667,000
Net New Increase Calculation: * <span style="color: blue; font-size: small;">?</span>	* -863,000
Question	Response

Figure 135: Past FA Award and Net New Increase Validation Subsection

**Row 1:** Total \$ Amount of Financial Products Activity the Applicant is held to from Previous Awards:

This value is not editable. It is calculated based on the PG&M commitments for the FA Objective 1-1: Increase Volume of Financial Products included on your organization’s past award records in AMIS.

**Row 2:** Base-FA Request Amount:

This value is not editable. The “Base-FA Request Amount” is populated by the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA).

2021 NACA-FA Application - Financial Assistance Request Details (Base-FA) - Financial Assistance Request (Base-FA)

## Financial Assistance Request (Base-FA) Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	<div style="border: 2px solid #00aaff; padding: 5px;">           \$ 300,000 <span style="float: right;">0 Decimal Places</span> </div>
Base-FA First Payment Amount Request: *	<div style="border: 1px solid #ccc; padding: 5px;">           \$ 300,000 <span style="float: right;">0 Decimal Places</span> </div>

Figure 136: Base-FA Request Amount in the Financial Assistance Request Details (Base-FA) Section

**Row 3:** Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market:

This value is not editable. This value is calculated in the previous subsection, Calculate Total Financial Products Closed in an Eligible/Target Market. It is the sum of the values entered for projected fiscal years 1, 2, and 3 for the following Application Financial Data fields:

- On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)
- On-Balance Sheet Loan Guarantees Made in an Eligible Markets and/or Target Market (\$)
- Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)

**Row 4:** Net New Increase Calculation:

This value is a calculation.

Calculation: (Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market) – (Total \$ Amount of Financial Products Activity the Applicant is held to from Previous Awards) – (Base-FA Request Amount)

Validation: This must be a number greater than zero to meet the requirements for this FA Objective.

Click **Save**.

## Past FA Award and Net New Increase Validation (Floor 2)

 [Bookmark Subsection](#)

Applicants that select this FA Objective with an FY 2017 and/or FY 2018 award with this FA Objective PG&M must exceed the amount they are being held to in their FY 2017 and/or FY 2018 Assistance Agreements for the overlapping years of projected activity. If applicable, the Application in AMIS will pull in the floor amounts from your FY 2017 and/or FY 2018 PG&Ms. The Application in AMIS will verify that the Applicant's projected activity exceeds the floor from prior awards. Applicants must meet this floor in order to select this FA Objective.

Question	Response
Total \$ Amount of Financial Products Activity the Applicant is held to from Previous Awards: 	530000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	667,000
Net New Increase Calculation: * 	<p>*</p> <p>The total dollar amount of Financial Products projected to close over the three-year Period of Performance is not greater than the total \$ amount the Applicant is held to from previous years' Awards plus the Applicant's FA award request amount. Your projection must exceed your commitments and requested FA Award amount in order to use this FA Objective.</p>
	-863,000
Question	Response

Figure 137: Net New Increase Calculation Validation Error Message

If the value is zero or less, you are not eligible to select this FA Objective and will receive the validation error above.

### Verify Increase in Volume of Financial Products (Floor 1)

The table in this section verifies that the Applicant's Projected Activity will represent an Increase in Volume of Financial Products.

## Verify Increase in Volume of Financial Products (Floor 1)

 [Bookmark Subsection](#)

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	667,000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	1,697,000
<b>Increase in Volume Calculation:</b> * 	* 30,000
Question	Response

Figure 138: Verify Increase in Volume of Financial Products Subsection

**Row 1:** Historic Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market:

This value is not editable. This value is calculated in the FA Objective 1-1 subsection, Calculate Total Financial Products Closed in an Eligible/Target Market.

**Row 2:** Base-FA Request Amount:

This value is not editable. The “Base-FA Request Amount” is populated by the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA).

2021 NACA-FA Application - Financial Assistance Request Details (Base-FA) - Financial Assistance Request (Base-FA)

## Financial Assistance Request (Base-FA) Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.

Award Amount Requested	Response
Base-FA Request Amount: *	<div style="border: 2px solid #00aaff; padding: 5px;"> <input style="width: 100%; border: none;" type="text" value="\$ 300,000"/> <div style="text-align: right; font-size: small;">0 Decimal Places</div> </div>
Base-FA First Payment Amount Request: *	<input style="width: 100%; border: none;" type="text" value="\$ 300,000"/> <div style="text-align: right; font-size: small;">0 Decimal Places</div>

Figure 139: Base-FA Request Amount in the "Financial Assistance Request Details (Base-FA) Section

**Row 3:** Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market:

This value is not editable. This value is calculated in the FA Objective 1-1 subsection, Calculate Total Financial Products Closed in an Eligible/Target Market.

**Row 4:** Increase in Volume Calculation:

This value is a calculation.

Calculation: (Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market) – (Total Historic Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market) – (Base-FA Request Amount)

Validation: This must be a number greater than zero, or the Applicant will be required to provide an explanation.

Click **Save**.

## Verify Increase in Volume of Financial Products (Floor 1)

Bookmark Subsection

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	667,000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	1,657,000
<b>Increase in Volume Calculation:</b> * ?	* The total dollar amount of Financial Products projected to close over the three-year Period of Performance is not greater than its cumulative three historic fiscal years of Financial Products closed plus its FA award request amount. In the following subsection, please enter a justification for the absence of an increase. -10,000
Question	Response

Figure 140: Increase in Volume Calculation Validation Error Message

If the calculated value is greater than zero, you are able to save the page successfully with no validation errors and can continue to the next subsection.

If the calculated value was zero or less, a new subsection, No Net Increase in Volume of Financial Products Justification will be enabled where you will provide a justification:

“The total dollar amount of Financial Products projected to close over the three-year Period of Performance is not greater than its cumulative three historic fiscal years of Financial Products closed plus its Base-FA Request Amount. In the following subsection, please enter a justification for the absence of an increase.”

### **No Net Increase in Volume of Financial Products Justification**

This subsection will only be enabled if the Increase in Volume Calculation in the subsection Verify Increase in Volume of Financial Products (Floor 1) is zero or less.

## No Net Increase in Volume of Financial Products Justification

 [Bookmark Subsection](#)

1. Please provide justification.

Note: Applicants can select the FA Objective Increase Volume of Products and Services if they believe that their CDFI has experienced net growth that merits an increase in volume that may not be reflective of their annual loan activity and their three year projected activity is not greater than their cumulative historic year three years of activity (plus the award amount). Applicants should provide a sufficient level of fact-based detail, data, and information to demonstrate what constitutes a net portfolio growth increase in volume. Please note that the CDFI Fund will analyze the justification to ensure it complies with internal policies and reserves the right to find the Applicant ineligible for this FA Objective. \*

1500 Characters Remaining

Save

*Figure 141: No Net Increase in Volume of Financial Products Justification*

**Question 1:** Please provide justification.

Please read all question text and enter a justification in the text box. Click **Save**.

## PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-1.

### PG&M Calculation Bookmark Subsection

The total projected number of Financial Services provided will be the PG&M in your Assistance Agreement if you receive an award. Applicants that select this FA Objective must provide Financial Services in an Eligible Market(s) and/or in the Applicant's approved Target Market in an amount equal to or greater than: 25 percent of the total Projected Financial Services by the end of Year 1 of the Period of Performance, 50 percent of the total projected Financial Services by the end of Year 2 of the Period of Performance, and 90 percent of the total projected Financial Services by the end of Year 3 of the Period of Performance. Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet.

This subsection displays sample PG&Ms to illustrate how the projected activity for this FA Objective will translate into PG&Ms in your Assistance Agreement. The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

Total dollar amount of Projected Financial Products (over the 3 years of Performance Period): *	<input type="text" value="3,800,000"/>
Period of Performance Year 1 Benchmark (25%): *	<input type="text" value="950,000"/>
Period of Performance Year 2 Benchmark (50%): *	<input type="text" value="1,900,000"/>
Period of Performance Year 3 Benchmark (90%): *	<input type="text" value="3,420,000"/>

Figure 142: Projected PG&M Requirements for FA Objective 1-1

**Row 1:** Total Dollar Amount of Projected Financial Products (Over the 3 Year Performance Period):

This value is not editable. This value is calculated in the FA Objective 1-1 subsection, “Calculate Total Financial Products Closed in an Eligible/Target Market”.

**Row 2:** Period of Performance Year 1 Benchmark (25%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 1 based on the “Total Dollar Amount of Projected Financial Products...” in Row 1.

**Row 3:** Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 2 based on the “Total Dollar Amount of Projected Financial Products...” in Row 1.

**Row 4:** Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 3 based on the “Total Dollar Amount of Projected Financial Products...” in Row 1.

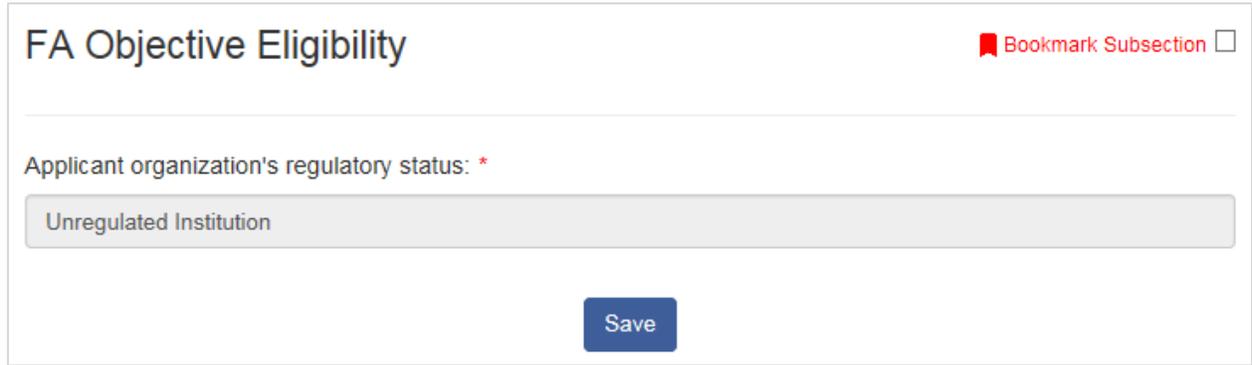
If these projected PG&M requirements cannot be met, please adjust the “Total Projected Amount of Financial Products Closed in an Eligible/Target Market” by editing the fields included in this total in the Application Financial Data table. [Click here for guidance on updating your Application Financial Data table.](#)

Click **Save** to complete this FA Objective.

## 5.10 FA Objective 1-2: Increase Volume of Financial Services

### ***FA Objective Eligibility (Only Visible to Unregulated Applicants)***

Unregulated Applicants are not eligible to use FA Objective 1-2: Increase Volume of Financial Services. If you are an Unregulated Applicant, you will see the following subsection.



FA Objective Eligibility Bookmark Subsection

Applicant organization's regulatory status: \*

Unregulated Institution

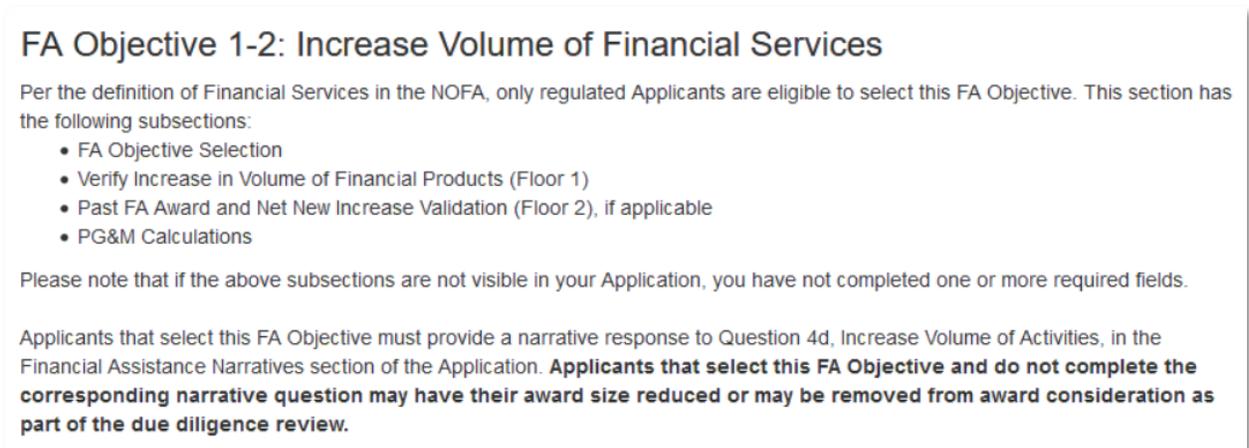
Save

Figure 143: FA Objective 1-2 Eligibility Subsection

Please confirm that your regulatory status is correct and click **Save**. Proceed to the selection page for FA Objective 1-3: New Geographic Areas.

### ***FA Objective Selection (Only Visible to Regulated Applicants)***

Expand the section FA Objective 1-2: Increase Volume of Financial Services. Click on the subsection FA Objective Selection.



FA Objective 1-2: Increase Volume of Financial Services

Per the definition of Financial Services in the NOFA, only regulated Applicants are eligible to select this FA Objective. This section has the following subsections:

- FA Objective Selection
- Verify Increase in Volume of Financial Products (Floor 1)
- Past FA Award and Net New Increase Validation (Floor 2), if applicable
- PG&M Calculations

Please note that if the above subsections are not visible in your Application, you have not completed one or more required fields.

Applicants that select this FA Objective must provide a narrative response to Question 4d, Increase Volume of Activities, in the Financial Assistance Narratives section of the Application. **Applicants that select this FA Objective and do not complete the corresponding narrative question may have their award size reduced or may be removed from award consideration as part of the due diligence review.**

Figure 144: FA Objective 1-2: Increase Volume of Financial Services Selection Subsection

**Question 1:** Does the Applicant plan to meet FA Objective 1-2: Increase Volume of Financial Services?

Please indicate if you are selecting FA Objective 1-2.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If No is selected, please save the page, and proceed to the next FA Objective section.

If Yes is selected, save the page to enable dependent question 1.1.

**FA Objective Selection** Bookmark Subsection

Regulated Applicants can select this FA Objective if they plan on increasing the total number of Financial Services provided over the three-year Period of Performance.

1. Does the Applicant plan to meet FA Objective 1-2: Increase Volume of Financial Services? \*

Yes

1.1 Did the Applicant receive an FA Award in the FY 2019 and/or FY 2020 round with this objective selected? \*

Yes

Save

*Figure 145: FA Objective 1-2 Selection and Prior Award Questions*

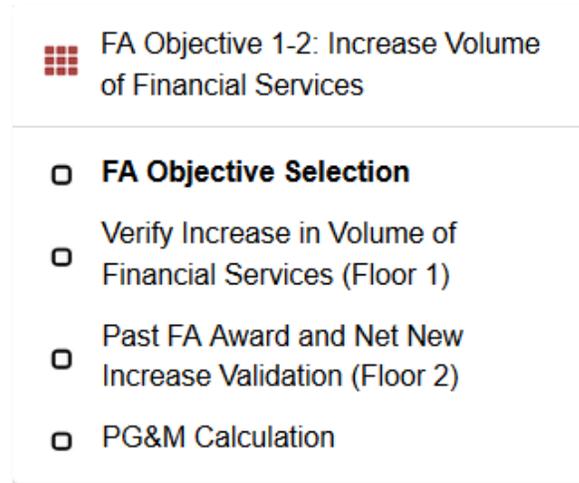
**Question 1.1:** Did the Applicant receive an FA Award in the FY 2019 and/or FY 2020 round with this objective selected?

The selection options are Yes and No. Use the dropdown field to provide your selection.

Applicants who are not previous FA Award recipients should select No.

Applicants who are previous FA Award recipients should review their FY 2019 and FY 2020 Awards to determine if they used the objective Increase Volume of Financial Services during either of these award years.

Click **Save**.



*Figure 146: Enabled Subsections for FA Objective 1-2 in the Menu*

The subsections “Verify Increase in Volume of Financial Services (Floor 1)” and “PG&M Calculation” will now appear under this section. If you selected Yes in response to 1.1, the subsection “Past FA Award and Net New Increase Validation (Floor 2)” will also be enabled.

### Verify Increase in Volume of Financial Services (Floor 1)

The table in this section verifies that the Applicant’s Financial Services projections represent an Increase in Volume of Financial Services.

#### Verify Increase in Volume of Financial Services (Floor 1)

 [Bookmark Subsection](#)

In order to qualify as an increase in volume, the total projected number of Financial Services provided over the Period of Performance must be greater than the number of your CDFI’s cumulative three historic fiscal years of Financial Services provided. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Services meets this floor. Applicants must meet this floor in order to select this FA Objective.

	Historic (-3)	Historic (-2)	Historic (-1)
Fiscal Year	2016	2017	2018
Total Financial Services Provided in Eligible Market and/or Target Market (#)	425	305	550
<b>Amount Increase in Financial Services:</b> 	1,120		
	Historic (-3)	Historic (-2)	Historic (-1)

Figure 147: Verify Increase in Volume of Financial Services Subsection

**Row 1:** Fiscal Year:

These values are not editable. This row is pre-populated with your historical/projected fiscal years from the Application Financial Data table.

**Row 2:** Total Financial Services Provided in an Eligible Market and/or Target Market (#):

These values are not editable. They are pulled directly from the Applicant’s inputs for the field “Total Financial Services Provided in an Eligible Market and/or Target Market (#)” in the Application Financial Data section of the application.

Total # Historic Financial Services	Total # Projected Financial Services
1,280	2,400

Figure 148: Selected Columns from the Table above with Total Historic/Projected # of Financial Services

**Row 3:** Amount Increase in Financial Services:

Calculation: (Total Financial Services Provided in an Eligible/Target Market [Projected]) – (Total Financial Services Provided in an Eligible/Target Market [Historic])

Validation: The Amount Increase in Financial Services must be greater than zero.

If the Amount Increase in Financial Services is greater than zero, you will be able to successfully save the subsection with no validation errors.

	Historic (-3)
Fiscal Year	2016
Total Financial Services Provided in Eligible Market and/or Target Market (#)	1,800
<b>Amount Increase in Financial Services:</b> ?	<p>For financial services, in order to qualify as an “increase in volume,” the total number of financial services provided over the three-year performance period must be greater than the number of your CDFI’s cumulative three historic years of financial services provided.</p> <p>-500</p>

Figure 149: Amount Increase in Financial Services Validation Error

If the Amount Increase in Financial Services is zero or less, you will receive the following validation error and will not be able to save this page or continue with this FA Objective selected:

“For financial services, in order to qualify as an “increase in volume,” the total number of financial services provided over the three-year performance period must be greater than the number of your CDFI’s cumulative three historic years of financial services provided.”

**Past FA Award and Net New Increase Validation (Floor 2)**

This subsection will only be visible to Applicants that selected Yes in response to Question 1.1: Did the Applicant receive an FA Award in the FY 2019 or FY 2020 round with this objective selected?

Applicants who used the FA Objective Increase Volume in Financial Services for the FY 2019 or FY 2020 Award rounds must validate that their Total Projected # of Financial Services constitutes a Net New Increase over the PG&M requirements they committed to in previous award(s).

Question	Response
Total Financial Services Provided in Eligible/Target Market (Projected):	3,227
Financial Services Floor # from Previous Award(s): ?	2000
Net New Increase in Financial Services Validation: * ?	* 1,227.00
Question	Response

Figure 150: Past FA Award and Net New Increase Validation Subsection

**Row 1:** Total Financial Services Provided in an Eligible/Target Market (Projected):

This value is not editable. It is the total number of Projected Financial Services that was calculated in the previous subsection, Verify Increase in Volume of Financial Products.

**Row 2:** Financial Services Floor # from Previous Award(s):

This value is not editable. This value is a calculation based on the PG&M commitments for the FA Objective 1-2: Increase Volume of Financial Services included on your organization's past award records in AMIS.

**Row 3:** Net New Increase in Financial Services Validation:

This value is a calculation.

Calculation: Total Financial Services Provided in an Eligible/Target Market ([Projected])—  
Financial Services Floor # from Previous Award(s).

Validation: This must be a number greater than zero to meet the requirements for this FA Objective.

Click **Save**.

If the Net New Increase in Financial Services is greater than zero, you will be able to successfully save the subsection with no validation errors.

Question	Response
Total Financial Services Provided in Eligible/Target Market (Projected):	53
Financial Services Floor # from Previous Award(s): ?	2000
Net New Increase in Financial Services Validation: * ?	<p>*</p> <p>For financial services, in order to qualify as an "increase in volume," the total number of financial services provided over the three-year performance period must be greater than the number of your CDFI's cumulative three historic years of financial services provided plus the # of Financial Services the Applicant is already held to in their FY 2018 and FY 2019 awards for years that will overlap with the FY2020 Award performance period.</p>
	-1,947.00
Question	Response

Figure 151: Net New Increase in Financial Services Validation Error

If the Net New Increase in Financial Services is zero or less, you will receive the following validation error and will not be able to save this page or continue with this FA Objective selected:

“For financial services, in order to qualify as an “increase in volume,” the total number of financial services provided over the three-year performance period must be greater than the number of your CDFI’s cumulative three historic years of financial services provided plus the # of Financial Services the Applicant is already held to in their FY 2019 and FY 2020 awards for years that will overlap with the FY2020 Award performance period.”

**PG&M Calculation**

Review the projected Performance Goals and Measures information for FA Objective 1-2.

## PG&M Calculation

 Bookmark Subsection

The total projected number of Financial Services provided will be the PG&M in your Assistance Agreement if you receive an award. Applicants that select this FA Objective must provide Financial Services in an Eligible Market(s) and/or in the Applicant's approved Target Market in an amount equal to or greater than: 25 percent of the total Projected Financial Services by the end of Year 1 of the Period of Performance, 50 percent of the total projected Financial Services by the end of Year 2 of the Period of Performance, and 90 percent of the total projected Financial Services by the end of Year 3 of the Period of Performance. Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet.

This subsection displays sample PG&Ms to illustrate how the projected activity for this FA Objective will translate into PG&Ms in your Assistance Agreement. The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

Total number of Projected Financial Services: *	*	2,400
Period of Performance Year 1 Benchmark (25%): *	*	600
Period of Performance Year 2 Benchmark (50%): *	*	1,200
Period of Performance Year 3 Benchmark (90%): *	*	2,160

Figure 152: PG&M Calculation Subsection

**Row 1:** Total number of Projected Financial Services:

The value is not editable. Verify that it pre-populates from the Projected Financial Services calculation in the subsection "Verify Increase in Volume of Financial Services (Floor 1)".

**Row 2:** Period of Performance Year 1 Benchmark (25%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 1 based on the "Total number of Projected Financial Services" in Row 1.

**Row 3:** Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total number of Projected Financial Services" in Row 1.

**Row 4:** Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total number of Projected Financial Services" in Row 1.

If these projected PG&M requirements cannot be met, please adjust the "Total Number of Projected Financial Services" value projected values in the Application Financial Data table field "Total Financial Services Provided in an Eligible Market and/or Target Market (#)". [Click here for guidance on updating your Application Financial Data table.](#)

Click **Save** to complete this FA Objective.

## 5.11 FA Objective 1-3: New Geographic Area(s)

### *FA Objective Selection*

Expand the section FA Objective 1-3: New Geographic Areas. Click on the subsection FA Objective Selection.

NOTE: If this subsection is not visible, please make sure you have responded “Yes” to the question in the subsection Application Financial Data Verification in the Introduction to FA Objectives section.

### FA Objective 1-3: New Geographic Area(s)

This section has the following subsections:

- FA Objective Selection
- Calculate Total Portfolio Outstanding
- New Geographic Area(s)
- Validate Projected Activity for New Geographic Areas
- PG&M Calculation

Please note that if the above subsections are not visible in your Application, you have not completed one or more required fields.

Applicants that select this FA Objective must provide a narrative response to Question 4a, Expand into New Geographic Area(s), in the Financial Assistance Narratives section of the Application. **Applicants that select this FA Objective and do not complete the corresponding narrative question may have their award size reduced or may be removed from award consideration as part of the due diligence review.**

*Figure 153: FA Objective 1-3: New Geographic Area(s)*

**Question 1:** Does the Applicant plan to meet FA Objective 1-3: New Geographic Area(s)?

Please indicate if you are selecting FA Objective 1-3.

The selection options are Yes and No. Use the dropdown field to provide your selection and click **Save**.

## FA Objective Selection

 [Bookmark Subsection](#)

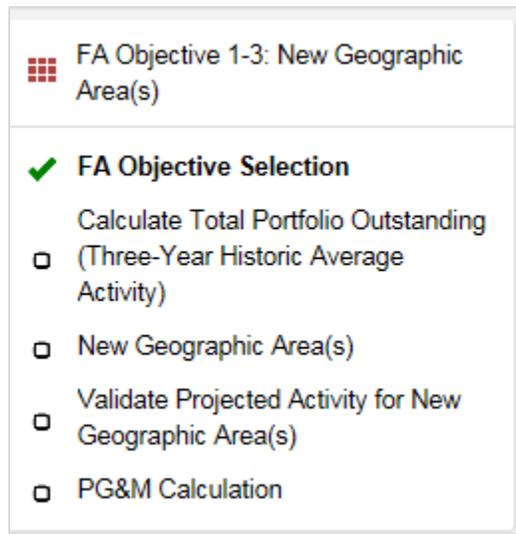
Applicants can select this FA Objective if their CDFIs plan on serving one or more New Geographic Areas over the three-year Period of Performance. As described in more detail below, a New Geographic Area is an area that accounts for five percent or less of your CDFI's total portfolio outstanding averaged over the three most recent historic fiscal years (Three-Year Historic Average Activity). Applicants with this FA Objective PG&M in FY 2019 and/or FY 2020 Assistance Agreements can select this FA Objective again in FY 2021; they just cannot select the same New Geographic Area(s) selected in FY 2019 and/or FY 2020 Assistance Agreements.

1. Does the Applicant plan to meet FA Objective 1-3: New Geographic Area(s)? \*

Save

Figure 154: FA Objective 1-3: New Geographic Areas Selection Subsection

If No is selected, proceed to the next FA Objective section.



-  FA Objective 1-3: New Geographic Area(s)
-  **FA Objective Selection**
  - Calculate Total Portfolio Outstanding (Three-Year Historic Average Activity)
  - New Geographic Area(s)
  - Validate Projected Activity for New Geographic Area(s)
  - PG&M Calculation

Figure 155: Enabled Subsections for FA Objective 1-3 in the Menu

If Yes is selected, the subsections “Calculate Total Portfolio Outstanding (Three-Year Historic Average Activity)”, “New Geographic Area(s)”, “Validate Projected Activity for New Geographic Area(s)”, and “PG&M Calculation” will appear under this section.

### ***Calculate Total Portfolio Outstanding (Three-Year Historic Average Activity)***

This subsection calculates the Applicant’s Total Portfolio Outstanding (Three-Year Historic Average Activity).

Financial Data Field	Historic (-3)	Historic (-2)	Historic (-1)
Fiscal Year	2016	2017	2018
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)	100,000	200,000	300,000
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	10,000	20,000	30,000
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	1,000	2,000	3,000
<b>Total Portfolio Outstanding Calculation in Eligible Market and/or Target Market (\$) ?</b>	111,000.00	222,000.00	333,000.00
<b>Total Portfolio Outstanding (Three-Year Historic Average) in Eligible and/or Target Market:</b>	222,000.00		
Financial Data Field	Historic (-3)	Historic (-2)	Historic (-1)

Figure 156: Calculate Total Portfolio Outstanding in an Eligible Market(s) Subsection

**Row 1:** Fiscal Year:

These values are not editable. This row is pre-populated with your historical/projected fiscal years from the Application Financial Data table.

**Row 2:** Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$):

These values are not editable. They are pulled directly from your inputs for the field “On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)” in the Application Financial Data section of the application.

**Row 3:** Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$):

These values are not editable. They are pulled directly from your inputs for the field “Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)” in the Application Financial Data section of the application.

**Row 4:** Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$):

These values are not editable. They are pulled directly from your inputs for the field “Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)” in the Application Financial Data section of the application.

**Row 5:** Total Portfolio Outstanding Calculation in an Eligible Market and/or Target Market (\$):

This value is a calculated total of the three above Application Financial Data table values for each historic fiscal year.

**Row 6:** Total Portfolio Outstanding (Average Annual Activity Over 3-Year Period) in an Eligible and/or Target Market:

This value is calculated.

Calculation: An average of the three “Total Portfolio Outstanding Calculation in an Eligible Market and/or Target Market (\$)” for the three most recent historic fiscal years.

Total Portfolio Outstanding Calculation in Eligible Market and/or Target Market (\$) ?	111,000	222,000	334,000
Total Portfolio Outstanding (Average Annual Activity Over 3-Year Period) in Eligible and/or Target Market:	222,333.33		
Financial Data Field	Historic (-3)	Historic (-2)	Historic (-1)

Figure 157: Total Portfolio Outstanding in an Eligible and/or Target Market Average Calculation

Click **Save**.

### ***New Geographic Area(s)***

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each New Geographic Area.

**NOTE:** Applicants should enter one New Geographic Area at a time. If you have more than one New Geographic Area to provide, please make sure you save your first area, then click the “Add Row” link below the Overview table to create a second New Geographic Area record entry.

## New Geographic Area(s)

 [Bookmark Subsection](#)

In this subsection, Applicants will select the New Geographic Area(s) and enter the projected Financial Products closed in the New Geographic Area(s). The New Geographic Area(s) must be a county(ies), a state(s), or a U.S. territory(ies). Applicants cannot select a smaller unit of geography than a county. However, if an Applicant wants to serve a smaller unit of geography as its New Geographic Area (for example, a city or cluster of census tracts), it can select the county that contains the New Geographic Area as long as the county is five percent or less of its Three-Year Historic Average Activity.

Applicants can select multiple New Geographic Areas in their Application and must select a new entry for each county or state.

The new Geographic Area's Percentage of Portfolio Outstanding will be displayed after you enter Projected Activity in the New Geographic Area(s) (Projected 3x-Year Activity).

When you have entered all information for your New Geographic Area, click **Save**. To add an additional New Geographic Area, click the 'Add Row' link at the right of the Overview table. You will be able to see all New Geographic Areas you have entered in the rows of the Overview table.

### Overview (1)

[Add Row](#)

Name	Completed
New Row (active)	

[Add Row](#)

2. Select County or State of New Geographic Area: \* [?](#)

Prince Edward County

[Clear](#)

[View Record](#)

County FIPS Code: 51147

State Name: Virginia

Question	Response
3. Projected Activity in the New Geographic Area (Projected 3x-Year Activity): *	* <input type="text" value="\$ 65,000"/> 0 Decimal Places
4. Total Portfolio Outstanding in Eligible/Target Markets (Historic 3x-Year Average Activity): * <a href="#">?</a>	* <input type="text" value="420,000"/>
5. Portfolio Outstanding for the New Geographic Area (Most recent historic FYE): * <a href="#">?</a>	* <input type="text" value="\$ 18,000"/> 0 Decimal Places
6. Percentage of Portfolio Outstanding for the New Geographic Area: * <a href="#">?</a>	* <input type="text" value="4.29"/>
Question	Response

Figure 158: New Geographic Areas Entry Subsection

### **Question 1:** New Geographic Area Name:

Enter a name for your first new geographic area.

**Question 2:** Select County or State of New Geographic Area:

Use the related record lookup to select the County or State you would like to include in your new geographic area by beginning to type the name of the county or state you are trying to select. You may only select one County or State for each New Geographic Area record.



2. Select County or State of New Geographic Area: \* ?

Prince Edward County Clear

[View Record](#)  
County FIPS Code: 51147  
State Name: Virginia

*Figure 159: New Geographic Area Related Record Lookup*

**Question 3:** Projected Activity in the New Geographic Area (Projected 3-Year Activity):

Enter the dollar amount of Projected Activity in the New Geographic Area in the next 3 projected fiscal years.

This value will be totaled with the projected activity for all new geographic areas and validated against the Base-FA Request Amount in the subsequent subsection.

**Question 4:** Total Portfolio Outstanding in an Eligible/Target Markets (Historic 3-Year Average Activity):

This value is not editable. It is auto populated from the previous subsection Calculate Total Portfolio Outstanding in an Eligible Market(s) where this historic 3-year average was calculated based on data entered on the Application Financial Data table.

**Question 5:** Portfolio Outstanding in Eligible/Target Markets for the New Geographic Area (Average Activity over Historic 3x-Years):

Enter the dollar amount of your Portfolio Outstanding in the New Geographic Area for the most recent historic FYE.

Please note that in order to be considered a New Geographic Area the Percentage of Portfolio Outstanding for the New Geographic Area must be equal to or less than 5% of the portfolio outstanding (loans + guarantees + equity) as projected for the most recent historic FYE.

**Question 6:** Percentage of Portfolio Outstanding for the New Geographic Area:

This value is a calculation.

Calculation: (Total Portfolio Outstanding in an Eligible/Target Markets [Historic 3-Year Average Activity]) ÷ (Portfolio Outstanding for the New Geographic Area [Most Recent Historic FYE])

Validation: The percentage of Portfolio Outstanding for the New Geographic Area must be less than or equal to 5% in order to be considered a New Geographic Area.

Click **Save** to run this validation on the calculated value.

If this value is 5% or less, the subsection will save successfully with no validation errors.

4. Total Portfolio Outstanding in Eligible/Target Markets (Historic 3x-Year Average Activity): * ?	* 222,000
5. Portfolio Outstanding in Eligible/Target Markets for the New Geographic Area (Average Activity over Historic 3x-Years): * ?	* \$ <input type="text"/> 0 Decimal Places
6. Percentage of Portfolio Outstanding for the New Geographic Area: * ?	* The percentage of Portfolio Outstanding for the New Geographic Area must be 5% or less in order to be considered a "New Geographic Area". 8.11
Question	Response

Figure 160: Percentage of Portfolio Outstanding for the New Geographic Area Validation Error

If this value is greater than 5%, the subsection will return the following validation error:

The percentage of Portfolio Outstanding for the New Geographic Area must be 5% or less in order to be considered a "New Geographic Area".

Add additional New Geographic Area records as needed by clicking the "Add Row" link above or below the Overview table.

Overview (1) [Add Row](#)

Name	Completed
New Geo Area 1 (active)	✓

<  >

[Add Row](#)

Figure 161: "Add Row" Link and Overview Table with 1 Completed Record

Save each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word "(active)" next to the record name.

Overview (2)

Add Row

Name	Completed
New Geo Area 1	✓
New Geo Area 2 (active)	✓

Figure 162: An Active Record in the Overview Table

### Validate Projected Activity for New Geographic Area(s)

This subsection validates that the Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s) is greater than the Base-FA Request Amount.

### Validate Projected Activity for New Geographic Area(s) Bookmark Subsection

In this subsection, you will validate the projected dollar amount closed over the three-year Period of Performance for the New Geographic Area. The Application in AMIS will verify that this amount is equal to or greater than your Base-FA award in order to complete this FA Objective.

Click **Save** below to validate your Projected Activity data.

Question	Response
Total dollar amount of Financial Products (over the 3 years of Performance Period) in New Geographic Area(s): * ?	* 1,528,000
Base-FA Award Request Amount: *	* 1,000,000
Award Amount Validation Calculation: * ?	* 528,000

**Save**

Figure 163: Validate Projected Activity for New Geographic Area(s) Subsection

**Row 1:** Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s):

This value is not editable.

If the Applicant only entered one New Geographic Area, this value will match the value you entered in the field Projected Activity in the New Geographic Area (Projected 3x-Year Activity) (Question #3) in the previous subsection.

Question	Response
3. Projected Activity in the New Geographic Area (Projected 3x-Year Activity): *	* \$ 1,528,000 0 Decimal Places

Figure 164: Question 3 from the New Geographic Area(s) Dynamic Table in the Previous Subsection

If you entered two or more New Geographic Areas, this value will be the sum total of all the values you entered in the field Projected Activity in the New Geographic Area (Projected 3x-Year Activity) (Question #3) in the previous subsection.

**Row 2:** Base-FA Request Amount:

This value is not editable. The Base-FA Request Amount is populated from the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA):

### Financial Assistance Request (Base-FA) Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

1. Base-FA Request Amount: \*

\$ 1,000,000 0 Decimal Places

2. Base-FA First Payment Amount Request: \*

\$ 1,000,000 0 Decimal Places

Figure 165: Base-FA Request Amount from the Financial Assistance Request Details (Base-FA) Section

**Row 3:** Award Amount Validation Calculation:

This is a calculated value.

Calculation: (Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s)) – (Base-FA Request Amount)

Validation: Your Projected Activity for the New Geographic Area(s) must be greater than or equal to your Base-FA Request Amount.

Click **Save**.

If the calculated value is greater than or equal to zero, you will be able to save this subsection with no validation errors.

Total dollar amount of Financial Products (over the 3 years of Performance Period) in New Geographic Area(s): * ?	*	878,010
FA Award Request Amount: *	*	1,000,000
Award Amount Validation Calculation: * ?	*	Your Projected Activity for the New Geographic Area(s) must be greater than or equal to your FA Award Request Amount. -121,990

Figure 166: Award Amount Validation Calculation Validation Error

If the calculated value is less than zero, you will receive the following validation error, and will not be able to save this page or continue with this FA Objective selected:

“Your Projected Activity for the New Geographic Area(s) must be greater than or equal to your Base-FA Request Amount.”

**PG&M Calculation**

Review the projected Performance Goals and Measures information for FA Objective 1-3.

## PG&M Calculation

 Bookmark Subsection

If you are selected to receive an award, your CDFI will be expected to meet the projected dollar amount into the New Geographic Area in an Eligible Market(s) in one or more of the New Geographic Area(s) specified in the Application by state, U.S. territory, and/or county FIPS Code in an amount equal to or greater than: 25 percent of the total Projected Financial Products by the end of Year 1 of the Period of Performance, 50 percent of the total Projected Financial Products by the end of Year 2 of the Period of Performance, and 90 percent of the total Projected Financial Products by the end of Year 3 of the Period of Performance.

Financial Products do not need to be closed in the Applicant's approved Target Market but must be in an Eligible Market. Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet. Further, the PG&M in the Assistance Agreement will include the New Geographic Area(s) specified in the Application. Financial Products closed must be in one or more of the New Geographic Areas specified in the Application. For Applicants that select multiple New Geographic Areas, while Financial Products closed will not be tracked back to each New Geographic Area individually, only activity in one or more of the New Geographic Areas listed in the Assistance Agreement can satisfy this PG&M.

This subsection displays sample PG&Ms to illustrate how the projected activity for this FA Objective will translate into PG&Ms in your Assistance Agreement. The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

Question	Response
Total dollar amount of Financial Products (over the 3 years of Performance Period) in New Geographic Area(s): * ?	* 1,528,000
Period of Performance Year 1 Benchmark (25%): *	* 382,000
Period of Performance Year 2 Benchmark (50%): *	* 764,000
Period of Performance Year 3 Benchmark (90%): *	* 1,375,200
Question	Response

Figure 167: PG&M Calculation Subsection

**Row 1:** Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s):

This value is not editable. This value is the total projected activity amount used in the previous subsection, "Validate Projected Activity for New Geographic Area(s)".

**Row 2:** Period of Performance Year 1 Benchmark (25%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 1 based on the "Total Dollar Amount of Financial Products..." in Row 1.

**Row 3:** Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total Dollar Amount of Financial Products..." in Row 1.

**Row 4:** Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total Dollar Amount of Financial Products..." in Row 1.

If these projected PG&M requirements cannot be met, please adjust the "Total Projected Amount of Financial Products in New Geographic Area(s)" by editing the projected value(s) entered for each new geographic area (Question 3) in the New Geographic Area(s) subsection dynamic table.

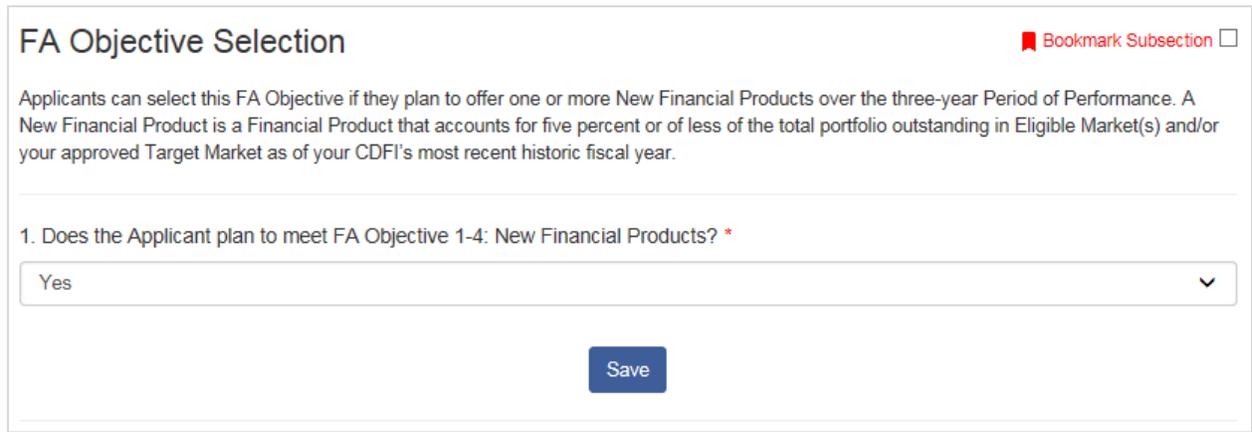
Click **Save** to complete this FA Objective.

## 5.12 FA Objective 1-4: New Financial Product(s)

### *FA Objective Selection*

Expand the section FA Objective 1-4: New Financial Product(s). Click on the subsection FA Objective Selection.

NOTE: If this subsection is not visible, please make sure you have responded “Yes” to the question in the subsection Application Financial Data Verification in the Introduction to FA Objectives section.



The screenshot shows a web form titled "FA Objective Selection" with a "Bookmark Subsection" checkbox in the top right. Below the title is a descriptive paragraph: "Applicants can select this FA Objective if they plan to offer one or more New Financial Products over the three-year Period of Performance. A New Financial Product is a Financial Product that accounts for five percent or of less of the total portfolio outstanding in Eligible Market(s) and/or your approved Target Market as of your CDFI's most recent historic fiscal year." Below this is a question: "1. Does the Applicant plan to meet FA Objective 1-4: New Financial Products? \*". A dropdown menu is positioned below the question, with "Yes" selected and a downward arrow on the right. At the bottom center of the form is a blue "Save" button.

*Figure 168: FA Objective 1-4: New Financial Product(s) Selection Subsection*

**Question 1:** Does the Applicant plan to meet FA Objective 1-4: New Financial Product(s)?

Please indicate if you are selecting FA Objective 1-4.

The selection options are Yes and No. Use the dropdown field to provide your selection and click **Save**.

If No is selected, proceed to the next FA Objective section.

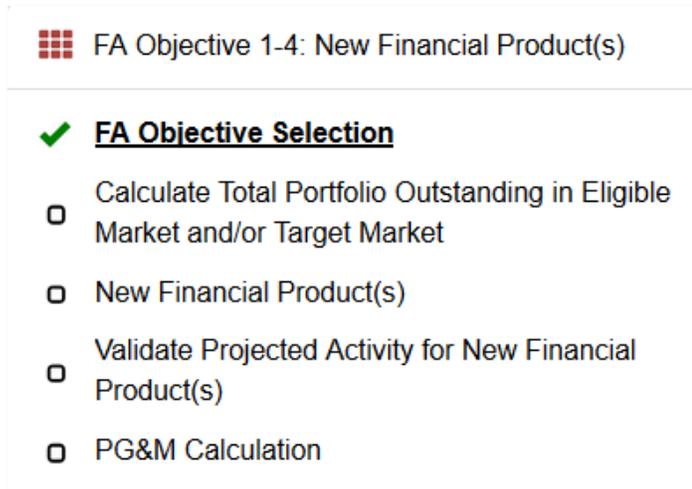


Figure 169: Enabled Subsections for FA Objective 1-4 in the Menu

If Yes is selected, the subsections “Calculate Total Portfolio Outstanding in an Eligible Market and/or Target Market”, “New Financial Product(s)”, “Validate Projected Activity for New Financial Product(s)”, and “PG&M Calculation” will now appear under this section.

***Calculate Total Portfolio Outstanding in an Eligible Market and/or Target Market***

This subsection calculates the Applicant’s portfolio outstanding based on the entries for the most recent historical fiscal year for the following fields in the Application Financial Data table: “Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)”, “Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)”, “Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)”.

## Calculate Total Portfolio Outstanding

 [Bookmark Subsection](#)

This subsection calculates the total portfolio outstanding in Eligible Market(s) and/or approved Target Market as of the most recent historic fiscal year, which will be used in the calculation to verify that the proposed New Financial Product meets the five percent or less validation specified above. This amount is calculated by summing the following data fields in AMIS: Total On-Balance Sheet Loan Portfolio in Eligible Market(s) and/or Target Market, Loan Guarantees Outstanding in Eligible Market(s) and/or Target Market, and Total Equity Investments Closed in Eligible Markets and/or Target Market fields your CDFI entered in the Application Financial Inputs for the most recent historic fiscal year. Applicants verified the financial data input amounts entered into AMIS in the Application Financial Data Verification section.

Verify that the values entered below are correct and click **Save**. If any values are incorrect, they must be modified in the Applicant Financial Data table.

Financial Data Field	Amount in Most Recent Historical FYE (\$)
Total OnBalance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$) *	<input type="text" value="113,000"/>
Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$) *	<input type="text" value="17,000"/>
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$) *	<input type="text" value="321,000"/>
Portfolio Outstanding in an Eligible Market and/or Target Market for the Most Recent Historic Fiscal Year *	<input type="text" value="451,000"/>
Financial Data Field	Amount in Most Recent Historical FYE (\$)

Figure 170: Calculate Total Portfolio Outstanding Subsection

**Row 1:** Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)" in the Application Financial Data section of the application.

**Row 2:** Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)" in the Application Financial Data section of the application.

**Row 3:** Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)" in the Application Financial Data section of the application.

**Row 4:** Portfolio Outstanding in an Eligible Market and/or Target Market for the Most Recent Historic Fiscal Year:

This value is a calculation.

Calculation: This is a sum total of the three financial data table fields in Rows 1-3 above.

### ***New Financial Product(s)***

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each New Financial Product.

If you are a prior FA Award recipient, please make sure the New Financial Product(s) you enter are not the same product(s) you have already used for this FA Objective in a previous award round.

**NOTE:** Applicants should only enter one New Financial Product at a time. If you have more than one New Financial Product to provide, please make sure you save your first product, then click the “Add Row” link below the Overview table to create a second New Financial Product record entry.

## New Financial Product(s) Bookmark Subsection

In this subsection, you must provide the information about each New Financial Product you select.

When you have completed all fields for the New Financial Products, click Save. To add an additional New Financial Product, click the "Add Row" link at the right of the Overview table. You will be able to see all New Financial Products you have entered in the rows of the Overview table.

---

Overview (1) Add Row

Name	Completed	Product Line of Business	Product Activity in Historical FY	% of Portfolio Outstanding
New Row (active)				

Add Row

---

New Row

1. Product Name:

2. Product Line of Business: \*

3. Product Description: \*

500 Characters Remaining

Figure 171: New Financial Product(s) Entry Subsection

**Question 1:** Product Name:

Enter a name for your New Financial Product.

**Question 2:** Product Line of Business:

Select the Line of Business for the New Financial Product. Selecting a line of business will enable the dependent question, 2.1.

**Question 2.1:** Product Sub-Category:

Select the appropriate product sub-category for the New Financial Product.

**Question 3:** Product Description:

Enter a description of the New Financial Product you intend to offer.

Past and Projected Product Activity	
4. Product Activity as of the Most Recent Historical Fiscal Year: * ?	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="font-size: 0.8em;">\$</span> 10000         </div> <div style="text-align: right; font-size: 0.8em;">0 Decimal Places</div>
5. Total Projected Activity for this New Financial Product over the next three Fiscal Years: * ?	<div style="border: 1px solid #ccc; padding: 5px;"> <span style="font-size: 0.8em;">\$</span> 745000         </div> <div style="text-align: right; font-size: 0.8em;">0 Decimal Places</div>
Percentage of Portfolio Outstanding Validation (Must be less than 5%)	
6. Portfolio Outstanding for the Most Recent Historical Fiscal Year: * ?	<div style="border: 1px solid #ccc; padding: 5px;">451,000</div>
7. Percentage of Portfolio Outstanding (%): * ?	<div style="border: 1px solid #ccc; padding: 5px;">2.22</div>

Save
Download CSV
Delete Record

Figure 172: New Financial Product(s) Entry Subsection (continued)

**Question 4:** Product Activity as of the Most Recent Historical Fiscal Year:

Enter your activity for the New Financial Product as of the most recent historical fiscal year.

Please note that to be considered a "New Financial Product the Percentage of Portfolio Outstanding for the New Financial Product must be less than or equal to 5% of the portfolio outstanding as projected for the most recent historic FYE.

**Question 5:** Total Projected Activity for this New Financial Product over the next three Fiscal Years:

Enter the total projected activity for the New Financial Product over the next three Fiscal Years.

**Question 6:** Portfolio Outstanding for the Most Recent Historical Fiscal Year:

This value is not editable. This is the Portfolio Outstanding total for the Most Recent Historical Fiscal Year that was calculated in the previous subsection, "Calculate Total Portfolio Outstanding in an Eligible Market and/or Target Market".

**Question 7:** Percentage of Portfolio Outstanding (%):

This value is a calculation.

Calculation: (Product Activity as of the Most Recent Historical Fiscal Year) ÷ (Portfolio Outstanding for the Most Recent Historical Fiscal Year)

Validation: The percentage of Portfolio Outstanding must be less than or equal to 5% to be considered a "New Financial Product".

Click **Save** to run this validation on the calculated value.

If this value is less than or equal to 5%, the subsection will save successfully with no validation errors.

Question	Response
<b>Past and Projected Product Activity</b>	
4. Product Activity as of the Most Recent Historical Fiscal Year: * ?	* \$ 17,000 0 Decimal Places
5. Total Projected Activity for this New Financial Product over the next three Fiscal Years: * ?	* \$ 745,000 0 Decimal Places
<b>Percentage of Portfolio Outstanding Validation</b>	
6. Portfolio Outstanding for the Most Recent Historical Fiscal Year: * ?	* 333,000
7. Percentage of Portfolio Outstanding (%): * ?	* To be considered a "New Financial Product(s)" the "Percentage of Portfolio Outstanding" for the "New Financial Product" must be 5% or less of the portfolio outstanding as projected for the most recent historic FYE. 5.11
Question	Response

Figure 173: Percent of Portfolio Outstanding Validation Error

If this value is greater than 5%, the subsection will return the following validation error:

“To be considered a “New Financial Product(s)” the “Percentage of Portfolio Outstanding” for the “New Financial Product” must be 5% or less of the portfolio outstanding as projected for the most recent historic FYE.”

Add additional New Financial Products records as desired by click the “Add Row” button beneath the Overview table.

Overview (1) [Add Row](#)

Name	Completed	Product Line of Business	Product Activity in Historical FY	% of Portfolio Outstanding
Example Product 1 (active)	✓	Affordable Housing	11,000	2.44

[Add Row](#)

Figure 174: 'Add Row' Link and Overview Table with 1 Completed Record

Save each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word "(active)" next to the record name.

Overview (2) [Add Row](#)

Name	Completed	Product Line of Business	Product Activity in Historical FY	% of Portfolio Outstanding
Example Product 1	✓	Affordable Housing	11,000	2.44
<a href="#">Example Product 2 (active)</a>	✓	Consumer Financial Products	21,000	4.66

Figure 175: An Active Record in the Overview Table

### ***Validate Projected Activity for New Financial Product(s)***

This subsection validates that the total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years is greater than the Base-FA Request Amount.

## Validate Projected Activity for New Financial Product(s)

 Bookmark Subsection

In this subsection, you will validate the projected dollar amount closed over the three-year Period of Performance for the New Financial Product. The Application in AMIS will verify that this amount is equal to or greater than your Base-FA award in order to complete this FA Objective.

Click “Save” below to validate your Projected Activity data.

Question	Response
Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: *	* <input type="text" value="2,045,000"/>
Base-FA Award Request Amount: *	* <input type="text" value="1,000,000"/>
Award Amount Validation Calculation: *	* <input type="text" value="1,045,000"/>
Question	Response

Save

Figure 176: Validate Projected Activity for New Financial Product(s) Subsection

### **Row 1:** Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years

This value is not editable.

This is the sum of the “Total Projected Activity for this New Financial Product over the next three Fiscal Years” entered for all New Financial Products.

If the Applicant only entered one New Financial Product, this value will match the value they entered in the field “Total Projected Activity for this New Financial Product over the next three Fiscal Years” (Question #5) in the previous subsection.

<p>5. Total Projected Activity for this New Financial Product over the next three Fiscal Years: * ?</p>	<p>\$ 2,045,000</p> <p>0 Decimal Places</p>
---	---

Figure 177: Question 5 from the New Financial Product(s) Dynamic Table in the Previous Subsection

If the Applicant entered two or more New Financial Products, this value will be a total of all the values they entered in the field “Total Projected Activity for this New Financial Product over the next three Fiscal Years” (Question #5) in the previous subsection.

**Row 2:** Base-FA Request Amount

This value is not editable. The “Base-FA Request Amount” is populated from the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA):

### Financial Assistance Request (Base-FA) Bookmark Subsection

Enter the Base-FA request amount and the anticipated first payment amount.

---

1. Base-FA Request Amount: \*

\$	1,000,000	0 Decimal Places
----	-----------	------------------

2. Base-FA First Payment Amount Request: \*

\$	1,000,000	0 Decimal Places
----	-----------	------------------

[Save](#)

Figure 178: Base-FA Request Amount from the Financial Assistance Request Details (Base-FA) Section

**Row 3:** Award Amount Validation Calculation:

This is a calculated value.

Calculation: (Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years) – (Base-FA Request Amount)

Validation: Your Total Projected Activity for the New Financial Product(s) must be greater than or equal to your Base-FA Request Amount.

Click **Save**.

If the calculated value is greater than or equal to zero, you will be able to save this subsection with no validation errors.

Question	Response
Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: *	* 950,000
Base-FA Award Request Amount: *	* 1,000,000
Award Amount Validation Calculation: *	* Your Projected Activity for New Financial Product(s) must be greater than or equal to your FA Award Request Amount. -50,000
Question	Response

Figure 179: Award Amount Validation Calculation Validation Error

If the calculated value is less than zero, you will receive the following validation error, and will not be able to save this page or continue with this FA Objective selected:

“Your Projected Activity for New Financial Product(s)” must be greater than or equal to your Base-FA Request Amount.”

**PG&M Calculation**

Review the projected Performance Goals and Measures information for FA Objective 1-4.

■ Bookmark Subsection

If you are selected to receive an award, your CDFI will be expected to close the projected dollar amount in one or more of the New Financial Product (s) specified in the Application in an Eligible Market(s) and/or in the Recipient’s approved Target Market in an amount equal to or greater than: 25 percent of the total Projected New Financial Products by the end of Year 1 of the Period of Performance, 50 percent of the total Projected New Financial Products by the end of Year 2 of the Period of Performance, and 90 percent of the total Projected New Financial Products by the end of Year 3 of the Period of Performance.

Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet. Further, the PG&M in the Assistance Agreement will include the New Financial Products specified in the Application. Financial Products closed must be one or more of the New Financial Products specified in the Application to satisfy this PG&M. For Applicants that select multiple New Financial Products, while Financial Products closed will not be tracked back to each New Financial Product individually, only Financial Products closed in one or more of the New Financial Products selected in the Application can satisfy this PG&M.

This subsection displays sample PG&Ms to illustrate how the projected activity for this FA Objective will translate into PG&Ms in your Assistance Agreement. The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

Question	Response
Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: *	* <input type="text" value="2,045,000"/>
Period of Performance Year 1 Benchmark (25%): *	* <input type="text" value="511,250"/>
Period of Performance Year 2 Benchmark (50%): *	* <input type="text" value="1,022,500"/>
Period of Performance Year 3 Benchmark (90%): *	* <input type="text" value="1,840,500"/>
Question	Response

Figure 180: PG&M Calculation Subsection

**Row 1:** Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: This value is not editable. This value is the total projected activity amount used in the previous subsection, “Validate Projected Activity for New Financial Product(s)”.

**Row 2:** Period of Performance Year 1 Benchmark (25%): This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 1 based on the “Total Projected Activity for New Financial Product(s) ...” in Row 1.

**Row 3:** Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total Projected Activity for New Financial Product(s) ..." in Row 1.

**Row 4:** Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total Projected Activity for New Financial Product(s)..." in Row 1.

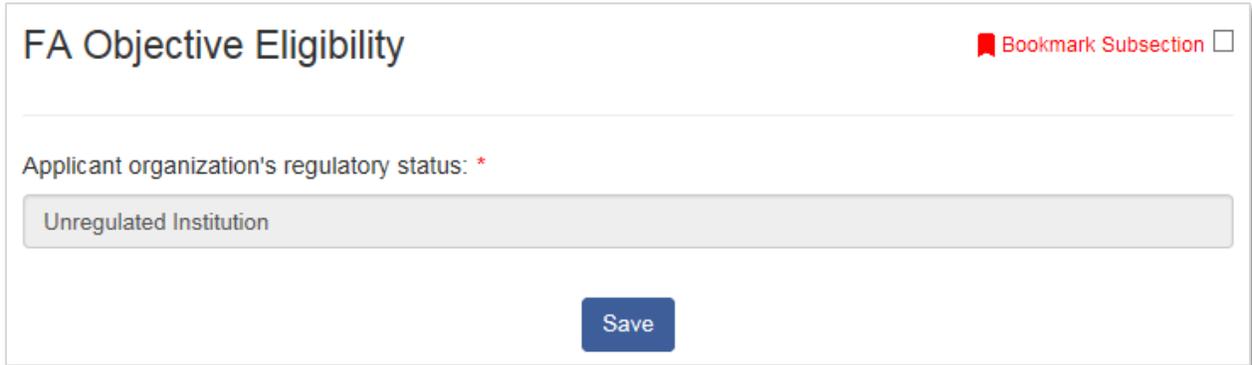
If these projected PG&M requirements cannot be met, please adjust the "Total Projected Activity for New Financial Product(s)" by editing the projected value(s) entered for each new financial product (Question 5) in the "New Financial Product(s)" subsection dynamic table.

Click **Save** to complete this FA Objective.

### 5.13 FA Objective 1-5: New Financial Service(s)

#### **FA Objective Eligibility (Only Visible to Unregulated Applicants)**

Unregulated Applicants are not eligible to use FA Objective 1-5: New Financial Service(s). If you are an Unregulated Applicant, you will see the following subsection.



FA Objective Eligibility Bookmark Subsection

Applicant organization's regulatory status: \*

Unregulated Institution

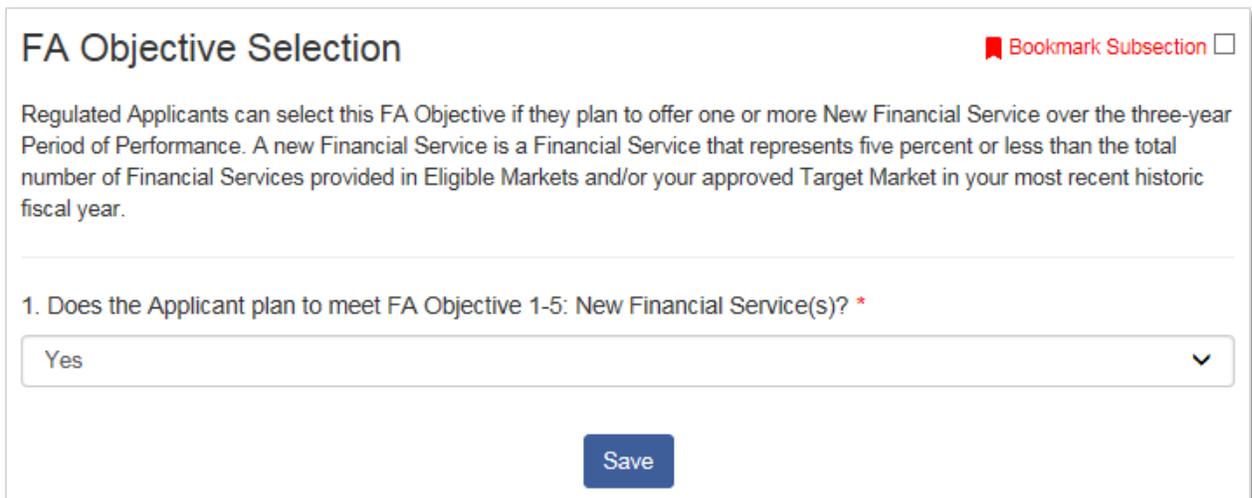
Save

Figure 181: FA Objective 1-5 Eligibility Subsection

Please confirm that your regulatory status is correct and click **Save**. Proceed to the selection page for FA Objective 1-6: New Development Service(s).

#### **FA Objective Selection (Only Visible to Regulated Applicants)**

Expand the section “FA Objective 1-5: New Financial Service(s)”. Click on the subsection “FA Objective Selection”.



FA Objective Selection Bookmark Subsection

Regulated Applicants can select this FA Objective if they plan to offer one or more New Financial Service over the three-year Period of Performance. A new Financial Service is a Financial Service that represents five percent or less than the total number of Financial Services provided in Eligible Markets and/or your approved Target Market in your most recent historic fiscal year.

1. Does the Applicant plan to meet FA Objective 1-5: New Financial Service(s)? \*

Yes

Save

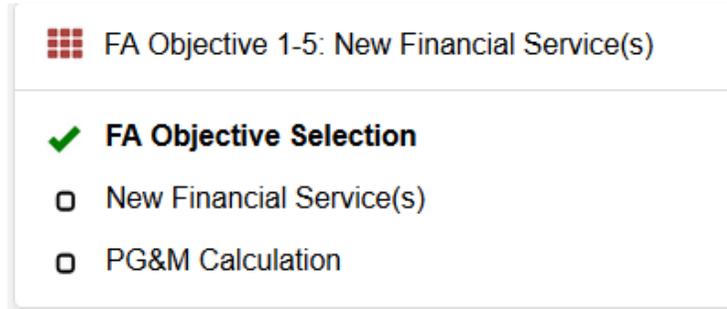
Figure 182: FA Objective 1-5: New Financial Services Selection Subsection

**Question 1:** Does the Applicant plan to meet FA Objective 1-5: New Financial Service(s)?

Please indicate if you are selecting FA Objective 1-5.

The selection options are Yes and No. Use the dropdown field to provide your selection and click **Save**.

If No is selected, proceed to the next FA Objective section.



*Figure 183: Enabled Subsections for FA Objective 1-5 in the Menu*

If Yes is selected, the subsections “New Financial Service(s)” and “PG&M Calculation” appear under this section.

### ***New Financial Service(s)***

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this Training Manual for information on Dynamic Table records](#), and capturing entries for each New Financial Service.

If you are a prior FA Award recipient, please make sure the New Financial Service(s) you enter are not the same service(s) you have already used for this FA Objective in a previous award round.

**NOTE:** Applicants should only enter one New Financial Service at a time. If you have more than one New Financial Service to provide, please make sure you save your first service, then click the “Add Row” link below the Overview table to create a second New Financial Services record entry.

## New Financial Service(s) Bookmark Subsection

In this subsection, you must provide the following information about each New Financial Service you select.

When you have completed all fields for the New Financial Service, click **Save**. To add an additional New Financial Service, click the "Add Row" link at the right of the Overview table. You will be able to see all New Financial Services you have entered in the rows of the Overview table.

---

Overview (1) Add Row

Name	Completed	Service Line of Business	Product Sub-category
New Row (active)			

Add Row

---

New Row

1. New Financial Service Name:

2. Service Line of Business: \*

3. Product Sub-Category: \*

4. New Financial Service Description: \*

200 Characters Remaining

*Figure 184: New Financial Service(s) Entry Subsection*

**Question 1:** New Financial Service Name:

Enter a name for your New Financial Service.

**Question 2:** Service Line of Business:

Select the Line of Business for the New Financial Service.

**Question 3:** Product Sub-Category:

Select the appropriate product sub-category for the New Financial Service.

**Question 4:** New Financial Service Description:

Enter a description of the New Financial Service you intend to offer.

Question	Response
<b>Past and Projected Service Activity</b>	
Total # of the New Financial Service activity provided by the CDFI to date (as of your most recently completed historic FY): * ?	<input type="text" value="3"/> 0 Decimal Places
Total # of Projected New Financial Services to be provided in an Eligible Market and/or Target Market over the 3 year Period of Performance: *	<input type="text" value="550"/> 0 Decimal Places
<b>Validate Percentage of Total Number of Financial Services Provided</b>	
Total Financial Services Provided in Eligible Market and/or Target Market in Most Recent Historic Fiscal Year (#): * ?	<input type="text" value="100"/>
Percentage of Total Financial Services Provided in Eligible Market and/or Target Market (#) of the New Financial Product in the Most Recent Fiscal Year: * ?	<input type="text" value="3"/>
Question	Response

Figure 185: New Financial Service(s) Entry Subsection (continued)

**Row 1:** Total # of the New Financial Service activity provided by the CDFI to date (as of your most recently completed historic FY):

Enter your activity for the New Financial Service as of your most recently completed historic fiscal year.

Please note that in order to be considered a "New Financial Service(s)" the "Percentage of Total Number of Financial Services Provided" for the "New Financial Service" must be equal to or less than 5% of the total number of Financial Services provided as of the most recent historic FYE.

**Row 2:** Total # of Projected New Financial Services to be provided in an Eligible Market and/or Target Market over the 3-year Period of Performance:

Enter the total # of Projected New Financial Services to be provided over the next three Fiscal Years.

**Row 3:** Total Financial Services Provided in an Eligible Market and/or Target Market in Most Recent Historic Fiscal Year (#):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total Financial Services Provided in an Eligible Market and/or Target Market (\$)" in the Application Financial Data section of the application.

**Row 4:** Percentage of Total Financial Services Provided in an Eligible Market and/or Target Market (#) of the "New Financial Product" as of the Most Recent Fiscal Year:

This value is a calculation.

Calculation: (Total # of the New Financial Service activity provided by the CDFI to date (as of your most recently completed historic FY)) ÷ (Total Financial Services Provided in an Eligible Market and/or Target Market in Most Recent Historic Fiscal Year (#))

Validation: The total # of new Financial Service activity provided must be less than or equal to 5% of the total number of Financial Services provided as of the most recent historic FYE.

Click **Save** to run this validation on the calculated value.

If the calculated value is less than or equal to 5%, you will be able to save this subsection with no validation errors.

Question	Response
<b>Past and Projected Service Activity</b>	
Total # of the New Financial Service activity provided by the CDFI to date (as of your most recently completed historic FY): * ?	* 75 0 Decimal Places
Total # of Projected New Financial Services to be provided in an Eligible Market and/or Target Market over the 3 year Period of Performance: *	* 3,450 0 Decimal Places
<b>Validate Percentage of Total Number of Financial Services Provided</b>	
Total Financial Services Provided in Eligible Market and/or Target Market in Most Recent Historic Fiscal Year (#): * ?	* 1,234
Percentage of Total Financial Services Provided in Eligible Market and/or Target Market (#) of the New Financial Product in the Most Recent Fiscal Year: * ?	* To be considered a "New Financial Service(s)" the "Percentage of Total Number of Financial Services Provided" for the "New Financial Service" must be 5% or less of the total number of Financial Services provided as of the most recent historic FYE. 6.08
Question	Response

Figure 186: Percentage of New Financial Service Validation Error

If the calculated value is greater than 5%, you will receive the following validation error, and will not be able to save this page or continue with this FA Objective selected:

“To be considered a "New Financial Service(s)" the "Percentage of Total Number of Financial Services Provided" for the "New Financial Service" must be 5% or less of the total number of Financial Services provided as of the most recent historic FYE.”

Add additional New Financial Products records as desired by click the “Add Row” button beneath the Overview table.

The screenshot shows a table titled "Overview (1)". The table has three columns: "Name", "Completed", and "Service Line of Business". There is one row with the following data: "Financial Service Example 1 (active)", a green checkmark, and "Commercial Financial Services". There are two "Add Row" buttons, one in the top right corner and one in the bottom right corner of the table area.

Name	Completed	Service Line of Business
Financial Service Example 1 (active)	✓	Commercial Financial Services

Figure 187: “Add Row” Link and Overview Table with 1 Completed Record

**Save** each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word “(active)” next to the record name.

The screenshot shows a table titled "Overview (2)". The table has three columns: "Name", "Completed", and "Service Line of Business". There are two rows. The first row has "Financial Service Example 1", a green checkmark, and "Commercial Financial Services". The second row has "Financial Service Example 2 (active)", a green checkmark, and "Consumer Financial Services". The text "(active)" in the second row is underlined in red. There is an "Add Row" button in the top right corner of the table area.

Name	Completed	Service Line of Business
Financial Service Example 1	✓	Commercial Financial Services
Financial Service Example 2 (active)	✓	Consumer Financial Services

Figure 188: An Active Record in the Overview Table

## PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-5.

### PG&M Calculation Bookmark Subsection

If you are selected to receive an award, your CDFI will be expected to provide one or more of the New Financial Services(s) specified in the Application in an Eligible Market(s) and/or in the Recipient's approved Target Market in an amount equal to or greater than: 25 percent of the total Projected New Financial Services by the end of Year 1 of the Period of Performance, 50 percent of the total Projected New Financial Services by the end of Year 2 of the Period of Performance, and 90 percent of the total Projected New Financial Services by the end of Year 3 of the Period of Performance.

Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet. Further, the PG&M in the Assistance Agreement will include the New Financial Services specified in the Application. For Applicants that select multiple New Financial Services, while Financial Services provided will not be tracked back to each New Financial Service individually, only one or more of the New Financial Services selected in the Application can satisfy this PG&M.

This subsection displays sample PG&Ms to illustrate how the projected activity for this FA Objective will translate into PG&Ms in your Assistance Agreement. The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

Question	Response
Total # Projected Activity for New Financial Service(s) Over the Next Three Fiscal Years: *	* <input type="text" value="950"/>
Period of Performance Year 1 Benchmark (25%): *	* <input type="text" value="237.5"/>
Period of Performance Year 2 Benchmark (50%): *	* <input type="text" value="475"/>
Period of Performance Year 3 Benchmark (90%): *	* <input type="text" value="855"/>
Question	Response

Figure 189: PG&M Calculation Subsection

**Row 1:** Total # Projected Activity for New Financial Service(s) Over the Next Three Fiscal Years:

This value is not editable.

If the Applicant only entered one New Financial Service, this value will match the value you entered in the field "Total # of Projected New Financial Services to be provided in an Eligible

Market and/or Target Market over the 3-year Period of Performance” in the previous subsection.

The image shows a screenshot of a web-based form. On the left, there is a text label: "Total # of Projected New Financial Services to be provided in an Eligible Market and/or Target Market over the 3 year Period of Performance: \*". To the right of this label is a text input field containing the number "950". Further to the right, there is a small dropdown menu or button labeled "0 Decimal Places". The entire input area is highlighted with a blue rectangular border.

Figure 190: “Total # of Projected New Financial Services...” in the New Financial Service(s) Dynamic Table in the Previous Subsection

If you entered two or more New Financial Services, this value will be the sum total of all the values you entered in the field “Total # of Projected New Financial Services to be provided in an Eligible Market and/or Target Market over the 3-year Period of Performance” in the previous subsection.

**Row 2:** Period of Performance Year 1 Benchmark (25%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 1 based on the “Total # Projected Activity for New Financial Service(s) Over the Next Three Fiscal Years” in Row 1.

**Row 3:** Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 2 based on the “Total # Projected Activity for New Financial Service(s) Over the Next Three Fiscal Years” in Row 1.

**Row 4:** Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 3 based on the “Total # Projected Activity for New Financial Service(s) Over the Next Three Fiscal Years” in Row 1.

If these projected PG&M requirements cannot be met, please adjust the “Total # Projected Activity for New Financial Service(s) Over the Next Three Fiscal Years” by editing the projected value(s) entered for each new financial service in the “New Financial Service(s)” subsection dynamic table.

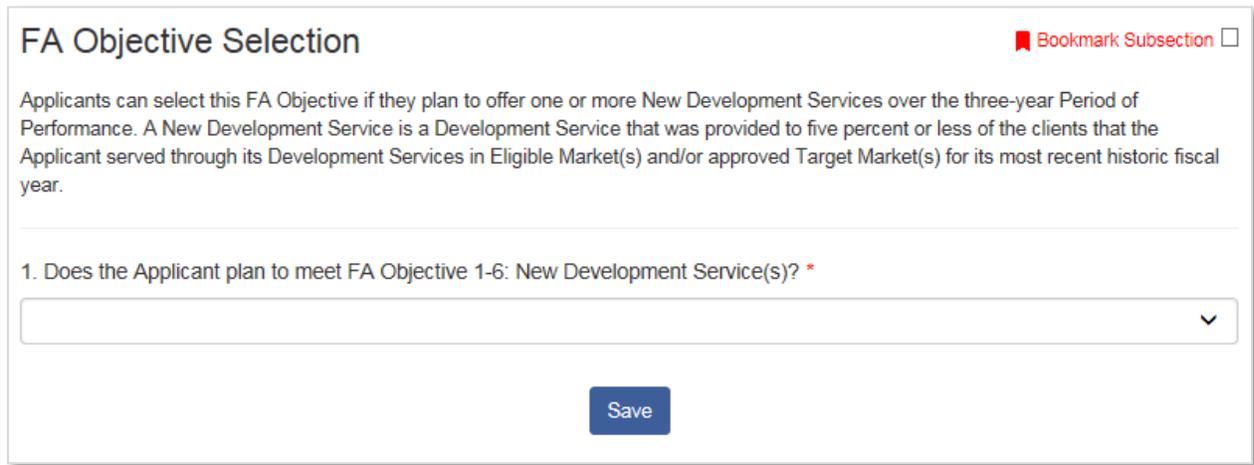
Click **Save** to complete this FA Objective.

## 5.14 FA Objective 1-6: New Development Service(s)

### FA Objective Selection

Expand the section “FA Objective 1-6: New Development Service(s)”. Click on the subsection “FA Objective Selection”.

NOTE: If this subsection is not visible, please make sure you have responded “Yes” to the question in the subsection Application Financial Data Verification in the Introduction to FA Objectives section.



The screenshot shows a web interface for the 'FA Objective Selection' subsection. At the top left is the title 'FA Objective Selection' and at the top right is a 'Bookmark Subsection' link with a red bookmark icon and a checkbox. Below the title is a descriptive paragraph: 'Applicants can select this FA Objective if they plan to offer one or more New Development Services over the three-year Period of Performance. A New Development Service is a Development Service that was provided to five percent or less of the clients that the Applicant served through its Development Services in Eligible Market(s) and/or approved Target Market(s) for its most recent historic fiscal year.' Below this is a question: '1. Does the Applicant plan to meet FA Objective 1-6: New Development Service(s)? \*'. Underneath the question is a dropdown menu with a downward arrow on the right. At the bottom center is a blue 'Save' button.

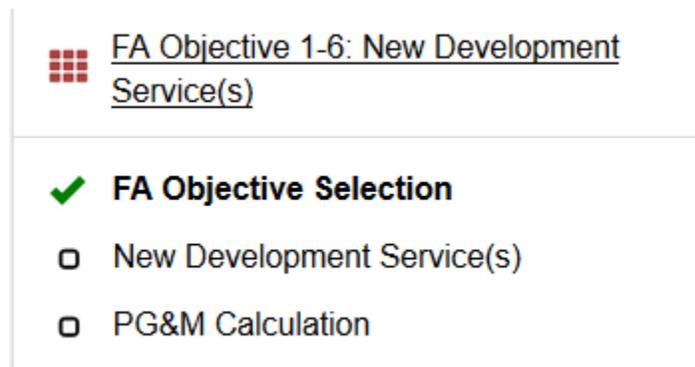
Figure 191: FA Objective 1-6: New Development Service(s) Subsection

**Question 1:** Does the Applicant plan to meet FA Objective 1-6: New Development Service(s)?

Please indicate if you are selecting FA Objective 1-6.

The selection options are Yes and No. Use the dropdown field to provide your selection and click **Save**.

If No is selected, proceed to the next FA Objective section.



The screenshot shows a list of selection options. At the top is a red grid icon followed by the text 'FA Objective 1-6: New Development Service(s)'. Below this is a green checkmark icon followed by the text 'FA Objective Selection'. Underneath are two radio button options: 'New Development Service(s)' and 'PG&M Calculation'.

*Figure 192: Enabled Subsections for FA Objective 1-6 in the Menu*

If Yes is selected, the subsections “New Development Service(s)” and “PG&M Calculation” will now appear under this section.

***New Development Service(s)***

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this Training Manual for information on Dynamic Table records](#), and capturing entries for each New Development Service.

If you are prior FA Award recipient, please make sure the New Development Service(s) you enter are not the same Development Service(s) you have already used for this FA Objective in a previous award round.

**NOTE:** Applicants should only enter one New Development Service at a time. If you have more than one New Development Service to provide, please make sure you save your first service, then click the “Add Row” link below the Overview table to create a second New Development Service record entry.

## New Development Service(s)

 [Bookmark Subsection](#)

In this subsection, you will provide the following information about each New Development Service you select.

When you have completed all fields for the New Development Service, click **Save**. To add an additional New Development Service, click the "Add Row" link at the right of the Overview table. You will be able to see all New Development Services you have entered in the rows of the Overview table.

Overview (1)

[Add Row](#)

Name	Completed	New Development Service Type
<a href="#">New Row (active)</a>		

[Add Row](#)

New Row

1. New Development Service Name:

2. New Development Service Type: \*

3. New Development Service Description: \*

200 Characters Remaining

*Figure 193: New Development Service(s) Entry Subsection*

**Question 1:** New Development Service Name:

Enter a name for your New Development Service.

**Question 2:** New Development Service Type:

Select the New Development Service Type from the picklist.

**Question 3:** New Development Service Description:

Enter a description of the New Development Service you intend to offer.

Question	Response
<b>Past and Projected Service Activity</b>	
# Projected Clients to be Served by New Development Service over 3x-Year Performance Period: *	* <input type="text" value="455"/> 0 Decimal Places
# Clients Served to Date through New Development Service: *	* <input type="text" value="92"/> 0 Decimal Places
<b>New Development Service Validation</b>	
# Total Clients Served through All Development Services provided by CDFI: * ?	* <input type="text" value="1,500"/>
# of Clients Served by New Development Service as a Percentage of Total Clients the Applicant served through its Development Services: * ?	* <input type="text" value="6.13"/>
Question	Response

Figure 194: New Development Service(s) Entry Subsection (continued)

**Row 1:** # Projected Clients to be Served by New Development Service over 3x-Year Performance Period:

Enter the total # of Projected Clients to be Served by the New Development Service over the next three Fiscal Years.

**Row 2:** # Clients Served to Date through New Development Service:

Enter the # of Clients Served to Date through the New Development Service as of your most recent historic FY.

Please note, to be considered a "New Development Service" the "Percentage of the clients that the applicant served through its Development Services" for the "New Development Service" must be equal to or less than 5% of the total number of clients that the applicant served through its Development Services as of the most recent historic FYE.

**Row 3:** # Total Clients Served through All Development Services provide by CDFI:

This value is not editable. It is pulled directly from the Applicant's input for the field "# Clients receiving Development Services" in the "Beneficiary Snapshot Entry" subsection.

Question	Data Entry	Calculations
<b>Clients and Beneficiaries</b>		
# Clients receiving Financial Products *	* <input type="text" value="436"/> 0 Decimal Places	
# Clients receiving Financial Services (Only applicable for Banks and Credit Unions) * ?	* <input type="text" value="1754"/> 0 Decimal Places	
# Clients receiving Development Services *	* <input type="text" value="1,500"/> 0 Decimal Places	
Total Clients		<input type="text" value="3,690"/>

Figure 195: “# Clients Receiving Development Services” Field in the Beneficiary Snapshot Section of the Application

**Row 4:** # of Clients Served by New Development Service as a Percentage of Total Clients the Applicant served through its Development Services:

This value is a calculation.

Calculation: (# of Clients Served to Date by New Development Service) ÷ (# Total Clients Served through All Development Services provided by CDFI)

Validation: The total # of clients served by the New Development Service must be equal to or less than 5% of the total number of Financial Services provided as of the most recent historic FYE.

Click **Save** to run this validation on the calculated value.

If the calculated value is less than or equal to 5%, you will be able to save with no validation errors.

Question	Response
<b>Past and Projected Service Activity</b>	
# Projected Clients to be Served by New Development Service over 3x-Year Performance Period: *	* 455 0 Decimal Places
# Clients Served to Date through New Development Service: *	* 92 0 Decimal Places
<b>New Development Service Validation</b>	
# Total Clients Served through All Development Services provided by CDFI: * ?	* 1,500
# of Clients Served by New Development Service as a Percentage of Total Clients the Applicant served through its Development Services: * ?	* 6.13 A "new" Development Service is a Development Service that represents 5% or less of the clients that the applicant served through its Development Services for its most recent historic fiscal year.
Question	Response

Figure 196: Percentage of Clients Served by New Development Service Validation Error

If the value is greater than 5%, you will receive the following validation error, and will not be able to save this page or continue with this FA Objective selected:

“A “new” Development Service is a Development Service that represents 5% or less of the clients that the applicant served through its Development Services for its most recent historic fiscal year.”

Add additional New Development Service records as desired by click the “Add Row” button beneath the Overview table.

Overview (1)			<a href="#">Add Row</a>
Name	Completed	New Development Service Type	
Development Service Example 1 (active)	✓	Real Estate Technical Assistance	
			<a href="#">Add Row</a>

Figure 197: “Add Row” Link and Overview Table with 1 Completed Record

**Save** each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word “(active)” next to the record name.

Overview (2) [Add Row](#)

Name	Completed	New Development Service Type
Development Service Example 1	✓	Real Estate Technical Assistance
Development Service Example 2 (active)	✓	Financial Education

*Figure 198: An Active Record in the Overview Table*

## PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-6.

### PG&M Calculation

 Bookmark Subsection

If you are selected to receive an award, your CDFI will be expected to provide one or more of the New Development Services(s) specified in the Application in an Eligible Market(s) and/or in the Recipient's approved Target Market in an amount equal to or greater than: 50 percent the total New Development Services provided by the end of Year 2 of the Period of Performance, and 90 percent of the total New Development Services provided by the end of Year 3 of the Period of Performance.

Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet. Further, the PG&M in the Assistance Agreement will include the New Development Services specified in the Application. Development Services provided must be one or more of the New Development Services specified in the Application to satisfy this PG&M. For Applicants that select multiple New Development Services, while Development Services provided will not be tracked back to each New Development Service individually, only one or more of the New Development Services selected in the Application can satisfy this PG&M.

This subsection displays sample PG&Ms to illustrate how the projected activity for this FA Objective will translate into PG&Ms in your Assistance Agreement. The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

Question	Response
Total Projected Clients Served by New Development Services: *	*
	455
Period of Performance Year 2 Benchmark (50%): *	*
	227.5
Period of Performance Year 3 Benchmark (90%): *	*
	409.5
Question	Response

Figure 199: PG&M Calculation Subsection

**Row 1:** Total Projected Clients Served by New Development Services:

This value is not editable.

If the Applicant only entered one New Development Service, this value will match the value you entered in the field “# Projected Clients to be Served by New Development Service over 3x-Year Performance Period” in the previous subsection.

<b>Past and Projected Service Activity</b>	
# Projected Clients to be Served by New Development Service over 3x-Year Performance Period: *	* 455

Figure 200: “# Projected Clients to be Served by New Development Service...” in the New Development Service(s) Dynamic Table in the Previous Subsection

If the Applicant entered two or more New Development Service(s), this value will be the sum total of all the values you entered in the field “# Projected Clients to be Served by New Development Service over 3x-Year Performance Period” in the previous subsection.

**Row 2:** Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 2 based on the “Total Projected Clients Served by New Development Services” in Row 1.

**Row 3:** Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant’s projected PG&M benchmark for Period of Performance Year 3 based on the “Total Projected Clients Served by New Development Services” in Row 1.

If these projected PG&M requirements cannot be met, please adjust the “Total Projected Clients Served by New Development Services” by editing the projected value(s) entered for each new development service in the “New Development Service(s)” subsection dynamic table.

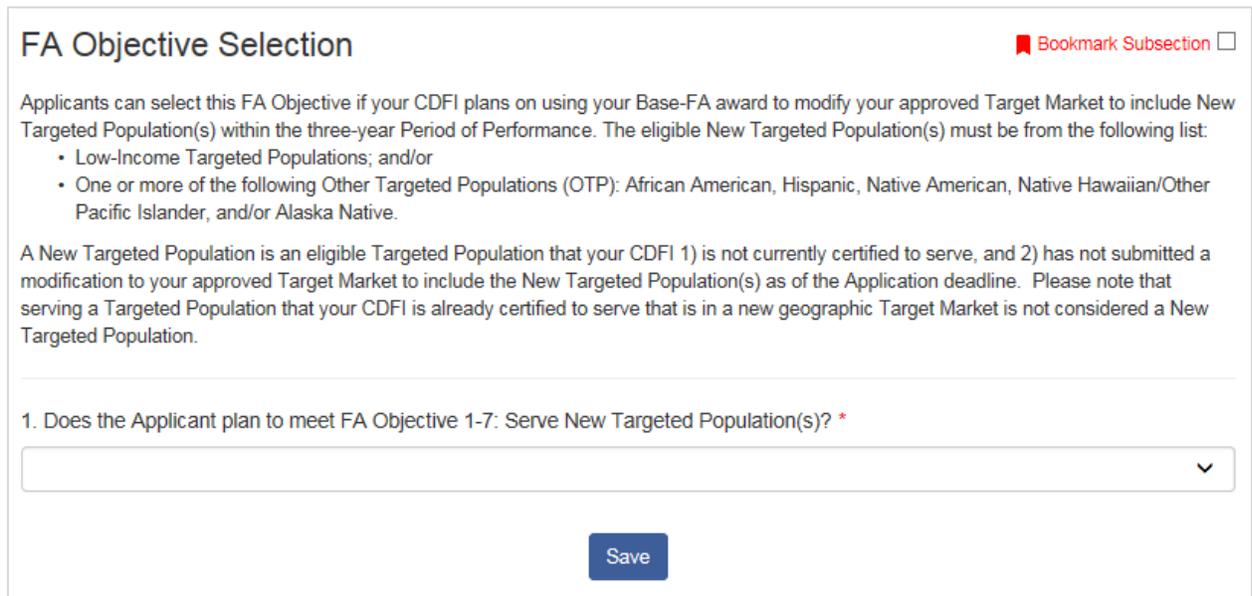
Click **Save** to complete this FA Objective.

## 5.15 FA Objective 1-7: Serve New Targeted Population(s)

### FA Objective Selection

Expand the section “FA Objective 1-7: Serve New Targeted Population(s)”. Click on the subsection “FA Objective Selection”.

NOTE: If this subsection is not visible, please make sure you have responded “Yes” to the question in the subsection Application Financial Data Verification in the Introduction to FA Objectives section.



The screenshot shows a web interface for the 'FA Objective Selection' subsection. At the top right, there is a 'Bookmark Subsection' checkbox. The main text explains that applicants can select this objective if their CDFI plans to use a Base-FA award to modify their approved Target Market to include New Targeted Population(s) within the three-year Period of Performance. It lists eligible populations: Low-Income Targeted Populations; and/or One or more of the following Other Targeted Populations (OTP): African American, Hispanic, Native American, Native Hawaiian/Other Pacific Islander, and/or Alaska Native. A definition of a New Targeted Population is provided. Below this is a question: '1. Does the Applicant plan to meet FA Objective 1-7: Serve New Targeted Population(s)? \*'. A dropdown menu is positioned below the question, and a 'Save' button is at the bottom center.

Figure 201: FA Objective 1-7: Serve New Targeted Population(s) Subsection

**Question 1:** Does the Applicant plan to meet FA Objective 1-7: Serve New Targeted Population(s)?

Please indicate if you are selecting FA Objective 1-7.

The selection options are Yes and No. Use the dropdown field to provide your selection and click **Save**.

If No is selected, proceed to the next section.



Figure 202: Enabled Subsections for FA Objective 1-7 in the Menu

If Yes is selected, the subsections “Projected Activity to New Targeted Population(s)” and “PG&Ms” will appear under this section.

***Projected Activity to New Targeted Population(s)***

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this Training Manual for information on Dynamic Table records](#), and capturing entries for each New Targeted Population.

**NOTE:** Applicants should only enter one New Targeted Population at a time. If you have more than one New Targeted Population to provide, please make sure you save your first New Targeted Population, then click the “Add Row” link below the Overview table to create a second New Targeted Population record entry.

## Projected Activity to New Targeted Population(s)

 [Bookmark Subsection](#)

In this subsection, you will select the New Targeted Population(s) and provide the following information about each New Targeted Population you select.

When you have completed all fields for the New Targeted Population, click **Save**. To add an additional New Targeted Population, click the "Add Row" link at the right of the Overview table. You will be able to see all New Targeted Population you have entered in the rows of the Overview table.

Overview (1)

[Add Row](#)

Name	Completed	New Targeted Population Type	Projected Activity	% of Total Projected Portfolio Activities Serving NTP
New Row (active)				

[Add Row](#)

New Row

1. Enter a number for the record (ex. 1, 2, 3, 4...)

2. Select New Targeted Population Type: \*

3. Projected Activity to New Targeted Population (Includes Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees):

\* 

0 Decimal Places

4. % of Total Projected Portfolio Activities Serving the New Targeted Population over the Projected 3x-Year Performance Period (Includes Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees): \* 

0 Decimal Places

[Save](#)

[Download CSV](#)

[Delete Record](#)

Figure 203: Projected Activity to New Targeted Population(s) Entry Subsection

**Question 1:** Enter a number for the record (ex. 1, 2, 3, 4...):

Enter a number in this field to identify the record. This will become the record "name" in the Overview table.

**Question 2:** Select New Target Population Type:

Select a New Targeted Population Type from the picklist.

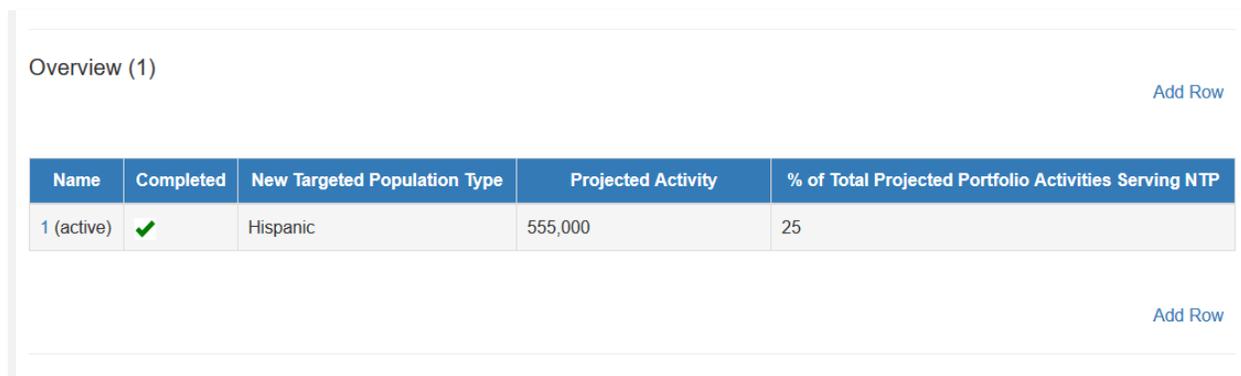
**Question 3:** Projected Activity to New Targeted Population (Includes Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees):

Enter the aggregate dollar amount of Projected Activity to New Targeted Population (including Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees) to be provided over the three year performance period.

**Question 4:** % of Total Projected Portfolio Activities Serving the New Targeted Population over the Projected 3x-Year Performance Period (Includes Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees):

Enter the percentage of the Applicant’s total portfolio activities the projected activity to the New Targeted Population will comprise.

Add additional New Targeted Population records as desired by clicking the “Add Row” button beneath the Overview table.



The screenshot shows a web interface with a table titled "Overview (1)". The table has five columns: "Name", "Completed", "New Targeted Population Type", "Projected Activity", and "% of Total Projected Portfolio Activities Serving NTP". The first row contains the text "1 (active)", a green checkmark, "Hispanic", "555,000", and "25". There are "Add Row" buttons in the top right and bottom right corners of the table area.

Name	Completed	New Targeted Population Type	Projected Activity	% of Total Projected Portfolio Activities Serving NTP
1 (active)	✓	Hispanic	555,000	25

Figure 204: ‘Add Row’ Link and Overview Table with 1 Completed Record

**Save** each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word “(active)” next to the record name.

Overview (2)

Add Row

Name	Completed	New Targeted Population Type	Projected Activity	% of Total Projected Portfolio Activities Serving NTP
1	✓	Hispanic	555,000	25
New Row (active)				

Figure 205: An Active New Record in the Overview Table

## PG&M Requirements

Review the Performance Goals and Measures information for FA Objective 1-7.

### PG&Ms Bookmark Subsection

If you are selected to receive an award, your CDFI must submit a Service Request through your AMIS account to modify your CDFI's approved Target Market to include at least one of the New Targeted Populations selected in the Application by the end of Year 2 of the Period of Performance, and your CDFI must have at least one of the Targeted Population(s) selected in the Application added to your approved Target Market by the end of Year 3 of the Period of Performance.

The sample PG&Ms presented in the Application in AMIS are for illustrative purposes only. This information will help Applicants assess the reasonableness of their projections and ability to meet the FA Objectives PG&Ms should they receive an award. The Assistance Agreements will have the final PG&Ms and all related terms and conditions. PG&M benchmarks are subject to change to comply with CDFI Fund policies and floor calculations.

I understand the PG&M requirements for FA Objective 1-7, New Targeted Population(s). \*

Yes

Figure 206: Performance Goals and Measures Subsection

The PG&Ms for this objective are static.

Read the statement provided and select Yes/No from the picklist and click **Save**.

Selecting Yes will allow you to save this subsection successfully with no validation errors.

Selecting No will return the validation error: "Please select "Yes" to confirm that you understand the PG&M requirements the Applicant will be expected to meet by selecting this FA Objective."

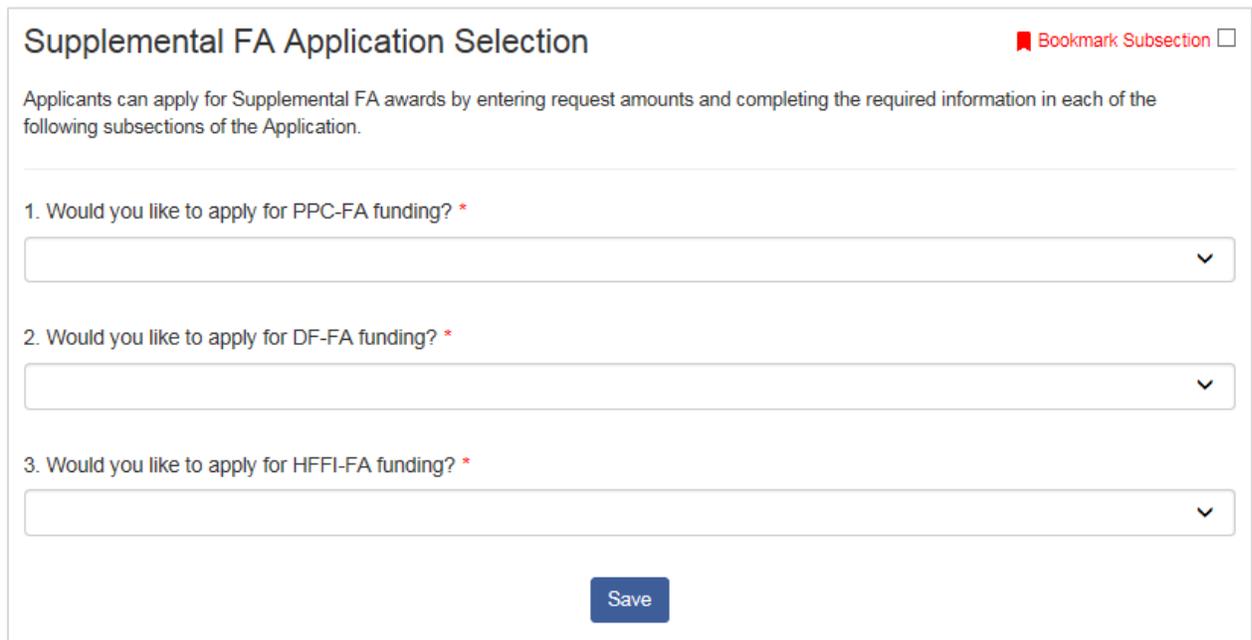
## 6.0 Supplemental FA Applications

This section is designed to collect data needed to analyze your CDFI's Supplemental FA Applications if applicable, including:

- 6.1 Supplemental FA Application Selection.
- 6.2 Persistent Poverty Counties – Financial Assistance (PPC-FA) Awards
- 6.3 Disability Funds – Financial Assistance (DF-FA) Awards.
- 6.4 Healthy Food Financial Initiative – Financial Assistance (HFFI-FA) Awards.
- 6.5 Troubleshooting Dependencies.

### 6.1 Supplemental FA Application Selection

Your organization has the option to complete a supplemental application for Persistent Poverty Counties (PPC-FA), Healthy Food Financing Initiative (HFFI-FA), and/or Disability Fund (DF-FA). A response is required for each of these questions.



The screenshot shows a web form titled "Supplemental FA Application Selection" with a "Bookmark Subsection" checkbox. Below the title is a descriptive paragraph: "Applicants can apply for Supplemental FA awards by entering request amounts and completing the required information in each of the following subsections of the Application." The form contains three numbered questions, each with a dropdown menu:

1. Would you like to apply for PPC-FA funding? \*
2. Would you like to apply for DF-FA funding? \*
3. Would you like to apply for HFFI-FA funding? \*

At the bottom of the form is a blue "Save" button.

Figure 207: Supplemental FA Application Selection Subsection

#### **Question 1:** Would you like to apply for PPC-FA funding?

This field captures whether your organization would like to apply for PPC-FA funding.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable a new subsection titled, "PPC-FA Award".

**Question 2:** Would you like to apply for DF-FA funding?

This field captures whether your organization would like to apply for DF-FA funding.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable two new subsections titled, “DF-FA Award” and “DF-FA Development Services Table Selection”.

**NOTE:** If you later decide you no longer wish to apply for DF-FA and change your response to “No”, it is possible for some dependent DF-FA Subsections to remain “stuck” open. However, as long as your response to Question 2 is “No”, all DF-FA Subsection pages will be cleared when you submit your application.

For more information on troubleshooting this issue, [click here](#).

**Question 3:** Would you like to apply for HFFI-FA funding?

This field captures whether your organization would like to apply for HFFI-FA funding.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable several new subsections titled, HFFI-FA Award, HFFI-Pipeline, HFFI-FA Track Record, and HFFI-FA Staff.

## **6.2 Persistent Poverty Counties-Financial Assistance (PPC-FA) Awards**

If applying for PPC-FA, enter your PPC-FA Request Amount, PPC-FA First Payment Amount Request and complete the PPC-FA Narrative question. The projected PG&M requirements for your PPC Award are displayed on the screen, these requirements are based on the request amount entered.

## PPC-FA Award

Bookmark Subsection

Applicants should enter the total amount of requested PPC-FA. If you do not wish to apply for PPC-FA, return to the subsection "Supplemental FA Application Selection", and change your answer to the question on applying for PPC-FA funding to "No".

PPC-FA request amounts are **included** in the three-year, \$5 million funding cap calculation. Applicants must also complete the PPC-FA first payment amount, or the estimated amount of the requested PPC-FA award that you expect to expend on eligible activities and eligible line(s) of business during the first 12 months of your Period of Performance. **Applicants that do not include a PPC-FA award request amount will not be eligible to apply for a PPC-FA award.**

Applicants applying for PPC-FA must complete other required information in this subsection of the Application. Please refer to the applicable NOFA and this year's [FY 2019 FA Application Guidance](#) document for additional information on PPC-FA awards and Application.

For each Supplemental Award you select, sample PG&Ms will display The PG&Ms presented in the Application are for illustrative purposes only. The Assistance Agreements will have the final PG&Ms and all related terms and conditions.

**90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.** Applicants should only request a first payment amount that reflects what they plan to spend within the first year of the period of performance.

1. If you are requesting Persistent Poverty Financial Assistance (PPC-FA), please describe your CDFI's strategy to effectively deploy a PPC-FA award. Using the data inputs (such as your financial data and activities) as a guide, please include information on your historic activities and pipeline of deploying funds in Persistent Poverty Counties.

\*

3500 Characters Remaining

Figure 208: Persistent Poverty Counties (PPC-FA) Subsection (Part 1)

### **Question 1:** PPC-FA Narrative:

If you are requesting Persistent Poverty Financial Assistance (PPC-FA), please describe your CDFI's strategy to effectively deploy a PPC-FA award. Using the data inputs (such as your financial data and activities) as a guide, please include information on your historic activities and pipeline of deploying funds in Persistent Poverty Counties.

Enter your response in the text box (3500 characters max).

**2. By selecting the checked box: \***

I hereby consent to conducting this transaction by electronic means, and I hereby agree that I have executed an electronic process that constitutes, and provides the CDFI Fund with, my electronic signature, which shall be treated as an original signature and as having signed this Application, just the same as a pen-and-paper signature; I hereby acknowledge that all information contained in this Application and any attachments or supplements thereto will be subject to disclosure pursuant to the Freedom of Information Act (FOIA) 5 USC 552, et seq.; I hereby certify that all of the information that the Applicant has provided in this Application is true, correct, and complete to the best of my information, knowledge and belief; I hereby certify that the execution and submission of this Application has been duly authorized by the governing body of the Applicant; and hereby certify that I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 218, Section 1001).

Benchmarks	Dollar Amount
PPC-FA Request Amount: *	* <input type="text" value="\$ 300,000"/> <small>0 Decimal Places</small>
PPC-FA First Payment Amount Request: *	* <input type="text" value="\$ 300,000"/> <small>0 Decimal Places</small>
Period of Performance, Year 1 benchmark (5%): *	* <input type="text" value="15,000.00"/>
Period of Performance, Year 2 benchmark (50%): *	* <input type="text" value="150,000.00"/>
Period of Performance, Year 3 benchmark (100%): *	* <input type="text" value="300,000.00"/>
Benchmarks	Dollar Amount

Figure 209: Persistent Poverty Counties (PPC-FA) Subsection (Part 2)

**Question 2: Attestation**

This checkbox field is used to attest to the information you are providing for the PPC-FA supplemental application. Ensure you complete this step prior to saving the section.

Check the box if you agree with the attestation.

**Question 3: PPC-FA Request Amount:**

This currency field will capture your PPC-FA request amount.

Use the currency field to provide your request amount. Your PPC-FA request amount should be between \$100,000 and \$300,000. If your request amount is less than \$100,000 or greater than \$300,000 you will receive an error.

**Question 4: PPC-FA First Payment Amount Request:**

This currency field will capture your PPC-FA first payment amount request.

Use the currency field to provide your first payment amount. Your PPC-FA first payment amount cannot be greater than your PPC-FA request amount. If your first payment amount is greater than your request about you will receive an error.

**Question 5:** Period of Performance, Year 1 benchmark (5%):

This formula field will display your Year 1 benchmark.

This field is not editable. Verify that your PPC-FA request amount multiplied by 0.05 is the amount you see on the screen.

**Question 6:** Period of Performance, Year 2 benchmark (50%):

This formula field will display your Year 2 benchmark.

This field is not editable. Verify that your PPC-FA request amount multiplied by 0.50 is the amount you see on the screen.

**Question 7:** Period of Performance, Year 3 benchmark (100%):

This formula field will display your Year 3 benchmark.

This field is not editable. Verify that your PPC-FA request amount multiplied by 1 is the amount you see on the screen.

### 6.3 Disability Funds-Financial Assistance (DF-FA) Award

#### **DF-FA Award**

In this subsection, applicants are required to provide answers to DF-FA narrative questions as well as their DF-FA Request Amount if they are applying for DF-FA funding. The projected PG&M requirements for your DF-FA Award are displayed on the bottom of the screen. These requirements are based on the amount requested in the DF-FA Request Amount field.

2021 NACA-FA Application - Supplemental FA Applications - DF-FA Award

## DF-FA Award Bookmark Subsection

Applicants should enter the DF-FA request amount. If you do not wish to apply for DF-FA, return to the subsection "Supplemental FA Application Selection", and change your answer to the question on applying for DF-FA funding to "No".

DF-FA request amounts are **excluded** from the three-year, \$5 million funding cap calculation. DF-FA Applicants must also complete the DF-FA first payment amount, or the estimated amount of the requested DF-FA award that you expect to expend on eligible activities and eligible line(s) of business during the first 12 months of your Period of Performance. **Applicants that do not include a DF-FA award request amount will not be eligible to apply for a DF-FA award.**

DF-FA Applicants must complete the required information in the applicable subsections of this Application. Please refer to the applicable NOFA and [this year's DF-FA Guidance](#) document for additional information on DF-FA awards and completing the DF-FA Application.

**90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance.** Applicants should only request a first payment amount that reflects what they plan to spend within the first year of the period of performance.

1. Describe the needs and challenges of individuals with disabilities within the communities you serve, such as, but not limited to, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

3500 Characters Remaining

Figure 210: Disability Fund (DF-FA) Subsection Table and Narrative Question #1 shown for context on page layout

**Question 1:** Describe the needs and challenges of individuals with disabilities within the communities you serve, such as, but not limited to, asset development; affordable, accessible,

and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

Enter your response in the text box (3,500 character limit).

**Question 2:** Discuss your strategy for meeting the needs and challenges identified in Question 1 through your financial products, financial services, and development services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities. Describe your outreach strategy for reaching individuals with disabilities and/or organizations that provide services to individuals with disabilities.

Enter your response in the text box (3,500 character limit).

**Question 3:** Describe how you will use the requested DF-FA award to increase and/or expand your financial products, financial services, and/or development services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities to address challenges, such as, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

Enter your response in the text box (3,500 character limit).

**Question 4:** Describe any formal or informal partnerships you have established or plan to establish for the purposes of: i) accessing and/or referring customers; ii) developing new products and/or services; and/or iii) providing products and/or services to further your support of individuals with disabilities.

Enter your response in the text box (2,500 character limit).

**Question 5:** Please select your financial institution category:

This dropdown field will capture your financial institution category. If you provide the incorrect category you will receive an error. Please ensure the Financial Institution Category selection matches the Financial Institution Type you verified in the section Application Financial Data.

Provide your selection using the dropdown field. This response will enable the DF-FA Financial Products Table that is applicable for your institution.

**Question 6:** Attestation:

This checkbox field is used to attest to the information you are providing for the DF-FA supplemental application. Ensure you complete this step prior to saving the section.

Check the box if you agree with the attestation.

Benchmarks	Dollar Amount
DF-FA Request Amount: *	* <input type="text" value="\$ 500,000"/> 0 Decimal Places
DF-FA First Payment Amount Request: *	* <input type="text" value="\$ 500,000"/> 0 Decimal Places
Period of Performance, Year 1 benchmark (5%): *	* <input type="text" value="25,000"/>
Period of Performance, Year 2 benchmark (50%): *	* <input type="text" value="250,000"/>
Period of Performance, Year 3 benchmark (85%): *	* <input type="text" value="425,000"/>
Benchmarks	Dollar Amount

Figure 211: Disability Fund (DF-FA) Subsection Table

**Question 7:** Disability Funds (DF-FA) Request Amount:  
 This currency field will capture your DF-FA request amount.

Use the currency field to provide your request amount. Your DF-FA request amount should be between \$100,000 and \$500,000. If your request amount is less than \$100,000 or greater than \$500,000 you will receive an error.

**Question 8:** DF-FA First Payment Amount Request:  
 This currency field will capture your DF-FA first payment amount.

Use the currency field to provide your first payment amount. Your DF-FA first payment amount cannot be greater than your DF-FA request amount. If your first payment amount is greater than your request amount you will receive an error.

**Question 9:** Period of Performance, Year 1 benchmark (5%):

This formula field will display your Year 1 benchmark.

This field is not editable. Verify that your DF-FA Request Amount multiplied by 0.05 is the amount you see on the screen.

**Question 10:** Period of Performance, Year 2 benchmark (50%):

This formula field will display your Year 2 benchmark.

This field is not editable. Verify that your DF-FA Request Amount multiplied by 0.50 is the amount you see on the screen.

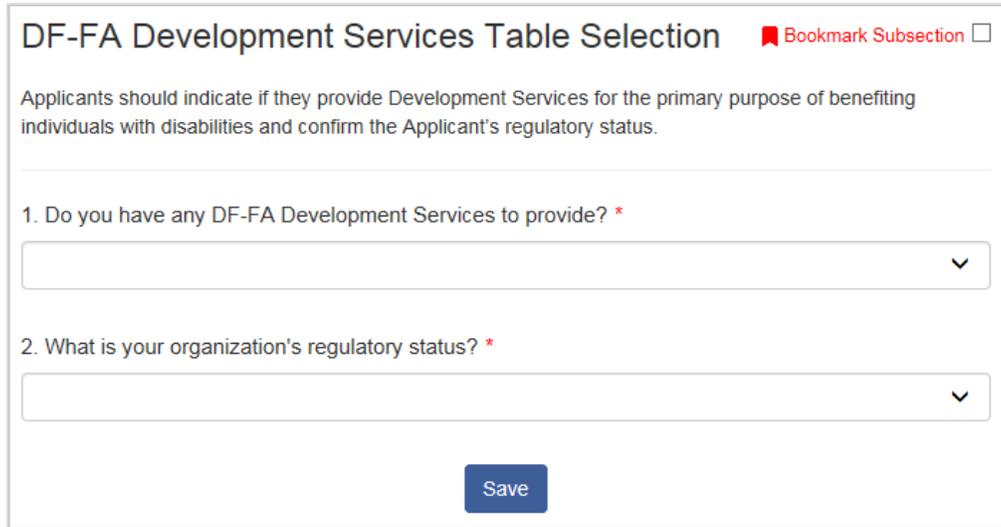
**Question 11:** Period of Performance, Year 3 benchmark (85%):

This formula field will display your Year 3 benchmark.

This field is not editable. Verify that your DF-FA Request Amount multiplied by 0.85 is the amount you see on the screen.

### **DF-FA Development Services Table Selection**

Applicants must answer the two questions on the DF-FA - Development Services Table Selection subsection. This subsection may enable a new subsection to appear depending on the response to Question 1.



The screenshot shows a form titled "DF-FA Development Services Table Selection" with a "Bookmark Subsection" checkbox. Below the title is a paragraph: "Applicants should indicate if they provide Development Services for the primary purpose of benefiting individuals with disabilities and confirm the Applicant's regulatory status." There are two dropdown questions: "1. Do you have any DF-FA Development Services to provide? \*" and "2. What is your organization's regulatory status? \*". A "Save" button is at the bottom.

*Figure 212: DF-FA - Development Services Table Selection Subsection*

**Question 1:** Do you have any DF-FA Development Services to provide?

This field is to capture whether your organization has any DF-FA Development Services to enter in the application.

The selection options are Yes and No. Use the dropdown field to provide your selection.

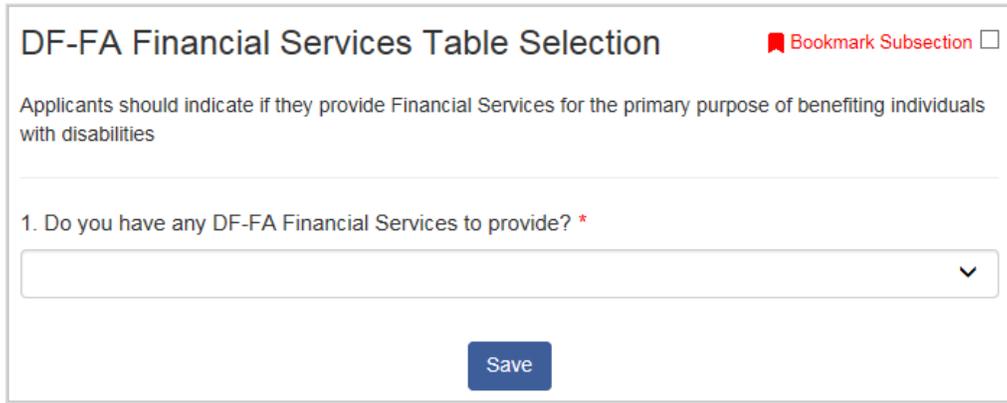
If Yes is selected, you will enable three new subsections titled, “DF-FA Development Services Table”, “DF-FA Financial Services Table Selection”, and “DF-FA Development Services Summary Table”.

**Question 2:** What is your organization's regulatory status?

This field is to capture your organization's regulatory status.

The selection options are Regulated Institution and Unregulated Institution. Use the dropdown field to provide your selection.

## DF-FA Financial Services Table Selection



The screenshot shows a web form titled "DF-FA Financial Services Table Selection". In the top right corner, there is a red bookmark icon followed by the text "Bookmark Subsection" and an unchecked checkbox. Below the title, a line of text reads: "Applicants should indicate if they provide Financial Services for the primary purpose of benefiting individuals with disabilities". A horizontal separator line follows. The main question is "1. Do you have any DF-FA Financial Services to provide? \*". Below this question is a dropdown menu with a downward-pointing chevron icon on the right side. At the bottom center of the form is a blue button labeled "Save".

Figure 213: DF-FA Financial Services Table Selection Subsection

**Question 1:** Do you have any DF-FA Financial Services to provide?

This field captures whether your organization has any DF-FA Financial Services to enter in the application.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable two new subsections titled, “DF-FA Financial Services Table” and “DF-FA Financial Services Summary Table”.

## DF-FA Financial Products Table

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each DF-FA Financial Product.

### DF-FA Financial Products Table

 [Bookmark Subsection](#)

In support of the strategy discussed in Question 2, complete the table below to demonstrate your track record of providing Financial Products to individuals with disabilities and/or organizations that provide services to individuals with disabilities in order to address the needs and challenges of individuals with disabilities. Only include products and services that you have provided for the primary purpose of benefiting individuals with disabilities over the past three years.

Overview (1)

[Add Row](#)

Record Name	Completed	Financial Product Description
New Row (active)		

5 Remaining Rows

[Add Row](#)

Figure 214: DF-FA Financial Products Overview Table

The Overview table at the top of the page will display a summary of information entered for each DF-FA Financial Product.

1. Financial Products Name (Enter the Financial Products Name for this Record):

2. Financial Product Description: \*

100 Characters Remaining

3. Historic FY 1: \$ of Loans Closed to Benefit Individuals with Disabilities \*

\$

0 Decimal Places

4. Historic FY 1: # of Individuals with Disabilities Served \*

0 Decimal Places

5. Historic FY 2: \$ of Loans Closed to Benefit Individuals with Disabilities \*

\$

0 Decimal Places

6. Historic FY 2: # of Individuals with Disabilities Served \*

0 Decimal Places

7. Historic FY 3: \$ of Loans Closed to Benefit Individuals with Disabilities \*

\$

0 Decimal Places

8. Historic FY 3: # of Individuals with Disabilities Served \*

0 Decimal Places

*Figure 215: DF-FA Financial Products Record Entry*

**Question 1:** Financial Product Name:

This field is a text box field, enter the name of the financial product.

**Question 2:** Financial Product Description:

This field is a text area field. Describe the financial product (100 character limit).

**Question 3:** Historic FY 1: \$ of Loans Closed to Benefit Individuals with Disabilities:

This is a currency field.

**Question 4:** Historic FY 1: # of Individuals with Disabilities Served:

This is a number field.

**Question 5:** Historic FY 2: \$ of Loans Closed to Benefit Individuals with Disabilities:

This is a currency field.

**Question 6:** Historic FY 2: # of Individuals with Disabilities Served:  
This is a number field.

**Question 7:** Historic FY 3: \$ of Loans Closed to Benefit Individuals with Disabilities:  
This is a currency field.

**Question 8:** Historic FY 3: # of Individuals with Disabilities Served:  
This is a number field.

Add additional DF-FA Financial Product records as needed by clicking the "Add Row" link above or below the Overview table. You may enter a maximum of 6 records.

**DF-FA Financial Products Summary Table**

This subsection contains a table that displays the Total \$ of All Loans Closed to Benefit Individuals with Disabilities, your Total \$ of All Loans Closed, and the Percentage of Loans Close to Benefit Individuals with Disabilities (%) by Historic FY. It is automatically updated based on your responses to the previous section.

Question	Response
Historic FY 1: Total \$ of all loans closed to benefit individuals with disabilities:	5,000
Historic FY 1: Total \$ of all loans closed:	10,000
Historic FY 1: Percent of loans closed to benefit individuals with disabilities (%):	50.00
Historic FY 2: Total \$ of all loans closed to benefit individuals with disabilities:	3,230
Historic FY 2: Total \$ of all loans closed:	10,000
Historic FY 2: Percent of loans closed to benefit individuals with disabilities (%):	32.30
Historic FY 3: Total \$ of all loans closed to benefit individuals with disabilities:	2,340
Historic FY 3: Total \$ of all loans closed:	10,000
Historic FY 3: Percent of loans closed to benefit individuals with disabilities (%):	23.40
Question	Response

Figure 216: DF-FA Financial Products Summary Table Subsection

The **Totals \$ of All Loans Closed to Benefit Individuals with Disabilities** (rows 1, 4, and 7) will update to display a total based on your responses to Questions 3, 5, and 7 for each record entered, after you **Save** the record.

The **Historic Total \$ of Loans Closed** is pulled from the value entered for “On-Balance Sheet Loans Closed (\$)” in the Application Financial Data table.

The **Percent of Loans Closed to Benefit Individuals with Disabilities (%)** is the value of the **Total \$ of All Loans Closed to Benefit Individuals with Disabilities** divided by the **Historic Total \$ of Loans Closed**, expressed as a percentage.

### *DF-FA Development Services Table*

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each DF-FA Development Service.

Reminder: The Record Name/Record Number in question #1 must be populated. Please enter a Record Name/Record Number as indicated.

### DF-FA Development Services Table Bookmark Subsection

In support of the strategy discussed in Question 2, complete the table below to demonstrate your track record of providing Development Services to individuals with disabilities and/or organizations that provide services to individuals with disabilities in order to address the needs and challenges of individuals with disabilities. Only include products and services that you have provided for the primary purpose of benefiting individuals with disabilities over the past three years.

---

Overview (1) Add Row

Record Name	Completed	Development Services Description
New Row (active)		

5 Remaining Rows Add Row

Figure 217: DF-FA Development Services Overview Table

The Overview table at the top of the page will display a summary of information entered for each DF-FA Development Service.

1. Development Services Name (Enter the Development Services Name for this Record):

2. Development Services Description: \*

100 Characters Remaining

3. Historic FY 1: # of Development Services Provided: \*

0 Decimal Places

4. Historic FY 1: # of Individuals with Disabilities Served: \*

0 Decimal Places

5. Historic FY 2: # of Development Services Provided: \*

0 Decimal Places

6. Historic FY 2: # of Individuals with Disabilities Served: \*

0 Decimal Places

7. Historic FY 3: # of Development Services Provided: \*

0 Decimal Places

8. Historic FY 3: # of Individuals with Disabilities Served: \*

0 Decimal Places

Figure 218: DF-FA Development Services Record Entry

**Question 1:** Development Services Name:

This field is a text box field. Enter the name of the Development Service.

**Question 2:** Development Services Description:

This field is a text area field. Enter a description of the Development Service (100 character limit).

**Question 3:** Historic FY 1: # of Development Services Provided:

This is a number field.

**Question 4:** Historic FY 1: # of Individuals with Disabilities Served:

This is a number field.

**Question 5:** Historic FY 2: # of Development Services Provided  
This is a number field.

**Question 6:** Historic FY 2: # of Individuals with Disabilities Served  
This is a number field.

**Question 7:** Historic FY 3: # of Development Services Provided  
This is a number field.

**Question 8:** Historic FY 3: # of Individuals with Disabilities Served  
This is a number field.

Add additional DF-FA Development Service records as needed by clicking the "Add Row" link above or below the Overview table. You may enter a maximum of 6 records.

#### ***DF-FA Development Services Summary Table***

This subsection contains a table that displays the Total # of All Development Services Provided to Benefit Individuals with Disabilities, the Total # of all Development Services Provided, and the Percent of all Development Services provided to Benefit Individuals with Disabilities by Historic FY. It is automatically updated based on your responses to the previous section.

DF-FA Development Services Summary Table

Bookmark Subsection

Question	Response
Historic FY 1: Total # of all Development Services provided to benefit individuals with disabilities:	<input type="text" value="0"/>
Historic FY 1: Total # of all Development Services provided:	<input type="text" value="0"/>
Historic FY 1: Percent of all Development Services provided to benefit individuals with disabilities (%):	<input type="text"/>
Historic FY 2: Total # of all Development Services provided to benefit individuals with disabilities:	<input type="text" value="0"/>
Historic FY 2: Total # of all Development Services provided:	<input type="text" value="0"/>
Historic FY 2: Percent of all Development Services provided to benefit individuals with disabilities (%):	<input type="text"/>
Historic FY 3: Total # of all Development Services provided to benefit individuals with disabilities:	<input type="text" value="0"/>
Historic FY 3: Total # of all Development Services provided:	<input type="text" value="0"/>
Historic FY 3: Percent of all Development Services provided to benefit individuals with disabilities (%):	<input type="text"/>
Question	Response

Save

Figure 219: DF-FA Development Services Summary Table Subsection

The **Total # of All Development Services Provided to Benefit Individuals with Disabilities** (rows 1, 4, and 7) will update to display a total based on your responses to Questions 4, 6, and 8 for each record entered, after you **Save** the record.

The **Total # of all Development Services Provided** will update to display a total based on your responses to Questions 3, 5, and 7 for each record entered, after you **Save** the record.

The **Percent of all Development Services provided to Benefit Individuals with Disabilities (%)** is the value of the **Total # of All Development Services Provided to Benefit Individuals with Disabilities** divided by the **Total # of all Development Services Provided**, expressed as a percentage.

## DF-FA Financial Services Table

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each DF-FA Financial Service. Note that this subsection is only applicable/visible to Regulated Applicants.

Reminder: The Record Name/Record Number in question #1 must be populated. Please enter a Record Name/Record Number as indicated.

### DF-FA Financial Services Table Bookmark Subsection

In support of the strategy discussed in Question 2, complete the table below to demonstrate your track record of providing Financial Services to individuals with disabilities and/or organizations that provide services to individuals with disabilities in order to address the needs and challenges of individuals with disabilities. Only include products and services that you have provided for the primary purpose of benefiting individuals with disabilities over the past three years.

---

Overview (1) Add Row

Record Name	Completed	Financial Services Description
New Row (active)		

5 Remaining Rows Add Row

Figure 220: DF-FA Financial Services Overview Table

The Overview table at the top of the page will display a summary of information entered for each DF-FA Financial Service.

1. Financial Services Name (Enter the Financial Services Name for this Record):

2. Financial Services Description: \*

100 Characters Remaining

3. Historic FY 1: # of Financial Services Provided: \*

0 Decimal Places

4. Historic FY 1: # of Individuals with Disabilities Served: \*

0 Decimal Places

5. Historic FY 2: # of Financial Services Provided: \*

0 Decimal Places

6. Historic FY 2: # of Individuals with Disabilities Served: \*

0 Decimal Places

7. Historic FY 3: # of Financial Services Provided: \*

0 Decimal Places

8. Historic FY 3: # of Individuals with Disabilities Served: \*

0 Decimal Places

*Figure 221: DF-FA Development Services Record Entry*

**Question 1:** Financial Services Name:

This field is a text box field. Enter a name for the Financial Service.

**Question 2:** Financial Services Description:

This field is a text area field. Describe the Financial Service (100 character limit).

**Question 3:** Historic FY 1: # of Financial Services Provided:

This is a number field.

**Question 4:** Historic FY 1: # of Individuals with Disabilities Served

This is a number field.

**Question 5:** Historic FY 2: # of Financial Services Provided

This is a number field.

**Question 6:** Historic FY 2: # of Individuals with Disabilities Served  
This is a number field.

**Question 7:** Historic FY 3: # of Financial Services Provided  
This is a number field.

**Question 8:** Historic FY 3: # of Individuals with Disabilities Served  
This is a number field.

Add additional DF-FA Financial Service records as needed by clicking the "Add Row" link above or below the Overview table. You may enter a maximum of 6 records.

***DF-FA Financial Services Summary Table***

This subsection contains a table that displays the Total # of All Financial Services Provided to Benefit Individuals with Disabilities, the Total # of all Financial Services Provided, and the Percent of all Financial Services provided to Benefit Individuals with Disabilities by Historic FY. It is automatically updated based on your responses to the previous section.

Question	Response
Historic FY 1: Total # of all Financial Services provided to benefit individuals with disabilities:	1,234
Historic FY 1: Total # of all Financial Services provided:	10,000
Historic FY 1: % of all Financial Services provided to benefit individuals with disabilities:	12.34
Historic FY 2: Total # of all Financial Services provided to benefit individuals with disabilities:	3,245
Historic FY 2: Total # of all Financial Services provided:	10,000
Historic FY 2: % of all Financial Services provided to benefit individuals with disabilities:	32.45
Historic FY 3: Total # of all Financial Services provided to benefit individuals with disabilities:	1,349
Historic FY 3: Total # of all Financial Services provided:	10,000
Historic FY 3: % of all Financial Services provided to benefit individuals with disabilities:	13.49
Question	Response

Figure 222: DF-FA Financial Services Summary Table Subsection

The **Total # of All Financial Services Provided to Benefit Individuals with Disabilities** (rows 1, 4, and 7) will update to display a total based on your responses to Questions 4, 6, and 8 for each record entered, after you **Save** the record.

The **Total # of all Financial Services Provided** will update to display a total based on your responses to Questions 3, 5, and 7 for each record entered, after you **Save** the record.

The **Percent of all Financial Services provided to Benefit Individuals with Disabilities (%)** is the value of the **Total # of All Financial Services Provided to Benefit Individuals with Disabilities** divided by the **Total # of all Financial Services Provided**, expressed as a percentage.

## 6.4 Healthy Food Financing Initiative-Financial Assistance (HFFI-FA) Awards

### *HFFI-FA Award*

If applying for HFFI-FA, please complete narrative questions #1-5. Then complete the attestation and enter your HFFI-FA Request Amount and your HFFI-FA First Payment Amount Request.

#### HFFI-FA Award

 [Bookmark Subsection](#)

Applicants should enter the HFFI-FA request amount. If you do not wish to apply for HFFI-FA, enter zero dollars (\$0). HFFI-FA request amounts are excluded from the three-year, \$5 million funding cap calculation. HFFI-FA Applicants must also complete the HFFI-FA first payment amount, or the estimated amount of the requested HFFI-FA award that you expect to expend on eligible activities during the first 12 months of your Period of Performance, and complete other required information in this subsection of the Application.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent before the end of the period of performance.

*Figure 223: HFFI-FA Award Subsection Header*

**Narrative Question 1:** Quantify the extent to which the Applicant's activities will provide healthy food-related goods and services in communities that:

- (i) lack access to healthy food options (e.g. food deserts);
- (ii) indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);
- (iii) suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);
- (iv) have high concentrations of persons participating in food assistance programs (for instance, Supplemental Nutrition Assistance Program; Women, Infants, and Children food packages; school lunch programs); or
- (v) demonstrate other indications of need for healthy food finance interventions.

Enter your response in the text box (6,000 character limit).

**Narrative Question 2:** Describe the Applicant's proposed and/or current healthy food Financial Products and include information on how these Financial Products will be leveraged with and/or support other healthy food interventions.

Enter your response in the text box (4,000 character limit).

**Narrative Question 3:** Explain how the Applicant's proposed and/or current healthy food Financial Products support healthy food interventions that address the financing needs of the Applicant's customers.

Enter your response in the text box (2,000 character limit).

**Narrative Question 4:** Describe the proposed and/or current Development Services (e.g., training, technical assistance) offered in conjunction with the Applicant's healthy food Financial Products. Include a discussion of the format of the instruction (e.g. one-on-one sessions, group training, on-line counseling, etc.), any fees or costs charged to the customer, and any systems used to evaluate effectiveness of the Development Services offered.

Enter your response in the text box (2,000 character limit).

**Narrative Question 5:** In the next subsection, Applicants will fill in a table with dollar amounts of current projects in their HFFI-FA pipeline. Discuss the overall pipeline and provide any additional detail to the current projects entered in the table.

Enter your response in the text box (1,000 character limit).

**Attestation:**

This checkbox field is used to attest to the information you are providing for the HFFI-FA supplemental application. Ensure you complete this step prior to saving the section.

Check the box if you agree with the attestation.

Benchmarks	Dollar Amount
Healthy Food Financing Initiative (HFFI-FA) Request Amount: *	* \$ 4,500,000 0 Decimal Places
HFFI-FA First Payment Amount Request: *	* \$ 4,000,000 0 Decimal Places
HFFI Activities in Target Market - Period of Performance, Year 1 benchmark (33%): *	* 1,485,000.00
HFFI Activities in Target Market - Period of Performance, Year 2 benchmark (66%): *	* 2,970,000.00
HFFI Activities in Target Market - Period of Performance, Year 3 benchmark (100%): *	* 4,500,000.00
Healthy Food Retail Outlets in Food Deserts in Target Market - Period of Performance, Year 1 benchmark (25%): *	* 1,125,000.00
Healthy Food Retail Outlets in Food Deserts in Target Market - Period of Performance, Year 2 benchmark (50%): *	* 2,250,000.00
Healthy Food Retail Outlets in Food Deserts in Target Market - Period of Performance, Year 3 benchmark (75%): *	* 3,375,000.00
Benchmarks	Dollar Amount

Figure 224: HFFI-FA Award Request Amount Table

**Healthy Food Financing Initiative (HFFI-FA) Request Amount:**

This currency field will capture your HFFI-FA request amount.

Use the currency field to provide your request amount. Your HFFI-FA request amount should be between \$500,000 and \$5,000,000. If your request amount is less than \$500,000 or greater than \$5,000,000 you will receive an error.

**HFFI-FA First Payment Amount Request:**

This currency field will capture your HFFI-FA first payment amount.

Use the currency field to provide your first payment amount. Your HFFI-FA First Payment Request Amount cannot be greater than your HFFI-FA Request Amount. If your first payment amount is greater than your request about you will receive an error.

The remaining rows of the table are calculated values of the projected benchmarks that will need to be met based on the award amount size requested. These fields are not editable. To

change projected benchmark values, change the value entered in Question 7, HFFI Request Amount.

### **HFFI-FA Pipeline**

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each HFFI-FA Pipeline Project.

Reminder: The Record Name/Record Number in question #1 must be populated. Please enter a Record Name/Record Number as indicated.

## HFFI-FA Pipeline

 Bookmark Subsection

---

Overview (1)Add Row

Record Name	Completed	Total Development Cost	Total HFFI-FA Loan Amount	Retail (Yes/No)	Target Market (Yes/No)
New Row (active)					

<>

Add Row

Figure 225: HFFI-FA Pipeline

The Overview table at the top of the page will display a summary of information entered for each HFFI-FA Pipeline Project.

**New Row**

1. Project Name (Enter the Project Name for this Record):

2. Brief Project Description: \*  
  
500 characters remaining

3. Total Development Cost: \*  
  
0 Decimal Places

4. Total HFFI-FA Loan Amount: \*  
  
0 Decimal Places

5. Retail: \*

6. Target Market: \*

7. Food Desert: \*

8. Project Status: \*

9. Total Development Cost for all Projects: ?

10. Total HFFI-FA Loan Amount for All Projects: ?

Figure 226: HFFI-FA Pipeline Record Questions

**Question 1:** Project Name (Enter the Project Name for this Record)  
 Enter a project name for this record.

**Question 2:** Brief Project Description

Enter a brief description of the project in the text box (500 character limit).

**Question 3:** Total Development Cost

Enter the total development cost for the project in dollars.

**Question 4:** Total HFFI-FA Loan Amount

Enter the total HFFI-FA Loan Amount for this project.

**Question 5:** Retail

Select a response from the picklist: Yes; No.

**Question 6:** Target Market

Select a response from the picklist: Yes; No.

**Question 7:** Food Desert

Select a response from the picklist: Yes; No.

**Question 8:** Project Status

Select a response from the picklist: Inquiry; Initial due-diligence; Underwriting; Final approvals/closing

**Question 9:** Total Development Cost for All Projects

The calculated total development cost for all projects. The total will be updated after you click **Save** for each record.

**Question 10:** Total HFFI-FA Loan Amount for All Projects

The calculated total HFFI-FA Loan Amount for all projects. The total will be updated after you click **Save** for each record.

Add additional HFFI-FA Pipeline Projects records as needed by clicking the "Add Row" link above or below the Overview table.

***HFFI-FA Track Record***

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each HFFI-FA Track Record.

Reminder: The Record Number and Record Name must be populated in question #1. Please enter a Record Number and Record Name as indicated (ex. "1. Insert name for this record").

## HFFI-FA Track Record

[Bookmark Subsection](#)

6. HFFI-FA Track Record Table: in HFFI-FA Narrative Question #6, Applicants described their overall track record and some narrative detail around current projects. In this table, Applicants should create a record for each current HFFI-FA track record project including fields 1-8 below. When you have entered all information for your HFFI-FA track record project, click Save. AMIS will automatically update fields 9 and 10 to reflect the new totals. To add an additional HFFI-FA project, click the 'Add Row' link at the right of the Overview table. You will be able to see all HFFI-FA projects you have entered in the rows of the Overview table. See this year's HFFI-FA Guidance document for additional instructions.

Overview (1)

[Add Row](#)

Record Name	Completed	Total Development Cost	Total HFFI-FA Loan Amount	Retail (Yes/No)	Target Market (Yes/No)
New Row (active)					

[Add Row](#)

Figure 227: HFFI-FA Track Record Overview Table

The Overview table at the top of the page will display a summary of information entered for each HFFI-FA Track Record.

New Row

1. Project Name (Enter the Project Name for this Record):

2. Brief Project Description: \*

500 Characters Remaining

3. Total Development Cost: \*

\$

0 Decimal Places

4. Total HFFI-FA Loan Amount: \*

\$

0 Decimal Places

5. Retail: \*

6. Target Market: \*

Figure 228: HFFI-FA Track Record Narrative

**Question 1:** Project Name (Enter the Project Name for this Record):  
Enter the project name for the new track record.

**Question 2:** Brief Project Description:  
Enter a brief project description in the text box (500 character limit).

**Question 3:** Total Development Cost:  
Enter the total development cost in dollars (no decimals).

**Question 4:** Total HFFI-FA Loan Amount:  
Enter the total HFFI-FA loan amount in dollars (no decimals).

**Question 5:** Retail:  
Select “Yes” or “No” from the dropdown.

**Question 6:** Target Market:  
Select “Yes” or “No” from the dropdown.

## HFFI-FA Staff

This subsection is a dynamic table. Please see the guidance in [Section 4.5 of this AMIS Training Manual for information on Dynamic Table records](#), and capturing entries for each HFFI-FA Staff.

Reminder: The Record Name/Record Number in question #1 must be populated. Please enter a Record Name/Record Number as indicated.

### HFFI-FA Staff Bookmark Subsection

Describe the staff that will play key roles in the implementation of the Applicant's HFFI strategy. The Applicant can include up to seven (7) key HFFI staff members.

---

Overview (1) Add Row

Record Name	Completed	Title
New Row (active)		

6 Remaining Rows Add Row

Figure 229. HFFI-FA Staff Overview Table

The Overview table at the top of the page will display a summary of information entered for each HFFI-FA Staff.

New Row

1. Name (Enter Key Staff person's First and Last Name for this Record):

2. Title: \*

255 Characters Remaining

3. Responsibility for HFFI implementation: \*

2000 Characters Remaining

4. Qualifications for HFFI work: \*

2000 Characters Remaining

[Save](#) [Download CSV](#) [Delete Record](#)

Figure 230: HFFI-FA Staff Questions

**Question 1:** Name (Enter Key Staff person's First and Last Name for this Record):  
Enter the First and Last name of the Key Staff person.

**Question 2:** Title  
Enter the title of the Key Staff person.

**Question 3:** Responsibility for HFFI implementation:  
Describe the Staff member's responsibility for HFFI implementation in the text box (2,000 character limit).

**Question 4:** Qualifications for HFFI work:  
Describe the Staff member's qualification for HFFI work in the text box (2,000 character limit).

Add additional HFFI-FA Staff person records as needed by clicking the "Add Row" link above or below the Overview table. You may enter a maximum of 7 records.

## 6.5 Troubleshooting Dependencies

The FA Application is complex and has multiple layers of dependent subsections in some sections (i.e. a first-level dependent subsection has a question that enables another, second-level dependent subsection).

If you enter a response to a question that triggers a dependent subsection and later change your response, you can end up with multilayered dependent subsections that are “stuck” in the application.

For example, in the section “Supplemental FA Applications”, you will answer three questions that can enable dependent subsections if “Yes” is selected:

**Supplemental FA Application Selection** Bookmark Subsection

Applicants can apply for Supplemental FA awards by entering request amounts and completing the required information in each of the following subsections of the Application.

1. Would you like to apply for PPC-FA funding? \*  
No

2. Would you like to apply for DF-FA funding? \*  
Yes

3. Would you like to apply for HFFI-FA funding? \*  
No

**Save**

Figure 231: Question that Enables a First-Level Dependent Subsection- Set to Enable Subsection

When you select “Yes” it enables two dependent subsections that were not visible previously, DF-FA Award, and DF-FA Development Services Table Selection.

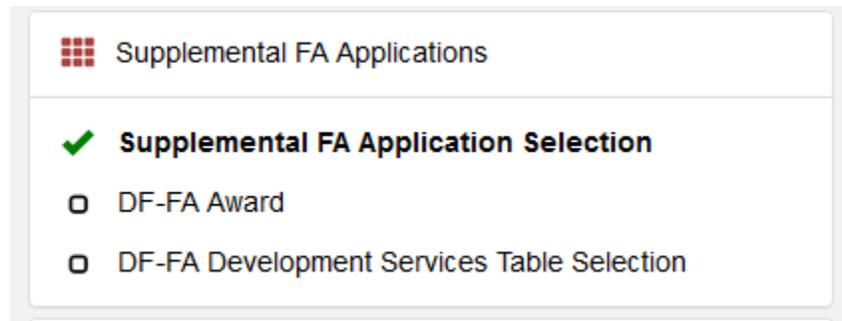


Figure 232: First-Level Dependent Subsections Enabled in the Menu Bar

If you changed your response in Question 2 to “No”, these first-level dependent subsections will be “turned off” and no longer visible.

Supplemental FA Application Selection Bookmark Subsection

Applicants can apply for Supplemental FA awards by entering request amounts and completing the required information in each of the following subsections of the Application.

1. Would you like to apply for PPC-FA funding? \*  
No

2. Would you like to apply for DF-FA funding? \*  
No

3. Would you like to apply for HFFI-FA funding? \*  
No

Figure 233: Question that Enables a First-Level Dependent Subsection- Set to Disable Subsection

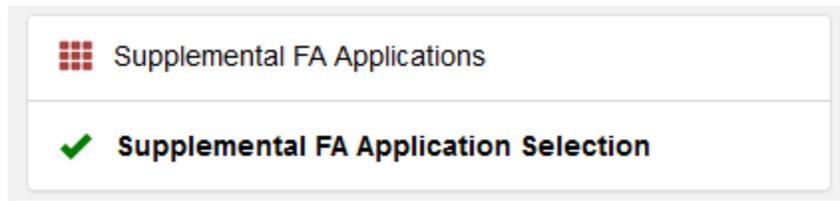


Figure 234: Menu Bar with First-Level Dependent Subsections No Longer Enabled

However, this situation becomes more complicated if your responses to questions in the DF-FA Award and DF-FA Development Services Table Selection subsections in turn enable another dependent subsection. At least one new dependent subsection will be enabled based on your responses in these two subsections.

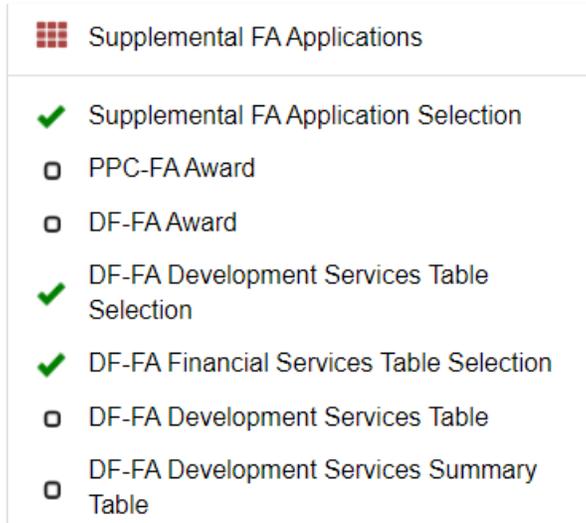


Figure 235: First-Level Dependencies and Second-Level Dependencies (without a checkmark) in the Menu Bar

If you decide at this point that you no longer wish to apply for DF-FA, you would return to the “Supplemental FA Application Selection” subsection and change your response to Question 2 from “Yes” to “No”:

Supplemental FA Application Selection Bookmark Subsection

Applicants can apply for Supplemental FA awards by entering request amounts and completing the required information in each of the following subsections of the Application.

1. Would you like to apply for PPC-FA funding? \*

No

2. Would you like to apply for DF-FA funding? \*

No

3. Would you like to apply for HFFI-FA funding? \*

No

Figure 236: Question that Enables a First-Level Dependent Subsection- Set to Disable Subsection

Changing this response will disable the two subsections this question originally enabled, but it will not disable the subsections enabled by any questions in these now disabled subsections, leaving these multilayered dependent subsections “stuck” open:



*Figure 237: Menu Bar with First-Level Dependencies Disabled and Second-Level Dependencies Still Enabled*

If this occurs, you can re-enable and modify your responses in the first level dependent subsections to disable these second level dependent subsections before once again disabling the first level dependencies.

However, especially if you had already completed these subsections you no longer want to include in your application, you can also submit your application without worrying about these extra subsections as long as they are complete, **AND** the first level dependent subsection has been disabled.

As long as your response to the question the enabled the first dependent subsection is changed so it is disabled (in this example, Question 2 is changed to "No") the first level dependent subsection will be cleared when you submit your application, which will, in turn, also clear the second-level dependent subsections and any additional multilayered dependencies. Please note that you may still see sections that have been cleared in the above manner in the PDF form of the application if you attempt to generate a PDF before or immediately after submission. As a best practice, generate an archival PDF version of your application once it has been successfully submitted to the CDFI Fund.

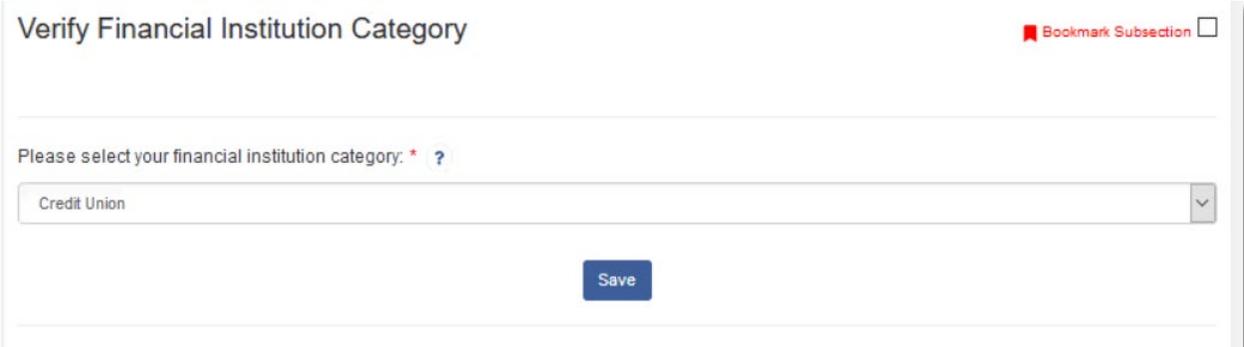
## 7.0 Matching Funds

The Matching Funds section only applies to Core Applicants (except Native American CDFIs identified under the Native CDFI Designation subsection) applying under the CDFI-FA Program.

The Matching Funds section is not required of SECA Applicants, or Applicants meeting the definition of a Native American CDFI as identified under the Native CDFI Designation subsection

### 7.1 Verify Financial Institution Category

In order to direct you to the correct Matching Funds entry pages for your institution type, you will be asked to confirm your institution category several times in the Matching Funds subsections.



Verify Financial Institution Category Bookmark Subsection

Please select your financial institution category: \* ?

Credit Union

Save

Figure 238: Verify Financial Institution Type Subsection

**Question 1:** Please select your financial institution category:

- Bank or Thrift and Bank Holding Companies should select “Bank/Holding Company”.
- Credit Unions should select “Credit Union”.
- All other financial institution types should select “Unregulated Financial Institution”.

When you click **Save** the application will validate that the financial institution category you selected matches the category you verified in the Application Financial Data section of the Application.

## 7.2 Select Matching Funds

**Select Matching Funds** Bookmark Subsection

If you select "Yes" to the first question, a sub question will appear for you to confirm financial institution category.

1. Do you have any of the following Matching Funds to provide?

- Grant
- In-Kind Contribution
- Loan
- Equity Investment
- Secondary Capital
- Credit Union Shares
- Deposits

\*

Figure 239: Select Matching Funds Subsection – Note: Layout options vary depending on institution type.

Indicate whether you have any of the listed types of Matching Funds to provide.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If you select "Yes", dependent question 1.1 appears.

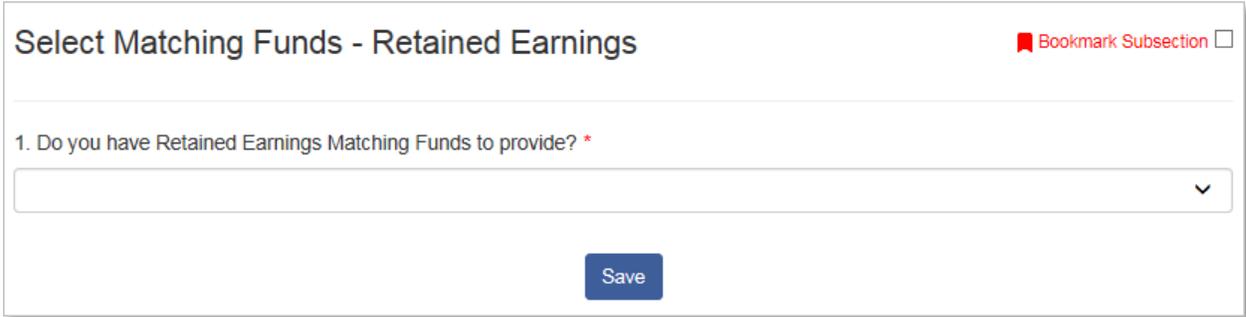
1.1 Please select your financial institution category, to enable the appropriate Matching Funds table: \*

Figure 240: Select Financial Institution Category Question

Please select your financial institution category again, making sure it matches what you entered in the previous subsection. This will ensure the proper Matching Funds table for your financial institution type is provided.

Click **Save**.

### 7.3 Select Matching Funds - Retained Earnings



The screenshot shows a web form titled "Select Matching Funds - Retained Earnings". In the top right corner, there is a red bookmark icon followed by the text "Bookmark Subsection" and a small square checkbox. Below the title, there is a horizontal line. The main content area contains a question: "1. Do you have Retained Earnings Matching Funds to provide? \*". Below the question is a dropdown menu with a downward-pointing chevron icon on the right side. At the bottom center of the form is a blue button with the word "Save" in white text.

*Figure 241: Select Matching Funds - Retained Earnings Subsection*

Indicate whether you have Retained Earnings Matching Funds to provide.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If you select “Yes”, this will trigger the “Matching Funds Detail – Retained Earnings” dependent subsection to appear in the side navigation menu.

Click **Save**.

## 7.4 Matching Funds Detail

Add all sources of Matching Funds your organization would like to provide in this subsection. Using the Overview table, select a Matching Fund type and complete the fields that display. Click “Save”, then click on the “Add Row” link to create additional records for each type.

Overview (1) Add Row

Name	Completed	Matching Funds Provider	Matching Funds Type	Matching Funds Initial Date of Receipt	Matching Funds Final Date of Receipt
New Row (active)					

Add Row

**New Row**

1. Enter a number for the record (ex. 1, 2, 3, 4...):

2. Provider: \* ?  
 40 Characters Remaining

3. Type: \* ?

4. Provider Contact Name: \* ?  
 40 Characters Remaining

5. Provider Contact Information: \* ?  
 75 Characters Remaining

6. Initial Date of Receipt: \* ?

7. Final Date of Receipt: \* ?

8. Eligible FA Activity: \* ?

9. Comments: ?  
 500 Characters Remaining

10. Non-Federal Source Validation and Attestation: \*  
 I certify that the matching funds source is non-federal or funds no longer have federal character.

11. Documentation Validation and Attestation: \*  
 I certify that documentation for this source can be provided upon request.

Figure 242: Matching Funds Detail Subsection

**Question 1:** Enter a number for the record (ex. 1, 2, 3, 4...):  
This text field will capture a Matching Funds record number.

Use this field to number your Matching Funds entries.

Note: it is imperative that each Matching Funds entry have a unique numerical record number. If you enter the same record number more than one time you will see a validation error and the Matching Funds entry will not be complete until a unique record number is entered.

**Question 2:** Provider:

This text field will capture the Matching Funds Provider. This field is required.

Provide the Provider name (within the 40-character limit).

**Question 3:** Type:

This drop-down field will capture the type of Matching Funds.

Select the type of Matching Funds. There are three different groupings of selections possible for the type field depending on your organization's financial institution type.

For **Unregulated Institutions** the possible options are:

- Grant (In-Hand)
- Grant (Committed)
- In-Kind Contribution (In-Hand)
- In-Kind Contribution (Committed)
- Loan (In-Hand)
- Loan (Committed)
- Equity Investment (In-Hand)
- Equity Investment (Committed)

For **Credit Unions** the possible options are:

- Grant (In-Hand)
- Grant (Committed)
- In-Kind Contribution (In-Hand)
- In-Kind Contribution (Committed)
- Loan (In-Hand)
- Loan (Committed)
- Secondary Capital (In-Hand)
- Secondary Capital (Committed)
- Credit Union Shares (In-Hand)
- Credit Union Shares (Committed)
- Deposits (In-Hand)
- Deposits (Committed)

For **Bank/Holding Companies** the possible options are:

- Grant (In-Hand)
- Grant (Committed)
- In-Kind Contribution (In-Hand)

- In-Kind Contribution (Committed)
- Loan (In-Hand)
- Loan (Committed)
- Equity Investment (In-Hand)
- Equity Investment (Committed)
- Deposits (In-Hand)
- Deposits (Committed)

Once you select a Type, you will trigger an Amount field to appear below the Type field.

If you select Loan (In-Hand) or Loan (Committed), you will also trigger a field titled, “Loan Term of 3 or more Years” along with the Amount field.

If you select Equity Investment (In-Hand), you will also trigger a field titled, “Attach Equity Investment Matching Funds Documentation” along with the Amount field.

If you select Deposits (In-Hand), you will also trigger a field titled, “Attach Deposits Matching Funds Documentation” along with the Amount field.

**Question 4:** Provider Contact Name:

This text field will capture the Matching Funds Provider Contact Name. This field is required.

Provide the Provider Contact Name (within the 40-character limit).

**Question 5:** Provider Contact Information:

This text area field will capture the Matching Funds Provider Contact Information. This field is required.

Provide the Provider Contact Information. Enter one of the following types of contact information for the provider's contact person:

- Email: name@provider.org
- Phone: 123-456-7890
- Mailing address: 123 Lane Dr., City, State, Zip code

**Question 6:** Initial Date of Receipt:

This date field will capture the Matching Funds Initial Date of Receipt. This field is required.

This field has the following validations:

- Applicants are not allowed to provide a date prior to January 1, 2019 or after January 15, 2022.
- The Initial Date of Receipt must be before the Final Date of Receipt.

**Question 7:** Final Date of Receipt:

This date field will capture the Matching Funds Final Date of Receipt. This field is required.

Note: if the Matching Funds category is “in-hand,” the final date of receipt should not be later than the final Application submission due date as noted in the applicable CDFI or NACA Program NOFA.

This field has the following validation:

- Applicants are not allowed to provide a date prior to January 1, 2019 or after January 15, 2022.

**Question 8:** Eligible FA Activity:

This drop-down field will capture the Matching Funds Eligible FA Activity. This field is required.

The drop-down selections are:

- Financial Products
- Financial Services
- Development Service
- Loan Loss Reserves
- Capital Reserves

**Question 9:** Comments:

This text area field will capture any additional comments for this record. This field is optional.

**Question 10:** Non-Federal Source Validation and Attestation:

This checkbox field is used to attest that the Matching Funds source is non-federal and/or funds no longer have federal character. Ensure you complete this step prior to saving this record.

Check the box if you agree with the attestation.

**Question 11:** Documentation Validation and Attestation:

This checkbox field is used to attest that documentation for this source can be provided upon request. Ensure you complete this step prior to saving this record.

Check the box if you agree with the attestation.

## 7.5 Matching Funds Detail - Retained Earnings

Add all retained earnings Matching Funds your organization has to this subsection. Using the Overview table, select the Retained Earnings type and complete the fields that display. Click “Save”, then click on the “Add Row” link to create additional records.

### Matching Funds Detail - Retained Earnings Bookmark Subsection

Add all retained earnings matching funds to the Overview table by completing the fields below and click “Save.” Click on the “Add Row” link to create additional records.

Documentation is required at the time of Application submission for In-hand and/or Committed retained earnings and can be attached below.

---

Overview (1) Add Row

Name	Completed	Matching Funds Type	Matching Funds Amount
New Row (active)			

Add Row

---

New Row

- Enter a number for the record (ex. 1, 2, 3, 4...)
- Type: \* ?
- Amount: \* ?  
 0 Decimal Places
- Eligible FA Activity: \* ?
- Comments: ?  
500 Characters Remaining

---

6. Please attach the Retained Earnings Calculator.

  
**DRAG & DROP**  
Upload Document Here

7. **Insured Depository Institutions** must attach Call Reports for each fiscal year reported in the Retained Earnings Calculator. **Unregulated Institutions** must attach audited or unaudited financial statements, as applicable, for each fiscal year reported in the Retained Earnings Calculator ONLY if the financial statements have not already been attached in the Application Financial Data section. ?

  
**DRAG & DROP**  
Upload Document Here

Save Download CSV Delete Record

Figure 243: Matching Funds Detail - Retained Earnings Subsection

**Question 1:** Enter a unique number for the record (ex. 1, 2, 3, 4...):

This text field will capture a Retained Earnings record number.

Use this field to number your entry.

**Question 2:** Type:

This drop-down field will capture the type of Matching Funds. This field is required.

Select the type of Matching Funds. Retained Earnings will be the only possible drop-down selection.

**Question 3:** Amount:

This currency field will capture the Matching Funds Amount. This field is required.

**Question 4:** Eligible FA Activity:

This drop-down field will capture the Matching Funds Eligible FA Activity. This field is required.

The drop-down selections are:

- Financial Products
- Financial Services
- Development Service
- Loan Loss Reserves
- Capital Reserves

**Question 5:** Comments:

This text area field will capture any additional comments for this record. This field is optional.

**Question 6:** Please attach the Retained Earnings Calculator:

This upload field will capture the retained earnings calculator. Drag and Drop the attachment to the upload document area. This field is required.

**Question 7:** Insured Depository Institutions must attach Call Reports for each fiscal year reported in the Retained Earnings Calculator:

This upload field will capture the call reports for each fiscal year reported.

## 7.6 Matching Funds Summary Table

This subsection displays a table that calculates automatically based on the amounts provided in the "Matching Funds Detail" and "Matching Funds Detail – Retained Earnings" subsections.

### Matching Funds Summary Table Bookmark Subsection

The Matching Funds Summary Table calculates automatically based on the amounts provided in the Matching Funds Detail section.

Type	In-Hand	Committed	Subtotals
Retained Earnings			100,000
Grant	100,000	25,000	125,000
In-Kind Contribution	0	500,000	500,000
Loan	0	40,000	40,000
Equity Investment	0	0	0
Total	100,000	565,000	765,000

[Save](#)

Figure 244: Matching Funds Summary Table Subsection

This table summarizes the amounts entered in the "Matching Funds Detail" and "Matching Funds Detail – Retained Earnings" subsections and provides the totals for each type that is In-Hand and Committed.

Use this table to verify the total amounts for the data you provided. Click Save.

## 7.7 Matching Funds Calculator

This Matching Funds Calculator subsection is used to ensure that the request (Base-FA, PPC-FA, and DF-FA) and Matching Funds amounts you entered throughout the application are accurate. This section also helps ensure that the In-Hand and Committed Matching Funds submitted at the time of application are at least 50% of the Total FA Requested Amount.

## Matching Funds Calculator

 [Bookmark Subsection](#)

The below table is intended to help Applicants ensure they provide at least the minimum amount of matching funds to support the requested FA Request Amount.

**Applicants are responsible for ensuring that they have entered sufficient eligible matching funds (In-hand and/or Committed matching funds totaling at least 50 percent of the total Base-FA, DF-FA, and/or PPC-FA award requests) in the FA Application. Applicants will not be given the opportunity to correct or amend the matching funds information included in the FA Application after Application submission.** The CDFI Fund will not change the form of award corresponding to matching funds that have been accepted as In-hand, once the awards have been announced for the FY 2019 round.

Please make sure that the request amounts (Base-FA, PPC-FA, and DF-FA) you entered in the throughout the application are complete and correct.

Question	Calculations
Base-FA Request Amount (\$1,000,000 Maximum):	1,000,000
Base-FA Request Amount (Adjusted):	
PPC-FA Request Amount:	300,000
DF-FA Request Amount:	
Total FA Request Amount: 	1,300,000
In-Hand and Committed Matching Funds Submitted at Time of Application (Bank/Holding Company)	
In-Hand and Committed Matching Funds Submitted at Time of Application (Unregulated Institutions)	
In-Hand and Committed Matching Funds Submitted at Time of Application (Credit Union)	1,000,000
% In-Hand and Committed Matching Funds submitted at time of application to Total FA Request Amount (must be at least 50%):	76.92
Question	Calculations

Figure 245: Matching Funds Calculator Subsection

Use this table to verify the total amounts for the data you provided.

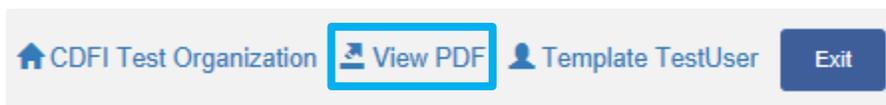
The Total Matching Funds should be greater than or equal to 50% of the Total FA Requested Amount. There is a validation rule on the “% In-Hand and Committed Matching Funds Submitted at Time of Application to Total FA Requested Amount (Must be at least 50%)” field which will not allow you to complete the subsection if the validation fails.

Click **Save**.

## 8.0 Completing and Submitting the Application

### 8.1 Printing your Application

To print your application, click the **View PDF** link in the navigation menu at the top of the User Interface.



*Figure 246: View PDF Button*

This will generate a PDF of your application that you can download using your browser's download function that enables you to save the application to your computer and print. For more information on how to generate a PDF in this application, please see [section 4.7](#) of this document.

## 8.2 Submitting your Application

All subsections must be marked complete in order for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that subsection on the menu bar. Subsections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

**You will not be able to submit an application until all items are marked complete. For FA Applicants, this includes completing at least one FA Objective section.**

**If you attempt to submit your application before all subsections are complete, you will receive error messages identifying which subsections remain incomplete or contain validation errors. Correct these subsections before trying to re-submit your application.**



*Figure 247: Example of Error Message for Incomplete Subsections*

Before you submit your application, the CDFI Fund recommends you closely review your application. **ONCE SUBMITTED, YOUR APPLICATION WILL BE LOCKED, AND RESPONSES CANNOT BE ALTERED.**

An Authorized Representative will need to attest that the information provided in the application is accurate and complete to the best of your organization's knowledge. Before proceeding to this section, make **SURE** your application is complete, including the upload of all required attachments and table information.

### **To Attest and Submit an application:**

1. Log in to the Application as an Authorized Representative. Only Authorized Representatives will be able to Attest to the application.
2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.

3. Read the attestation and signify agreement with the statement by selecting the checkbox. Once the checkbox is selected, the Designated Authorized Representative's name and the time and date of attestation will appear on this page.

## Attestation and Submission

---

### Authorized Representative Signature

By selecting the check box below: I hereby consent to conducting this transaction by electronic means, and I hereby agree that I have executed an electronic process that constitutes, and provides the CDFI Fund with, my electronic signature, which shall be treated as an original signature and as having signed this Application, just the same as a pen-and-paper signature; I hereby acknowledge that all information contained in this Application and any attachments or supplements thereto will be subject to disclosure pursuant to the Freedom of Information Act (FOIA) 5 USC 552, et seq.; I hereby certify that all of the information that the Applicant has provided in this Application is true, correct, and complete to the best of my information, knowledge and belief; I hereby certify that the execution and submission of this Application has been duly authorized by the governing body of the Applicant; and hereby certify that I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, title 218, Section 1001). By selecting this checkbox, I agree to the terms stated above. Note: This attestation must be completed by an Authorized Representative from your Organization.

**By selecting this checkbox, I agree to the terms stated above.** *(Any Authorized Representatives)*

**Name:** AR Test16  
**Date:** 2/17/2020 6:12 PM

---

[Submit Application](#)

Figure 248: Attestation and Submission Page

4. Once the statement is attested to, either an Authorized Representative, or a Point of Contact, may submit the application. Click **Submit Application**. A dialog box will appear. Confirm that you would like to submit the application and understand the application cannot be edited after this point.

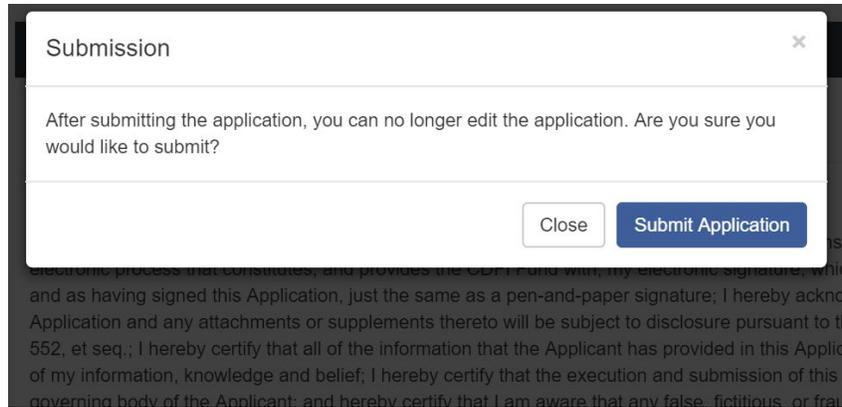


Figure 249: Submission Dialog Box

5. If any of your subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which subsection(s) is incomplete.



Figure 250: Application Submission - Failed Attempt Error Message

6. If your submission is successful, the application will return this message:

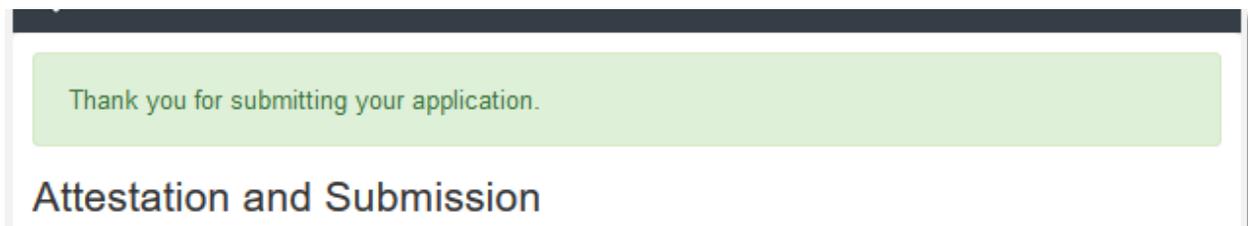


Figure 251: Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted including the text of the Authorized Representative's attestation for reference.

--- END ---