FY 2021 TECHNICAL ASSISTANCE (TA) APPLICATION GUIDANCE

CDFI PROGRAM & NACA PROGRAM

SF-424 & TA APPLICATION GUIDANCE

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Paperwork Reduction Act Notice.

This submission requirements package is provided to Applicants for awards under the Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program). Applicants are not required to respond to this collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. The estimated average burden associated with this collection of information is 50 hours per Applicant. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Program Manager, CDFI Program and NACA Program, Department of the Treasury, Community Development Financial Institutions Fund, 1500 Pennsylvania Avenue, Washington, D.C. 20220.

All materials are available on the CDFI Fund Website: www.cdfifund.gov.

Catalog of Federal Domestic Assistance Number: CDFI 21.020; NACA 21.012

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GETTING STARTED

The Community Development Financial Institutions Program (CDFI Program) and Native American CDFI Assistance Program (NACA Program) both provide Technical Assistance (TA) awards to certified Community Development Financial Institutions (CDFIs) and Emerging CDFIs to build their financial capacity to lend to their communities. The NACA Program also provides TA awards to Sponsoring Entities to help them create a CDFI to serve their communities. CDFIs serve rural and urban low-income people and communities across the nation that lack adequate access to affordable financial products and services.

While both programs provide TA awards after a competitive application process, the NACA Program specifically targets awards to organization that primarily serve Native American, Alaska Native, and Native Hawaiian people and communities.

This guidance document provides Applicants with instructions and tips on how to respond to the narrative questions, data inputs, and required attachments for the CDFI Program and NACA Program TA Applications. This guidance is intended to be used in conjunction with additional application materials, all of which are available on the CDFI Fund's website.

Capitalized terms not defined herein shall have the meaning specified in the applicable CDFI Program or NACA Program FY 2021 Notice of Funds Availability (together, NOFAs).

Note about the Awards Management Information System (AMIS): AMIS is the CDFI Fund's web-based portal that all Applicants must use to create, complete, and submit required application documents. **This guidance document does not contain instructions for entering application information into AMIS. For technical instructions on how to use AMIS, please refer to this year's AMIS Training Manual for CDFI Program and NACA Program: TA Applicants.**

This document is a reference tool only, and Applicants must enter their responses to the narrative questions and data entry fields in AMIS. All attachments must also be attached in the AMIS Application.

Deciding How to Use a Technical Assistance Award

Applicants should start by reading the CDFI Program and/or NACA Program NOFAs to determine which program they are eligible to apply for and the dollar amount they may request for a Technical Assistance (TA) award.

CDFI Program and NACA Program TA awards are flexible tools that can help your organization expand its capacity to serve your community. It's helpful to have a clear idea of what you would like to use your TA award for before beginning the application. As part of the application, you will need to provide the CDFI Fund with a clear narrative on how your award will benefit your organization and your community. In addition, organizations that plan to use a TA award to become a Certified CDFI or to create a Certified CDFI[1] will need to describe their timeline and ability to achieve certification as part of their application.

Eligible and Ineligible Uses of TA Awards

If your organization receives a TA award, you will be restricted to using the award funds for **eligible activities**. The eligible activities are outlined in Table 4 in the CDFI Program and NACA Program NOFAs. In addition, there are several activities that are **prohibited** uses of a TA award; these activities are outlined in **Appendix G** in this guidance. The CDFI Fund recommends that you review the eligible and ineligible activities carefully before starting a TA Application.

Technical Assistance Programs

CDFI Program

CDFI Program TA Applicants can apply under one of two categories:

- Emerging CDFI
- Certified CDFI

These categories of applicants have different definitions and eligibility requirements. Applicants should review Tables 5 and 7 in the CDFI Program NOFA for additional information.

NACA Program

NACA Program TA Applicants must meet their own eligibility requirements, including the percentage of their activities targeted toward Native Communities. NACA Program TA Applicants can be Emerging CDFIs or Certified CDFIs, as in the CDFI Program. In addition, Sponsoring Entities can also apply for a NACA Program TA award in order to create a new CDFI. Applicants should review Tables 5 and 7 in the NACA Program NOFA for additional information.

How the TA Application is Organized

There are two major parts to the TA Application:

1. The **Standard Form-424** (SF-424) (*submitted through Grants.gov*). This form starts your application and contains important fields about your organization's tax and payment information.

[1] NACA Program Sponsoring Entities only.

2. The **TA Application** (*submitted through AMIS*). The TA Application will ask for information about your organization, such as your organization's financial data; the financial products and development services you currently provide (if applicable); and your organization's objectives for your TA award.

View **Application Submission Requirements and Deadlines** below for an outline of all of the required application components and documents.

Application Materials

Applicants are **strongly** encouraged to review all of the TA application materials on the CDFI Fund's website. Applicants should read the applicable NOFA for eligibility, key deadlines, and other requirements for TA Applicants. The CDFI Fund will be adding application materials to the website on a rolling basis. Please note that some application materials will be posted after the release date of the NOFAs and Applications.

Application Submission Requirements and Deadlines

The submission deadlines for the FY 2021 Application are published in the NOFA and reproduced in Table 1 below. Please note the different submission deadlines for materials that must be submitted through Grants.gov and those that must be submitted through AMIS.

Table 1 - FY 2021 CDFI Program and NACA Program Application Deadlines

Description	Deadline	Time (Eastern Time – ET)	Submission Method
SF-424 Mandatory Form submitted and validated	March 22, 2021	11:59 p.m. ET	Electronically via Grants.gov
Create an AMIS Account (if the Applicant does not already have one)	March 22, 2021	11:59 p.m. ET	Electronically via AMIS
Enter EIN and DUNS number in AMIS Account	March 22, 2021	11:59 p.m. ET	Electronically via AMIS
AMIS Application and Required Attachments	May 3, 2021	11:59 p.m. ET	Electronically via AMIS

The following table summarizes the required Application components and documents. A complete Application must include submission of each relevant component and document for your Applicant Type listed in the table below. Applicants can use the last column as a "checklist" to track completion of the required Application components and attachments.

Table 2 – Required Application Components and Documents

Application Components/Documents	Applicant Type	Submission Format	Complete? (Y/N/NA)
Active AMIS Account	All TA Applicants	AMIS	
OMB Standard Form-424 (SF-424)	All TA Applicants	Fillable PDF in Grants.gov	
TA Application Components: • Funding Application Detail • Data, Charts, and Narrative sections as listed in AMIS and outlined in Application Materials	All TA Applicants	AMIS	
ATTACHMENTS TO THE APPLICATION:			
Key Staff Resumes	All TA Applicants	PDF or Word document in AMIS	
Organizational Chart	All TA Applicants	PDF in AMIS	
Audited Financial Statements for the Applicant's Three Most Recent Historic Fiscal Years, **if available**	Loan funds, venture capital funds, and other non-Regulated Institutions	PDF in AMIS	
Management Letter[2] for the Applicant's Most Recent Historic Fiscal Year, **if available**	Loan funds, venture capital funds, and other non-Regulated Institutions	PDF in AMIS	

[2] The Management Letter is prepared by the Applicant's auditor and is a communication on internal control over financial reporting, compliance, and other matters. **Please review the sample Management Letter in Appendix C.** The Management Letter contains the auditor's findings regarding the Applicant's accounting policies and procedures, internal controls, and operating policies, including any material weaknesses, significant deficiencies, and other matters identified during an audit. The Management Letter may include suggestions for improving identified weaknesses and deficiencies and/or best practice suggestions for items that may not be considered to be weaknesses or deficiencies. The Management Letter may also include items that are not required to be disclosed in the annual audited financial statements. The Management Letter is different than the auditor's Opinion Letter, which is required by Generally Accepted Accounting Principles (GAAP). Management Letters are not required by GAAP, and are sometimes provided by the auditor as a separate letter from the Audit itself. The Management Letter asked for here is NOT a letter from the Applicant to its auditor, nor is it an introductory letter from an auditor. If you are an Applicant that did not receive a separate Management Letter from your auditor regarding internal controls, policies, and procedures, as defined in the NOFA and clarified further here, you will have the opportunity to provide a Statement in Lieu of Management Letter within the AMIS Application.

Application Components/Documents	Applicant Type	Submission Format	Complete? (Y/N/NA)
Unaudited Financial Statements for Applicant's Three Most Recent Historic Years. **Required only if audited financial statements are not available**.	Loan funds, venture capital funds, and other non-Regulated Institutions	PDF in AMIS	
Current Year to Date - December 31, 2020 Unaudited Financial Statements	Loan Funds, venture capital funds, and other non-Regulated Institutions	PDF in AMIS	

Submission Requirements

GRANTS.GOV AND SAM.GOV: The SF-424 for the Application must be submitted and validated through Grants.gov before the rest of the Application may be submitted through AMIS. Applicants must first have an active System for Awards Management (SAM) account in order to submit the SF-424 via Grants.gov. Each Applicant is advised to first make sure its SAM account is active and valid before beginning its preparation of the other Application materials. The SAM website is: www.SAM.gov.

1. Please be advised that, in order to register in SAM.gov, an Applicant must have a current and valid Dun and Bradstreet Data Universal Numbering System (DUNS) number and Employer Identification Number (EIN). The CDFI Fund advises Applicants to allow sufficient time to obtain this information. A DUNS number is required for SAM registration and for Grants.gov submission. Additionally, when accessing SAM.gov, users will be asked to create a login.gov user account (if they don't already have one). Going forward, users will use their login.gov username and password every time when logging into SAM.gov.

2. If the Applicant does not currently have an active SAM registration, an original signed notarized letter identifying the authorized Entity Administrator for the entity associated with the DUNS number is required by SAM and must be mailed to the Federal Service Desk. This requirement is applicable to new entities registering in SAM, as well as existing entities with registrations being updated or renewed in SAM. It may take three weeks or more to register with SAM or reactivate a SAM registration, so Applicants should allow ample time to complete the entire registration and submission process well in advance of the SF-424 submission deadline.

3. Applicants unable to submit their SF-424 via Grants.gov and have it validated by the deadline due to failure to obtain a DUNS number and/or SAM registration confirmation will not be allowed to submit the SF-424 after the deadline has passed.

If the SF-424 is not successfully submitted to Grants.gov and validated by the deadline in Table 1 above, the Applicant will not be able to submit materials in AMIS, and the Application will be deemed ineligible. Thus, Applicants are strongly encouraged to submit the SF-424 as early as possible in the Grants.gov portal since submission problems may impact the timeline for SF-424 validation and the Applicant's ability to submit the overall Application.

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly (see *Contacting the CDFI Fund, SAM, and Grants.gov*, below). The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

Note: The SF-424 must be successfully submitted and validated by the deadline in order to submit an AMIS Application. However, the SF-424 is only one part of the Application package. If an Applicant does not submit the required materials in AMIS by the AMIS Application deadline, their TA Application will be deemed incomplete and the Applicant will not be considered for a CDFI Program or NACA Program award.

AWARDS MANAGEMENT INFORMATION SYSTEM (AMIS): Each Applicant must register as an organization in AMIS by the deadline in Table 1 above. Applicants who fail to register as an organization in AMIS by the appropriate deadline will be deemed ineligible. Additional guidance on creating an AMIS account can be found on the AMIS Homepage: https://amis.cdfifund.gov/s/AMISHome. Each Applicant must enter their EIN and DUNS number in AMIS by the deadline in Table 1 above. Applicants who fail to enter these numbers in AMIS by the appropriate deadline will be deemed ineligible.

Each Applicant must also submit the required Application materials through the AMIS portal by the deadline in Table 1. In order to submit the required Application materials, the Authorized Representative and Application point(s) of contact **must be included as "Contacts**" in the Applicant's AMIS account. The Authorized Representative **must also be a "user" for the Applicant in AMIS** and must electronically sign the Application prior to submission through AMIS. An Applicant that fails to properly register and update its AMIS account may miss important communications from the CDFI Fund or fail to submit an Application successfully.

Ensuring a Complete Application Package

A complete Application Package is one that includes all required materials listed in Table 2 above, including the specified attachments. If the Applicant fails to submit either the SF-424 Mandatory Form through Grants.gov, register their organization in AMIS, enter their EIN and DUNS number in AMIS, or submit the Technical Assistance Application through AMIS by the required deadlines, the CDFI Fund will not accept the Application.

Contacting the CDFI Fund, SAM, and Grants.gov

The CDFI Fund will respond to Application related questions between the hours of 9:00 a.m. and 5:00 p.m. ET, through April 29, 2021 (two business days before the AMIS Application deadline). The CDFI Fund will not respond to phone calls, program-related Service Requests, or e-mail inquiries that are received after 5:00 p.m. ET on April 29, 2021, until after the AMIS Application deadline. The CDFI Fund will respond to technical issues related to AMIS through 5:00 p.m. ET, on May 3, 2021. Please note that these are not toll free numbers.

Table 3 – CDFI Fund Contact Information

Area	Topic	Phone	Online (preferred)
CDFI Program NACA Program	How to complete Application materials.	202-653-0421	Submit a Service Request in AMIS (preferred) or email cdfihelp@cdfi.treas.gov
CDFI Certification	Status of CDFI Certification.	202-653-0423	Submit a Service Request in AMIS (preferred) or email ccme@cdfi.treas.gov
Compliance Monitoring and Evaluation	Status of compliance with other awards, including outstanding reports.	202-653-0423	Submit a Service Request in AMIS (preferred) or email ccme@cdfi.treas.gov
IT Support	Technical issues related to the CDFI Fund's Award Management Information System (AMIS).	202-653-0422	Submit a Service Request in AMIS (preferred) or email AMIS@cdfi.treas.gov

Service Requests

A Service Request is the preferred way to contact the CDFI Fund about your Application. To submit a Service Request, you need an AMIS user account. Service Requests contain a "program" multi-pick list. For CDFI Program or NACA Program Application question, select "CDFI Program" or "NACA Program" for the program. For a CDFI Certification question, select "Certification." For a Compliance question, select "Compliance & Reporting." For Information Technology, select "Technical Issues." Failure to select the appropriate program for the Service Request could result in a delayed response to your question.

SAM and Grants.gov

If an Applicant has any questions related to the registration or submission process in Grants.gov or SAM.gov, it should contact these systems directly. Contact information can be found on their websites. The CDFI Fund does not manage Grants.gov or SAM.gov and is unable to respond to any questions related to these systems.

Table 4 – Contacting SAM and Grants.gov

System	Website	Phone	E-mail
System for Awards Management (SAM)	https://www.sam.gov	See website	See website
Grants.gov	https://www.grants.gov	See website	See website

GRANTS.GOV (SF-424 MANDATORY FORM) INSTRUCTIONS

In accordance with federal regulations, the CDFI Fund requires Applicants to submit the initial component of their FY 2021 CDFI Program or NACA Program Application using the Grants.gov portal, the official website for federal grant information and applications. The Grants.gov registration process alone can take several days to complete. Contact the Grants.gov support staff if you have any questions about the process. If you experience any technical difficulties submitting the Application via Grants.gov, do not contact the CDFI Fund. Contact the Grants.gov help desk instead.

The only component of the Application submitted via Grants.gov is the Standard Form (SF)-424 Mandatory Form. The SF-424 Mandatory Form (SF-424) is required for all Applicants.

Electronically signing and submitting the SF-424 Mandatory Form certifies that the Applicant attests that the information in its Application is true, complete, and accurate, including the Application Assurances and Certifications, and also certifies that the Applicant will comply with the Assurances and Certifications, if an Award is made (refer to **Forms, Assurances, and Certifications Guidance** on the CDFI Fund's website). Details for completing the SF-424 Mandatory Form are provided below.

Standard Form (SF)-424 Mandatory (Application for Federal Assistance) Instructions

The SF-424 Mandatory form is located in the 'Mandatory Documents' box of the downloaded Grant Application Package in Grants.gov. To access the form, select SF- 424 Mandatory, then click on the 'Move Form to Complete' button. The SF- 424 Mandatory will move to the 'Mandatory Documents for Submission' box. Click on the 'Open Form' button to open the form.

Use the Correct Grants.gov Funding Opportunity Number: There are different Grants.gov Funding Opportunity Numbers for the FY 2021 CDFI Program Application and the FY 2021 NACA Program Application. CDFI Program Applicants **must** submit the SF-424 under the CDFI Program Funding Opportunity Number. NACA Program Applicants **must** submit the SF-424 under the NACA Program Funding Opportunity Number. Applicants that submit an SF-424 under the wrong Opportunity Number **will be deemed ineligible** for award contention.

Match your DUNS and EIN Numbers: Applicants' AMIS record and Grants.gov record are linked by the Organizational DUNS (Field 7.c). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.

Only the fields highlighted in yellow on the form in Grants.gov are required for submission. These fields are also marked as "Required" in Table 5 below. The Instructions column in Table 5 provides guidance on how Applicants should complete their SF-424 Mandatory Form for submission through Grants.gov.

Table 5 – SF-424 Mandatory Form Instructions & Field Descriptions

Field	Required	Instructions
1.a. Type of Submission:	Yes	'Application' is automatically selected. Applicants should take care to ensure they have submitted the correct SF-424 under the correct Program Funding Opportunity Number. • CDFI Program Applicants that submit their SF-424 for the CDFI Program Application under the NACA Program Funding Opportunity Number will be deemed ineligible for the CDFI Program Application and removed from award consideration. • NACA Program Applicants that submit their SF-424 for the NACA Program Application under the CDFI Program Funding Opportunity Number will be deemed ineligible for the NACA Program Application and removed from award consideration.
1.b. Frequency	Yes	'Annual' is automatically selected.
1.c. Consolidated Application/Plan/Funding Request	Yes	'No' is automatically selected.
1.d. Version	Yes	'Initial' is automatically selected.
2. Date Received:	Yes	Automatically filled by the system upon submission–no entry necessary.
3. Applicant Identifier	No	Not Applicable–leave blank.
4.a. Federal Entity Identifier	No	Not Applicable–leave blank.
4.b. Federal Award Identifier	No	Not Applicable–leave blank.
5. State use only: Date Received by State	No	Not Applicable–leave blank.
6. State use only: State Application Identifier	No	Not Applicable–leave blank.
7.a. Applicant Information: Legal Name	Yes	Enter the legal name of the Applicant.
7.b. Employer/Taxpayer Identification Number (EIN/TIN)	Yes	Enter the Applicant's EIN/TIN.
7.c. Organizational DUNS	Yes	Enter the Applicant's DUNS.
7.d. Address	Yes	Complete all fields with Applicant's mailing address. Include 9-digit zip.
7.e. Organizational Unit	No	Not Applicable–leave blank.
7.f. Name and contact information of person to be contacted on matters involving this Application	Yes	Enter a Contact Person who can answer questions about the submission. **The Contact Person (name and contact information) identified here should match a User/Contact Person identified in the Applicant's AMIS account.** Organizational Affiliation: leave blank.
8.a. Type of Applicant	Yes	Select the most appropriate description from the list of dropdown options.
8.b. Additional Description	No	Not Applicable–leave blank.
9. Name of Federal Agency	Yes	Pre-filled–no entry necessary.

Field	Required	Instructions
10. Catalog of Federal Domestic Assistance Number / CFDA Title	No	Pre-filled–no entries necessary. If not, enter 21.020 for CDFI Program, or 21.012 for Native Initiatives Program.
11. Descriptive Title of Applicant's Project	Yes	Enter a brief description of how you plan to use a CDFI Program or NACA Program Award.
12. Areas Affected by Funding	No	Not Applicable–leave blank.
13. Congressional Districts Of: (a) Applicant; and (b) Program/Project	Yes	See US House of Representatives (www.house.gov) to find the congressional district where the Applicant is headquartered. Use same district for both boxes.
14. Funding Period: (a) Start Date; and (b) End Date	Yes	**TA Applicants** *Certified CDFI Applicants:* Start Date: 8/1/2021; End Date: 9/30/2023. *Uncertified CDFI Applicants:* Start Date: 8/1/2021; End Date: 9/30/2024. *Sponsoring Entity Applicants (NACA TA Only):* Start Date: 8/1/2021; End Date: 9/30/2025. **Base-FA Applicants** Start Date: 8/1/2021; End Date: 9/30/2024.
15. Estimated Funding	Yes	Enter total Base–FA or TA Award request for Federal; enter zeroes in other boxes.
16. Is Submission Subject to Review by State:	Yes	Select option C.
17. Is the Applicant Delinquent on Any Federal Debt:	Yes	Answer, and provide Explanation if 'Yes' is selected.
18. Applicant Certification/ Authorized Representative	Yes	Read and click the 'I Agree' button. Complete all fields for Authorized Representative information. The name and contact information should match the Authorized Representative's information in the Applicant's AMIS account.
Worksheet: Consolidated Application/Plan/Funding Request Explanation	No	Not Applicable-leave blank.
Worksheet: Applicant Federal Debt Delinquent Explanation	No	Complete if applicable.

Grants.gov Submission Confirmation

Each Applicant will receive an e-mail from Grants.gov immediately after submitting the SF-424 confirming that the submission has entered the Grants.gov system. This e-mail will contain a tracking number for the submitted SF-424. **After the submission is processed, the Applicant will receive a second e-mail which will indicate if the submitted SF-424 was either successfully validated or rejected with errors.** However, Applicants should not rely on the e-mail notification from Grants.gov to confirm that their SF-424 were validated. Applicants are strongly encouraged to use the tracking number provided in the first e-mail to closely monitor the status of their SF-424 by checking Grants.gov directly. The SF-424 will not be officially accepted by the CDFI Fund **until Grants.gov has validated the SF-424.** In the Grants.gov Workspace function, please note that the Application package has not been submitted if you have not received a tracking number.

Please Note: Per the NOFA, the CDFI Fund will not extend the SF-424 application deadline for any Applicant that started the Grants.gov registration process but did not complete it by the deadline in Table 1 except in the case

of a Federal Government administrative or technological error that directly resulted in a late submission or validation of the SF-424.

The SF-424 must be successfully submitted and validated in Grants.gov by the deadline in Table 1. Applicants are strongly encouraged to submit their SF-424 as early as possible in the Grants.gov portal. Call the Grants.gov support staff if you have any questions about the process. If you experience any technical difficulties submitting the SF-424 via Grants.gov, do not contact the CDFI Fund as we are unable to provide any help or guidance related to Grants.gov. **If the SF-424 is not accepted and validated by Grants.gov by the deadline, the CDFI Fund will not review any material submitted in AMIS, and the Application will be deemed ineligible.**

SETTING UP YOUR AMIS PROFILE AND APPLICATION

Registering an Organization in AMIS

All CDFI Program and NACA Program Applicants must ensure that their organization is registered in AMIS by the deadline in Table 1. Each Applicant must also enter their EIN and DUNS number in AMIS by the deadline in Table 1 above. **The Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and DUNS number on the SF-424 must match the EIN and DUNS number in the organizational information in AMIS.** Organizations who have previously applied for CDFI Fund program awards through AMIS likely already meet this requirement, but should verify that their information is accurate in AMIS prior to the deadline.

Applicants for this CDFI Program and NACA Program Application Round who do not already have their organization registered in AMIS must complete organization registration by the deadline in Table 1. Instructions for registering an organization in AMIS can be found in the "Getting Started – Navigating AMIS" Training Manual on the CDFI Fund's AMIS Website: https://amis.cdfifund.gov/s/Training.

Organization Profile, Program Profile, and Creating an AMIS Application

Organization Profile

All Applicants must complete (or review and update, as necessary) their Organization Profile page before working on their Program Profile or launching an Application in AMIS. Information from the Organization Profile page will be used in your Program Profile (and later your Application) while other information will be validated later in the submission process.

If your organization has not previously submitted an Application for a CDFI Fund program via AMIS or does not have an existing AMIS account, you must ensure that all necessary information is provided under the Organization Profile. Be sure to double check that the **bolded fields** marked with an asterisk (*) in the table below are accurate when entered into AMIS. Bolded fields with an asterisk indicate which fields populate at the Program Profile and Application level.

Note that the **Total Asset Size** field on the Organization Profile page must be updated by the Applicant. For Certified CDFIs, AMIS will analyze this field to determine whether your organization is eligible to apply for TA. **All Applicants must manually update the Total Asset Size field with the dollar amount of their total assets.**

- Use the Total Assets as of the date of the Applicant's most recent historic fiscal year end (as defined in Table 13 of this document).

Total Assets as of the Most Recent Historic Fiscal Year End
Example: Pine Tree Mountain Loan Fund is a CDFI with a fiscal year end date of 12/31. It references Table 13 and sees that, for the purposes of this application, it should treat FY 2020 as its "Current Year" and FY 2019 as its "Most Recent Historic Fiscal Year", even though its FY 2020 Audit is already complete when it begins its FA Application in February 2021.

Pine Tree Mountain Loan Fund looks back to its FY 2019 Audit, which shows Total Assets of $4,325,325 as of 12/31/2019. It enters this value on its AMIS Organizational Profile page prior to launching its application.

Table 6 – AMIS Organization Detail Fields

Field Name	Data Type
Organization Detail	
Organization Name	data entry
Parent Relationship	pull-down
Phone	data entry
Website	data entry
EIN/TIN*	data entry
DUNS*	data entry
Organizational Type	
Financial Institution Type*	pull-down (select one: bank or thrift-state chartered / loan fund / credit union / bank holding / bank or thrift / VC / sponsoring entity)
Organization Structure*	pull-down
Date of Incorporation	data entry
Financial Activities Start Date*	data entry (see note below table)
Total Asset Size*	data entry
Fiscal Year End Day*	pull-down
Fiscal Year End Month*	pull-down
Address Information	
Mailing Country	pull-down
Mailing Street	data entry
Mailing City	data entry
Mailing State/Province	pull-down
Mailing Zip+4/Postal Code	data entry
Congressional District	data entry
Shipping Country	pull-down

Field Name	Data Type
Shipping Street	data entry
Shipping City	data entry
Shipping State/Province	pull-down
Shipping Zip/Postal Code	data entry
Regulator Information (if applicable)	
Regulator	data entry
FDIC Cert. #/ NCUA Charter # / COSSEC #/ State or Federal Charter # / Control #	data entry

Note on Financial Activities Start Date

Newer, uncertified organizations applying for TA may have not yet begun financing activities. AMIS is not configured to allow for a future prospective date to be entered in this field. Such organizations should enter the date of the NOFA release as a placeholder. When such organizations do start financing activities, they should return to their AMIS Organization Profile to update the date.

Defining Contacts as Authorized Representatives and Points of Contact

There is a list of Contacts for each Organization in AMIS. Each Contact has a Profile associated with it. This Profile, which can be set to 'Admin User', 'User', or 'Viewer', determines the permissions assigned to the Contact. For example, any Contact that is a 'User' or 'Admin User' may create or update a CDFI Program and/or NACA Program Application.

Separate from the Contact Profile, each Contact may be assigned a Type. If assigned, the Type can be set to 'Authorized Representative' or 'Point of Contact.' An organization can have multiple Authorized Representative and Point of Contact records.

Your organization must designate at least one Contact as an Authorized Representative. Please note that an Authorized Representative is an individual who has been authorized by his or her organization to sign an Application, and in doing so, certifies that the information in the Application is true, complete, and accurate on behalf of the organization. The Authorized Representative must be authorized to sign legal documents on behalf of the organization and bind the organization accordingly. **Please do not designate contacts that do not have the appropriate authority to sign an Application or other legal documents as Authorized Representatives (such as consultants).** Only Contacts designated as Authorized Representatives can sign an Application. A Contact with "Consultant" in their title cannot be an Authorized Representative. AMIS will not allow a Contact with a title of "Consultant" to be an Authorized Representative Contact type in AMIS.

The CDFI Fund recommends that your organization also designate at least one additional Contact, as a Point of Contact who is different from the Authorized Representative. Having multiple individuals associated with the Organization and Application in AMIS ensures your organization will receive communications and critical updates about your Application. Once an Application has been signed by an Authorized Representative, Contacts designated as either an Authorized Representative **or** a Point of Contact may submit an Application.

Table 7 – AMIS Contacts

Type	Required?	Recommended?	Can Sign an Application?	Can Submit an Application?
Authorized Representative	Yes	N/A	Yes	Yes
Point of Contact	No	Yes	No	Yes, once the application is signed by an Authorized Representative

To designate a Contact as an Authorized Representative within the Organization Profile, navigate to the Organization Detail page, scroll down to the Contacts section, select the Edit link to the left of the Contact Name, then set the Type to "Authorized Representative". To designate a Contact as a Point of Contact, follow these same steps, but set the Type field to "Point of Contact".

If these fields are not complete or accurate before starting an Application, you may receive error messages when trying to sign or submit your Application. Depending on the issue, you may need to submit an AMIS Service Request to resolve it, which could delay your Application submission.

Completing Your AMIS Program Profile

The CDFI-NACA Program Profile is automatically generated upon creation of your organization's AMIS account. The CDFI-NACA Program Profile contains program-specific information and is where you provide information on NACA Program Eligibility (if applicable) and/or create a new funding Application.

As with the Organization Profile, some information in the Program Profile will be copied automatically into your Application. All Applicants must complete (or review and update, as necessary) their CDFI-NACA Program Profile Information before starting an Application, paying special attention to the items highlighted in the table below.

Table 8 – AMIS Program Profile Fields

Field Name	Data Type
Organization Data	
Organization	pre-populated
EIN/TIN	pre-populated
DUNS	pre-populated
Program	pull-down
Program Profile Name	system generated
Record Type	pre-populated
Eligibility Category	pre-populated
Geographic Markets and Target Areas	
Primary Geographic Market	pull-down (select one: major urban / minor urban / rural)
Special Targeted Areas	multi-pick list (select all that apply: Appalachia / Colonias / Native Communities / Gulf Opportunity (GO) Zone / Mississippi Delta)

NACA Eligibility

This section should only be completed by prospective NACA Program Applicants. NACA Program Applicants must complete the NACA Eligibility section before creating an Application in AMIS. Failure to do so will result in a denial of access to all NACA Program Applications.

The NACA Eligibility section is used to determine if an Applicant is eligible to apply for an award under the NACA Program. Applicants should **first** refer to the FY 2021 NACA Program NOFA to review the definitions of the different applicant types to determine the appropriate category for your organization. Certified CDFIs, Emerging CDFIs, and Sponsoring Entities are eligible to apply for Technical Assistance awards.

Note about NACA Eligibility Record Types: Applicants should be careful to select the correct record type. You will not be able to delete a NACA Eligibility record once it is created.

To complete the NACA Eligibility section, start by clicking the New NACA Eligibility button on the Program Profile page, and complete the following data fields.

Table 9 – NACA Eligibility Fields for Certified CDFIs

Field Name	Data Type
NACA Eligibility – Screen 1	
Record Type of new record	pull-down (select one, if applicable): Certified CDFI / Emerging CDFI / Sponsoring Entity)
NACA Eligibility – Screen 2	
Program Profile	pre-populated
Funding Round Fiscal Year	pull-down
Eligibility Status	pre-populated, based on responses
Native Community/OTP	pull-down
50% activities were in Native Community	pull-down
Lending Activities Description?	pull-down

Creating a New Technical Assistance Funding Application

STOP: If you haven't completed the rest of the Getting Started steps, go back and finish them before creating a new Funding Application. They are necessary for a complete application package!

Detailed instructions on how to launch and complete the AMIS Application is provided in this year's **AMIS Training Manual for CDFI Program and NACA Program: Technical Assistance (TA) Applicants** on the CDFI Fund's website. Read on for additional guidance on the TA Application questions.

TECHNICAL ASSISTANCE APPLICATION INSTRUCTIONS

The following are the main sections of the Application as organized in AMIS. Many of the following sections have subsections. The contents of each section and subsection are discussed below.

1. Application Instructions
2. Application Resources
3. Applicant Level Information
4. Technical Assistance Request Details
5. Application Financial Data
6. Current Financial Products
7. Current Development Services
8. Key Personnel
9. Technical Assistance Narrative
10. Compliance Evaluation Questions
11. Attestation and Submission

Each section contains fields where Applicants input requested information. Please note that some fields in the Application in AMIS will be automatically populated based on other data inputs. Please see this **AMIS Training Manual for CDFI Program and NACA Program: Technical Assistance (TA) Applicants** for technical details on how to use and navigate AMIS.

Note about character limits in AMIS: Pay close attention to the character limits for each entry field in the Application in AMIS. The character limitations in AMIS include spaces, special characters, and punctuation, and are not always exactly the same as character counts in word processing applications. If you are using Word or similar software to initially organize your narrative responses, please ensure that your entire response is copied correctly into AMIS, as any characters beyond the AMIS limit count will be cut off from your response.

1. Application Instructions

This section provides general instructions for completing the TA Application as well as key dates and deadlines related to the TA Application.

Also refer to Table 1 in the NOFAs for a comprehensive list of critical deadlines for Applicants.

2. Application Resources

This section provides a link to TA Application Materials and resources available on the CDFI Fund's website.

3. Applicant Level Information

This section contains the following subsections:

Table 10 – Applicant Level Information

Subsection	Description	Notes/Guidance
Organization Level Information	Displays key information about the Applicant's Organization Profile.	Applicants must attach their Organizational Chart in this subsection. Applicants are asked to identify if their organization is a Minority Depository Institution, as of 12/31/2020. (Regulated Institutions only). See **Appendix C: Glossary of Terms.**
Native CDFI Designation	Applicants specify whether they are designated as a Native CDFI.	A Native American CDFI (Native CDFI) 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. Per the FY 2021 CDFI Program NOFA and the FY 2021 NACA Program NOFA, a 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.
Bank Holding Companies	Only applies to Bank Holding Company Applicants **who intend to carry out the activities of an award** through their Subsidiary CDFI Insured Depository Institutions.	The Applicant should enter the name and EIN of the Subsidiary CDFI Insured Depository Institution that will carry out the activities of the award. The Subsidiary entity EIN cannot be the same as the Bank Holding Company EIN. (**Please note** that for DIHC Applicants, the EIN in the Applicant's SF-424 and AMIS profile should still be that of the Applicant Bank Holding Company, not the EIN of the Subsidiary CDFI Insured Depository Institution.) Applicants will also enter the mailing address, Regulator, and Regulator ID # of the Subsidiary CDFI Insured Depository Institution. **Note**: View additional guidance below.
Applicant Contact Details	Applicants designate Application Points of Contact.	The Application Point of Contact will receive all communications from the CDFI Fund regarding this Application and if successful, the associated award. The CDFI Fund recommends designating **at least two** Points of Contact.
Applicant Verification	Auto-populated fields regarding the Applicant's program eligibility.	All fields in this subsection should be pre-populated based on information provided by the Applicant in its Organization Profile in AMIS. Applicants should verify information in the Organizational Profile prior to starting the Application in AMIS. If any information is incorrect, you must return to your Organization Profile in AMIS to edit it.
Applicant Verification (Confirm Regulator) – *Regulated Applicants Only*	Auto-populated fields regarding the Applicant's Regulator.	All fields in this subsection should be pre-populated based on information provided by the Applicant in its Organization Profile in AMIS. Applicants should verify information in the Organizational Profile prior to starting the Application in AMIS. If any information is incorrect, you must return to your Organization Profile in AMIS to edit it.

Subsection	Description	Notes/Guidance
Environmental Review Criteria	Questions regarding the CDFI Fund's environmental review requirements as set forth in 12 C.F.R. Part 1815 in order to assure compliance with those regulations and other requirements related to the environment.	Review the **Forms, Assurances, and Certifications Guidance** for instructions and guidance on completing the Environmental Review Form.
501(c)(4) Questionnaire	Only applicable to Applicants that have a Non-Profit-501(c)(4) designation from the IRS.	This questionnaire is necessary for the CDFI Fund to determine whether an Applicant with a 501(c)(4) designation from the IRS is eligible to receive an award from the CDFI Fund (see 2 U.S.C. 1601, et al.). A full list of instructions can be found in the **Forms, Assurances, and Certifications Guidance** for instructions on completing the 501(c)(4) Questionnaire as well as full question text.
Associated SF-424 Record	To attach the SF-424 Mandatory Form to the Application.	See "Grants.gov (SF-424 Mandatory Form) Instructions"
Total Time to Complete Application (Estimate)	The total number of hours spent to complete the Application, including time spent gathering and compiling the information as well as entering it into AMIS.	Other activities that are carried out in the normal course of business and are only indirectly related to the completion of this Application (e.g., developing a business strategy or marketing plan, etc.) should not be included in this estimate. Applicants should complete this field once they are ready to submit their Application so the hours accurately reflect the time spent on the Application. This information helps the CDFI Fund understand the Application process and produce better guidance materials.

Additional Guidance on Bank Holding Companies

Note: a Depository Institution Holding Company (DIHC) is defined as a Bank Holding Company or a Savings and Loan Holding Company. For the purposes of this application, any DIHC should consider themselves a Bank Holding Company and follow instructions for BHCs.

4. Technical Assistance Request Details (TA)

This section contains the following subsections:

Table 11 – Technical Assistance Request (TA)

Subsection	Description	Notes/Guidance
TA Request Amount	The official request for TA over the total Period of Performance.	The total amount of Technical Assistance you are requesting must be within the minimum and maximum award amounts as defined in the corresponding NOFA. You will receive a validation error if your requested amount is less than the minimum or greater than the maximum. Award amount requests must be in multiples of $1,000. For example, Applicants could request $90,000, but not $90,316.
TA First Payment Amount Request	The first payment amount request.	The anticipated first payment amount is the estimated amount of the requested TA award that you expect to expend on eligible TA activities during the first 12 months of your Period of Performance.[3] The award announcement signifies the commencement of the Period of Performance. The first payment amount will determine the initial payment of TA award funds for recipients. Note that the amount the Applicant enters is used to calculate a value in the relevant Performance Goal and Measure (PG&M), which states that the Applicant must spend 90% of its TA first payment amount on eligible activities by the end of the first year of the Period of Performance.

5. Application Financial Data

This section contains the following subsections:

Table 12 – Application Financial Data

Subsection	Description	Notes/Guidance
Verify Financial Institution Type	Applicants verify their financial institution type.	Pre-populated field. If this information is not correct, you must edit or update the information directly on your Organization Profile page in AMIS before continuing with your Application.

[3] See the applicable NOFA for definitions of TA eligible activities and list of eligible lines of business.

Subsection	Description	Notes/Guidance
Financial Attachments **(Unregulated Applicants Only)**	Unregulated Applicants (loan funds, venture capital funds, and other non-Regulated Institutions) should attach the required attachments in the Application Financial Data section of the Application in AMIS.	**Required Attachments:** *Audited Financial Statements for the Applicant's Three Most Recent Historic Fiscal Years*: The financial statements should be for the CDFI Applicant itself. If the Applicant's financial statements are consolidated with other entities, then you must either (1) attach the unconsolidated versions, or (2) note where in the financial statements the unconsolidated information is located. *Current Year to Date – December 31, 2020 Unaudited (or Audited, if available) Financial Statements*: Applicants should provide current year to date unaudited financial statements as of December 31, 2020. Note: Applicants should provide current year to date audited financial statements **if available**. *Management Letters for the Applicant's Most Recent Historic Fiscal Year*: The Management Letter is prepared by the Applicant's auditor and is a communication on internal control over financial reporting, compliance, and other matters. **Please review the sample Management Letter in Appendix C.** The Management Letter contains the auditor's findings regarding the Applicant's accounting policies and procedures, internal controls, and operating policies, including any material weaknesses, significant deficiencies, and other matters identified during auditing. The Management Letter may include suggestions for improving identified weaknesses and deficiencies and/or best practice suggestions for items that may not be considered to be weaknesses or deficiencies. The Management Letter may also include items that are not required to be disclosed in the annual audited financial statements. The Management Letter is distinct from the auditor's Opinion Letter, which is required by Generally Accepted Accounting Principles (GAAP). Management Letters are not required by GAAP, and are sometimes provided by the auditor as a separate letter from the audited financial statement itself. **Note**: The Management Letter asked for here is NOT a letter from the Applicant to its auditor, nor is it an introductory letter from an auditor. If you are an Applicant that did not receive a separate Management Letter from your auditor regarding internal controls, policies, and procedures, as defined in the NOFA and clarified further here, you will have the opportunity to provide a Statement in Lieu of Management Letter within the AMIS Application.
Management Letter 3.2 & 3.3 **(Unregulated Applicants Only; Conditionally Required)**	Will display for Unregulated Applicants that select "3.1.c" in the previous subsection, *Financial Attachments*.	This subsection contains components needed to provide the "Statement in Lieu of Management Letter" within AMIS. —For Question 3.2, choose whether option 3.2.a or 3.2.b fits your organization. —For Question 3.3, choose whether your organization has no additional items to report (3.3.a) or does have additional items to report (3.3.b).

Subsection	Description	Notes/Guidance
Management Letter 3.3.b **(Unregulated Applicants Only; Conditionally Required)**	Will display for Unregulated Applicants that select "3.3.b" in the previous subsection, *Management Letter 3.2 and 3.3*.	Add a new row for each issue to report, entering a name for the issue, selecting a type of issue from the drop-down menu, and writing narratives for both the description of the issue and the steps your CDFI is taking to address the concern.
Application Financial Data	Applicants will enter financial data for three most recent historic fiscal years, the current fiscal year, and three projected fiscal years. Applicants need to manually enter the numbers in the Application in AMIS.	The data entered should reflect the financial position of the Applicant, excluding Affiliates or Subsidiaries. In the case of Bank Holding Company Applicants that intend to carry out the activities of an award **through their Subsidiary CDFI Insured Depository Institution**, the Subsidiary CDFI Insured Depository Institution financial information should be used. **Note**: Additional guidance for this subsection, including fiscal-year specific financial information and important notes, is below. Applicants should also refer to the information in **Appendix D: Application Financial Data Inputs** for definitions and further guidance for completing the Application Financial Data section.
On-Balance Sheet Financial Products Closed in Designated Qualified Opportunity Zones	Applicants will provide data for the three most recent 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.	**This subsection is optional for TA Applicants**. TA Applicants that do not to provide information on their projected activity in designated Qualified Opportunity Zones should enter zero (0) in the related fields in the Application. The CDFI Fund will not give more favorable consideration to TA Applicants that complete this subsection. Please see the CDFI Fund's website for more information on, and a list of, designated Qualified Opportunity Zones (https://www.cdfifund.gov/pages/opportunity-zones.aspx).
Eligible Market and/or Target Market 60 Percent Validation	Displays the percentage of the Applicant's on-balance sheet 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.	Certified CDFI Applicants must maintain a minimum of 60 percent investment in their approved Target Market to maintain CDFI certification, annually. The calculation in this subsection, deployment to Eligible Market and/or Target Market, is used as a proxy in the Program Application. You must provide a detailed explanation if your CDFI does not deploy at least 60 percent of its financial products in an Eligible Market and/or approved Target Market in any of the seven years of financial data provided in the Application. The explanation should address why the percentage to Eligible Markets and/or approved Target Markets is less than 60 percent and how you intend to meet certification requirements. In this calculation/verification, financial products include three types of on-balance sheet products: loans closed, loan guarantees made, and equity investments closed.

Subsection	Description	Notes/Guidance
NACA Investment Activities (NACA Applicants Only)	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.	For NACA Program Applicants only.
Financial Data Certification	Applicants must certify that the financial data provided in the Application Financial Data section is complete and accurate before proceeding to the next section of the Application.	Your financial inputs in the Application Financial Data section will impact calculations made in subsequent sections of the Application. **Omitting or modifying any of this data later may impact these calculations.**

Additional Guidance on Application Financial Data

*The following provides additional guidance on the Application Financial Data subsection. Applicants should also refer to **Appendix D: Application Financial Data Inputs** for definitions and further guidance for completing the Application Financial Data section.*

Required Financial Information

The following table can be used as a guide in determining the financial information that is required based on your CDFI's fiscal year end date.

Table 13 – Required Financial Information by Fiscal Year End

Fiscal Year End	Required Financial Information
03/31 *or* **6/30** *or* **9/30** *(**with** FY 2020 Audited Information)*	• FY 2018, FY 2019, and FY 2020 audited financial information entered as historic years. Thus FY 2020 is the "most recent historic year", also called Historic Year 1 in AMIS. • FY 2021 financial information, as of December 31, 2020, entered as the current year. • FY 2022, FY 2023, and FY 2024 financial information as projected years.
9/30 *(**without** final Audited Information)* *or* **12/31** *(with or without final FY 2020 Audited Information)*	• FY 2017, FY 2018, and FY 2019 audited financial information entered as historic years. Thus FY 2019 is the "most recent historic year", also called Historic Year 1 in AMIS. • FY 2020 financial information, as of December 31, 2020, entered as the current year. • FY 2021, FY 2022, and FY 2023 financial information as projected years.

Note about Financial Statements for Historic Years and Current Year: If available, provide audited financial statements for your organization's three most recent fiscal years and current year. If audited financial statements are unavailable, provide unaudited financial statements.

Note for Sponsoring Entities: If available, provide audited financial statements for the Sponsoring Entity organization's three most recent fiscal years and current year. If audited financial statements are unavailable, provide unaudited financial statements. When entering the Application Financial Data Inputs in the Application, provide projected financial data for the to-be-created Emerging CDFI and enter zero (0) for the historic years and current year.

Note for Applicants without Three Years of Historic Financial Information: Applicants that do not have three full years of historical financial information should enter zero (0) for any field without data. Applicants will not be able to submit their Applications without the data fields for all seven years of Application Financial Data completed.

Note for Unregulated Applicants with Consolidated Financial Statements: Unregulated Applicants with consolidated financial statements should use the unconsolidated information of the Applicant that will expend and carry out the activities of the TA award when completing the Application Financial Data section. The data entered should reflect the financial position of the Applicant, excluding Affiliates or Subsidiaries.

Note for Regulated Applicants: Regulated Applicants should not use information from audited financial statements. Instead, Regulated Applicants should use information from their respective call reports to complete the historic year financial data records. See **Appendix D: Application Financial Data Inputs** for further guidance.

Note for Bank Holding Company Applicants: Bank Holding Company Applicants that *intend to carry out the activities of an award through their Subsidiary CDFI Insured Depository Institution* should use the financial information of the Subsidiary CDFI Insured Depository Institution when completing the Application Financial Data section.

Note about On-Balance Sheet Loans: Loans that an Applicant may have originated, but then sold or participated out (i.e. "sold but serviced") are not to be counted in the "total on-balance sheet loans." Only the amount of the Applicant's capital that is at risk is to be included in the On-Balance Sheet Loan entry.

Note about Loan Portfolio and Equity Investment Information: Loan portfolio and Equity Investment information should only include the Applicant's on-balance sheet activity and should only include TA eligible activities as defined in the NOFA. For example, Applicants should not include Individual Development Accounts (IDAs).

Note for Capital Magnet Fund (CMF) Recipients: CMF Recipients should include on-balance sheet CMF loans in their on-balance sheet loan information in the financial data inputs.

6. Current Financial Products

In this section, Applicants will identify the type of Financial Products they provided as of their most recent historic fiscal year by line of business.

The most recent historic fiscal year should be the same year as the most recent historic fiscal year in your financial data inputs in AMIS. This information helps the CDFI Fund understand the business model and types of access to credit and capital you are providing to the populations and communities your CDFI serves.

For each line of business, Applicants should provide a description of the Financial Products offered within that

line of business and the amount of the portfolio outstanding in that line of business as of the most recent historic fiscal year. Applicants should provide this information about as many lines of business as applicable to their organization. **There should only be one entry for each line of business.**

Financial Product Lines of Business
• Commercial Real Estate • Small Business • Microenterprise • Community Facilities • Consumer Financial Products • Affordable Housing • Intermediary Lending to Non-Profits and CDFIs • Other

When completing the *Current Financial Products* information, Applicants should only input **on-balance sheet activity in their approved Target Market(s) and/or Eligible Markets**. Applicants that do not track activity levels by Eligible Market should include information in their approved Target Market(s) only.

For the field *Current Financial Product Type*, Applicants should select the lines of business for the Financial Product being entered. Applicants can use the definitions in **Appendix E: Technical Assistance Glossary of Terms** for guidance on lines of business. The definitions apply to the TA Application only and should be used to assist Applicants in understanding the terms used within the Application.

Entering Current Financial Product Types by Lines of Business
Example: East Coast CDFI's total portfolio outstanding in Eligible Market(s) and its approved Target Market as of its most recent historic fiscal year is $4,560,000. The portfolio is made up of the following: $1,000,000 in first mortgage affordable housing loans, $200,000 in second mortgage affordable housing loans, $2,000,000 in loans to child care facilities, $250,000 in loans to health care facilities, and $1,110,000 in loans to small businesses.

When completing the *Current Financial Products* section of the Application, East Coast CDFI would enter information for three lines of business: Affordable Housing, Community Facilities, and Small Business. East Coast CDFI would enter $1,200,000 under Affordable Housing, $2,250,000 under Community Facilities, and $1,110,000 under Small Business.

7. Current Development Services

In this section, if applicable, Applicants will identify the types of Development Services they provided as of their most recent historic fiscal year by type of Development Service.

The most recent historic fiscal year should be the same year as the most recent historic fiscal year in your financial data inputs in AMIS. **There should only be one entry for each type of Development Service.**

Development Services
• Credit Counseling • Financial Education • Homeownership Counseling • Business Technical Assistance • Real Estate Technical Assistance • Other

This information helps the CDFI Fund understand each Applicant's business model and the technical assistance provided to improve access to credit and capital in the communities and populations you serve.

8. Key Personnel

In this section, Applicants will identify and discuss their key staff members, their board members, and any committees used by their CDFI.

If your CDFI has more than the maximum allowed key staff persons, board members, and/or committees, you should identify the key staff, board members, and committees that will be most critical to implementing your strategic goals and expending the requested TA award.

This section contains the following three subsections:

Table 14 – Key Personnel

Subsection	Maximum # Allowed	Notes/Guidance
Key Staff	Up to ten (10) Key Staff.	For each key staff person, Applicants should describe the key staff person's capacity, skills, and experience as it relates to his or her role in implementing the Applicant's strategic goals and expending the requested TA award.. Applicants must also attach key staff resumes in this section.
Board Members	Up to seven (7) Board Members.	For each board member, Applicants should describe the accountability of the board member to the CDFI's Target Market, the role of the board member, and the expertise that the board member provides to the CDFI.
Committees	Up to five (5) committees.	For each committee, Applicants should describe the committee's purpose and how it relates to the performance of the CDFI.

9. Technical Assistance Narratives

In this section of the Application, Applicants will provide responses to narrative questions for the TA Application.

The narrative responses are organized into two subsections:

- Section I: Demonstration of Certification Qualifications (Questions 1-6), required for Emerging CDFI and Sponsoring Entity TA Applicants **only.**

- Section II: Business Strategy (Questions 1-12), required for all TA Applicants.

Note: Applicants are required to enter their narrative responses in the text boxes provided in the TA Application in AMIS. Do not submit a Word document containing your narrative responses as an attachment to your TA Application, as it will not be reviewed by the CDFI Fund.

Section I: Demonstration of Certification Qualifications

Visit the CDFI Fund's website to learn more about the CDFI Certification process. Uncertified Applicants should review the CDFI Certification Application and process prior to beginning the TA Application.

Uncertified TA Applicants, consisting of Emerging CDFIs and Sponsoring Entities (NACA Program only), must provide responses to all Section I narrative questions. Uncertified TA Applicants must describe how they currently meet and/or intend to meet the CDFI Fund's CDFI certification requirements within the required timeframe.

Timeframe: If selected to receive a CDFI Program TA or NACA Program TA award, Emerging CDFIs with no prior TA awards will be required to become certified within three years, Emerging CDFIs with a prior TA award will be held to the date listed in its prior TA Award(s), while Sponsoring Entity Recipients will be required to create an Emerging CDFI that must be certified within four years. Note that Sponsoring Entities must describe how the to-be-created Emerging CDFI will meet the CDFI Fund's CDFI certification requirements.

The six required narrative responses in Section I address five of the seven CDFI certification criteria. Specifically, Applicants will be evaluated on their plan to meet the following five of the seven required certification criteria:

- Has a primary mission of promoting community development;
- Is a financing entity;
- Primarily serves one or more Target Markets;
- Maintains accountability to its defined Target Market; and
- Provides Development Services in conjunction with its financing activities.

However, the CDFI Fund will evaluate the Applicant's ability to meet all the certification criteria, including the Applicant's status as a legal entity and non-governmental entity.

Note: Although the CDFI Fund will evaluate the Applicant's plan for CDFI certification as part of the overall TA Application review, the Applicant's "Demonstration of Certification Qualifications" in the TA Application **does not replace** the requirement to complete and submit the CDFI Certification Application.

Further details about the required timeline for achieving CDFI certification will be outlined in each Recipient's Assistance Agreement. If a Recipient has a prior TA award, the certification timeline requirements included in the Assistance Agreement for the prior award remain in effect.

Table 15 – TA Applicant Type Certification Timelines

TA Applicant Type	Create New Entity	Submit Certification Application to CDFI Fund	Achieve CDFI Certification
Emerging CDFIs with no prior TA Awards	N/A; the organization that receives the TA award must become the Certified CDFI	By end of Year 2 of Period of Performance	By end of Year 3 of Period of Performance
Emerging CDFIs with prior TA Award(s)	N/A; the organization that receives the TA award must become the Certified CDFI	By the date listed in its prior TA Award(s)	By the date listed in its prior TA Award(s)
Sponsoring Entities (NACA Program only)	By end of Year 1 of Period of Performance	By end of Year 3 of Period of Performance	By end of Year 4 of Period of Performance

Section I Narrative Questions

Section I is mandatory for Emerging CDFIs and Sponsoring Entities. Certified CDFIs will skip this section and proceed directly to Section II.

Note for NACA Program Sponsoring Entity Applicants: Specific tips for Sponsoring Entities, when applicable, are provided for each narrative question.

Note for Emerging CDFI Applicants: Unless your organization is applying as a NACA Program Sponsoring Entity, **do not** follow the guidance specifically marked for Sponsoring Entities. Because Sponsoring Entities are unique organizations that must create a separate legal entity that will become an Emerging CDFI, the manner and perspective in which the Sponsoring Entity answers each question will likely be different from your applicant type.

Table 16 – TA Application Narrative Questions Section I

Question	Character Limit	Notes/Guidance
Section I, Question 1. Primary Mission *Certification Criteria: A CDFI shall have a primary mission of promoting community development.*		
1(a). Applicants must include the following in their discussion of how they meet or will meet the primary mission requirement: a) Explanation of how the Applicant's current or proposed Financial Products (e.g. Loans, Equity Investments, purchase of loans, and the provision of loan guarantees), other similar financing activities, Financial Services (e.g. Checking, savings accounts, certified checks, automated teller machines, and other similar services), and Development Services in conjunction with its Financial Products (e.g. financial or credit counseling to facilitate home ownership, promoting self-employment, or enhancing consumer financial management skills) support the stated primary mission; b) Explanation of how the Applicant's current or proposed activities are purposefully directed toward improving the social and/or economic conditions of low-income, distressed, and/or underserved people or communities; and c) Explanation of how the Applicant ensures or will ensure that it engages in responsible financing practices.	*3,000 character limit*	In order to become a certified CDFI an organization must demonstrate that it has a primary mission of community development by providing activities directed toward improving the social or economic conditions of underserved people or residents of distressed communities. Furthermore, its primary mission should clearly evidence a mission of serving low-income individuals; individuals that lack adequate access to capital and/or financial services; distressed communities; or underserved people or communities. **Sponsoring Entity Applicants** • You should explain how the to-be-created Emerging CDFI will meet the primary mission requirement.

Question	Character Limit	Notes/Guidance
Section I, Question 2. Financing Entity *Certification Criteria: A CDFI shall be an entity whose predominant business activity is the provision, in arms-length transactions, of Financial Products, Development Services, and/or other similar financing.*		
2(a). Applicants must include the following in their discussion of how they meet or will meet the financing activity requirement: a) Description of how the Applicant's current or intended organizational structure supports their current or proposed financing activities and Development Services. The discussion should address employees, significant volunteer positions, consultants, and Affiliate staff as applicable; b) If the Applicant is already a financing entity, it should discuss its lending track record and current pipeline; and c) If the Applicant is not yet a financing entity, it should discuss its timeline and plan for commencing financing activities including how it has determined or will determine that there is sufficient demand for such activities.	*3,000 character limit*	• **<u>Regulated Institutions that have been chartered by the applicable state or federal regulatory agency are not required to respond to Question 2(a)</u>.** • It should be clear that your predominant business activity is or will be the provision of Financial Products. • You must demonstrate that a predominance of your staff-time is dedicated to the provision of Financial Products. • In discussing your lending track record, if applicable, you should specify the number of transactions closed within the specified time frame. • If you have not yet begun lending, you must provide a specific timeline indicating when you intend to commence financing activities. Note that Uncertified Applicants with no previous TA Awards are required to apply for CDFI Certification by the end of their Year 2 Period of Performance. Thus, your organization will need to start offering financial products prior to that timeframe, in order for you to write a compelling Certification Application demonstrating that your organization meets the financing entity requirement and to become a Certified CDFI. • You must explain how you will maintain sufficient capital to continue financing activities over the long-term. **Sponsoring Entity Applicants** • You should respond to question sub-parts "a" and "c" from the perspective of the to-be-created Emerging CDFI.

Question	Character Limit	Notes/Guidance
2(b). Predominant Business Activity Validation Table a) Fiscal Year (pre-populated) b) % of Assets Dedicated to Financing (pre-populated) c) % of Staff Time Dedicated to Financing	*N/A*	• **<u>Regulated Institutions that have been chartered by the applicable state or federal regulatory agency are not required to respond to Question 2(b)</u>. Regulated Institutions should enter zero (0) in the "% of Staff Time Dedicated to Financing" fields as data entry is required in order to submit the Application.** • Through the Predominant Business Activity Validation Table, you will demonstrate that more than 50% of the organization's assets and staff time is or will be dedicated to financing. • The Predominant Business Activity Validation Table contains columns for seven fiscal years, similar to the Application Financial Data Inputs table (three historic years, current year, and three projected years). The fiscal years in the Predominant Business Activity Validation Table will automatically populate based on the fiscal years included in the Application Financial Data Inputs table. • The table will pre-populate the "% of Assets Dedicated to Financing", which will be auto-calculated from the Application Financial Data fields as follows: "Total On-Balance Sheet Loan Portfolio ($)"+"Total On-Balance Sheet Loan Guarantees Outstanding ($)"+"Total Equity Investments Portfolio" divided by "Total Assets". • Note that newer TA groups without financial data for historic years will have a blank value for those years. If an organization has no outstanding portfolio for a given year, but does have assets that year (as reported in the Application Financial Data), the number 0 will display. • You will enter the "% of Staff Time Dedicated to Financing" for each of the fiscal years during which you have engaged in financing activities. **Sponsoring Entity Applicants** • The projected % of Assets Dedicated to Financing and % of Staff Time Dedicated to Financing should reflect the projected activity of the "to-be-created" Emerging CDFI. The fields for the historic and current years will be blank as the Emerging CDFI does not currently exist.

Question	Character Limit	Notes/Guidance
2(c). If the value for % of Assets Dedicated to Financing and/or % of Staff Time Dedicated to Financing is 50% or less for any of the fiscal years reported in the Predominant Business Activity Validation Table, the Applicant must explain why the percentage is 50% or less and provide a timeline and plan for demonstrating that financing is its predominant business activity.	*1,000 character limit*	• You must explain any instances where the Predominant Business Activity Validation Tables shows that the % of Assets Dedicated to Financing and/or % of Staff Time Dedicated to Financing is 50% or less. Please also explain any blank or zero values in the % of Assets Dedicated to Financing section. • You must explain the steps that were and/or will be taken to increase % of Assets Dedicated to Financing and/or % of Staff Time Dedicated to Financing to greater than 50% and provide a specific timeline for doing so.
Section I, Question 3. Target Market *Certification Criteria: A CDFI may be found to serve a Target Market by virtue of serving one or more Investment Areas and/or Targeted Populations.*		
3(a). Applicants must include the following in their discussion of how they meet or will meet the Target Market requirement: a) Brief description of the full geographic areas and/or populations that the Applicant serves or will serve; b) Indicate which Target Market type(s) (e.g. Investment Area, Low-Income Targeted Population, or Other Targeted Population) for which they intend to become certified to serve (Refer to **Appendix A** for Target Market criteria); c) Brief description of the verification process that the Applicant is using to ensure borrowers/clients are from or of the Target Market(s); d) Description of the major needs and challenges of the Applicant's current or proposed Target Market(s); and e) Explanation of how becoming a certified CDFI will increase the Applicant's capacity to address the identified needs and challenges of its current or proposed Target Market(s).	*3,000 character limit*	• You may provide demographic or other relevant information that provides evidence of the characteristics of the geographic areas and/or populations your organization serves or will serve. • Definitions and criteria for Investment Areas, Low-Income Targeted Populations, and Other Target Populations are found in **Appendix A.** **Sponsoring Entity Applicants** • You should describe how the "to-be-created" Emerging CDFI will meet the Target Market requirement.

Question	Character Limit	Notes/Guidance
Section I, Question 4. Accountability *Certification Criteria: A CDFI must maintain accountability to residents of its Investment Area(s) or Targeted Population(s) through representation on its governing board or otherwise.*		
4. Applicants must include the following in their discussion of how they meet or will meet the accountability requirement: a) Description of how the Applicant maintains or intends to maintain accountability to its Target Market (identified above) through representation on its governing board and/or advisory board. b) Explanation of the Applicant's current or proposed process for selecting governing board or advisory board members. Refer to **Appendix B** for governing and advisory board representation requirements. c) If the Applicant does not yet have a governing board and/or advisory board in place, it should discuss its timeline and plan for selecting board members that demonstrate accountability to its Target Market. d) If the Applicant's existing governing board and/or advisory board does not currently demonstrate accountability to its Target Market, it should discuss its timeline and plan for meeting the representation requirements.	*2,000 character limit*	• If your organization serves a Low-Income Targeted Population, you should indicate how you determine that a board member is Low-Income. • If your organization serves an Other Targeted Populations/Investment Area, you should indicate how you determine that a board member is a member of the Other Targeted Population or Investment Area served (in general, should reside in the area served). • A Credit Union that demonstrates that a majority of its members meet the definition of a Low-Income Targeted Population, and demonstrates that its governing board is elected by the membership, may be deemed to be accountable to the Low-Income Targeted Population of the organization's Target Market by the CDFI Fund. **Sponsoring Entity Applicants** • You should describe how the to-be-created Emerging CDFI will maintain accountability to its Target Market through representation on its governing and/or advisory board. • You should discuss the process that the to-be-created Emerging CDFI will use to select its governing/advisory board members.

Question	Character Limit	Notes/Guidance
Section I, Question 5. Development Services *Certification Criteria: A CDFI directly, through an Affiliate, or through a contract with another provider, shall provide Development Services in conjunction with its Financial Products.*		
5. Applicants must describe their Development Services, as well as, describe how they meet or will meet the Development Services requirement by: a) Providing Development Services, that are directly linked to its financial product(s), directly or through another provider that are connected to Financial Products; b) Maintaining oversight and ensuring the quality of Development Services if offered through another provider; and c) If the Applicant is not yet providing Development Services, it should discuss its timeline and plan for commencing Development Services activities, including how it has determined or will determine that there is sufficient demand for such activities.	*2,500 character limit*	• You must describe the type of Development Services (such as credit counseling, homeownership counseling, etc.) you currently offer or will offer. • Your descriptions of current and/or proposed Development Services should highlight how the Development Services complement your organization's Financial Products. • You should specify if your Development Services are or will be offered directly by your organization or through another provider. • If you have not yet begun providing Development Services, you must provide a specific timeline indicating when you intend to commence your Development Services activities. **Sponsoring Entity Applicants** • You should describe how the "to-be-created" Emerging CDFI will meet the Development Services requirement.

Question	Character Limit	Notes/Guidance
Section I, Question 6. CDFI Certification Application Submission		
6a.By selecting 'Yes', I affirm that my organization will submit its CDFI Certification application by the following schedule. Note: Sponsoring Entities (NACA only) should disregard this question. 6b. The following table displays all Certification Applications received from your organization. If your organization has ever submitted an Application for CDFI Certification that has a status of "Declined", please comment below on why your application was declined, and the efforts your organization is making to address those factors. Otherwise, type "N/A", or leave the textbox blank.	*N/A*	• Uncertified TA Applicants that receive awards will have a Performance Goal and Measure (PG&M) with specific dates by which they must apply for CDFI Certification and become a Certified CDFI. AMIS will display these dates on-screen for Applicants' reference when answering 6a. • Many TA Applicants will not yet have submitted a Certification Application to the CDFI Fund, since a common reason for applying for TA is to help an organization become Certified. These Applicants may simply put "N/A", or leave the textbox blank, • Some TA Applicants may have submitted a Certification Application to the CDFI Fund for which they have not yet received a determination. Such a Certification Application would show as a status of "Submitted" in the on-screen table. These Applicants may simply put "N/A", or leave the textbox blank. **Sponsoring Entity Applicants** • This question will not appear for Sponsoring Entities (NACA only). If your organization is a NACA sponsoring entity, your organization will have benchmarks for creating a new entity, and it will then have its own benchmarks for submitting a certification application and being certified by the CDFI Fund. Please submit an AMIS Service Request if you have any questions on what dates your organization would be held to, if successful in obtaining a TA Award.

Section II: Business Strategy

Section II is mandatory for all TA Applicants.

Note for NACA Program Sponsoring Entity Applicants: Specific tips for Sponsoring Entities, when applicable, are provided for each narrative question.

Note for Emerging CDFI and Certified CDFI Applicants: Unless your organization is applying as a NACA Program Sponsoring Entity, **do not** follow the guidance specifically marked for Sponsoring Entities. Because Sponsoring Entities are unique organizations that must create a separate legal entity that will become an Emerging CDFI, the manner and perspective in which the Sponsoring Entity answers each question will likely be different from your applicant type.

Responding to the Business Strategy Narrative Questions

Responses to the business strategy section must address strategic goals, management capacity, financial viability, partnerships, and risk mitigation strategies. TA Applicants must provide responses to the Section II narrative questions that are required for your respective Applicant type as noted in the table below.

Table 17 – Section II: Business Strategy Narrative Questions

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
1. Discuss the Applicant's strategic goals for the next five years and its progress toward meeting the strategic goals.	*1,500 character limit*	• You should demonstrate that you are proactively working toward accomplishing your strategic goals prior to receipt of a CDFI Program or NACA Program TA award. **Sponsoring Entity Applicants** • You should describe both the strategic goals of the Sponsoring Entity, particularly as they relate to your responsibilities to create and support the Emerging CDFI, as well as the anticipated strategic goals of the to-be-created Emerging CDFI.	All Applicants

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
2. Explain how the Applicant's strategic goals support organizational sustainability and growth as well as address the needs and challenges of the Applicant's current or proposed Target Market.	*1,500 character limit*	• You should explain how the identified strategic goals directly relate to organizational sustainability and growth (such as: increase in loan portfolio, increase in number of staff, enhancement of staff expertise, geographic expansion, technological efficiency, etc.). • You should explain how the identified strategic goals directly relate to addressing the needs and challenges of your Target Market. **Sponsoring Entity Applicants** • You should discuss how the identified strategic goals of both the Sponsoring Entity and the Emerging CDFI will contribute to the organizational sustainability and growth of the Emerging CDFI, as well as address the needs/challenges of the Emerging CDFI's proposed Target Market.	All Applicants
3. If the Applicant is a prior TA award recipient, discuss the use of the previous TA award(s) and the impact the award(s) had on the Applicant's progress toward achieving its strategic goals.	*2,500 character limit*	• Uncertified applicants with a prior TA award should discuss their progress toward becoming certified by the deadline established in their previous Assistance Agreement(s).	Applicants with prior TA awards
4. Describe how the Applicant will use the requested TA award and explain how the proposed uses(s) of the TA award will build the Applicant's capacity to serve its Target Market, and if applicable, achieve CDFI certification.	*3,000 character limit*	• All TA Applicants should discuss the intended use of the requested TA award by describing the particular TA Eligible Activity Categories (Compensation – personal services, Compensation – fringe benefits, Travel costs, Professional service costs, Training and education costs, Equipment, Supplies, and Incorporation costs – Sponsoring Entities only) that the award will support. Refer to Table 4 in the NOFAs for definitions of each TA Eligible Activity Category. • See **Appendix G** for unallowable uses of TA funds. Note particularly that TA funds may NOT be used for Financial Products, Capital Reserves, or Loan Loss Reserves. • Emerging CDFI TA Applicants should explain how each requested TA Activity will have a direct impact on your ability to achieve CDFI certification. • Certified CDFI Applicants should explain how each requested TA Activity will have a direct impact on furthering your capacity to serve your Target Market and/or an Eligible Market. **Sponsoring Entity Applicants** • You should explain how each requested TA Activity will support your ability to create an Emerging CDFI as well as the Emerging CDFI's ability to become certified.	All Applicants

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
5. Discuss the Sponsoring Entity's plan to create an Emerging CDFI within one year and to support the Emerging CDFI in achieving CDFI certification within four years.	*2,500 character limit*	**Sponsoring Entity Applicants** • Your response should demonstrate that a well-thought-out plan is in place for creating a new legal entity (the Emerging CDFI) within one year, and should describe how the Sponsoring Entity will continue to support the Emerging CDFI while it works toward CDFI certification.	Sponsoring Entity Applicants
6. Provide examples of the Applicant's record of success in serving its Target Market.	*3,000 character limit*	• You should explain how the provision of your Financial Products, Financial Services, and Development Services have resulted in positive community development impacts in your Target Market.	Certified CDFI Applicants
7. Describe the experience and expertise of the key staff and management who are or will be responsible for carrying out the Applicant's strategic goals.	*3,000 character limit*	• It should be clear that key staff and management have the necessary experience and expertise to ensure that your organization's strategic goals are achieved and to effectively expend the requested TA award. • You should not restate the professional experiences provided in the resumes attached to the Application in your response. Instead, you should highlight the reasons why key staff and management are uniquely qualified to lead the organization (for example: demonstrated success in implementing a strategic plan, experience leading a new organization, experience in developing and/or rolling out new programs, products, or services, etc.). **Sponsoring Entity Applicants** • You should discuss the experience and expertise of both the Sponsoring Entity's key staff/management and potential staff of the Emerging CDFI that will be created. If you have not identified any key staff/management for the Emerging CDFI, you should describe your strategy to identify and recruit key staff/management. • You should also include information about the Sponsoring Entity's organizational capacity that supports your ability to successfully implement your recruitment strategy.	All Applicants

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
8. Explain how the Applicant works or will work with other organizations to increase resources for its Target Market.	*2,000 character limit*	• You should demonstrate that your organization does not work in isolation, and engages or intends to engage in strategic partnerships or affiliations that benefit the Target Market. • You should specifically identify your relevant partners and describe the particular benefits the Target Market derives or will derive from the affiliations. **Sponsoring Entity Applicants** • You should describe your strategy to support the Emerging CDFI's ability to successfully provide comprehensive services to its Target Market.	All Applicants
9. For unregulated Applicants, discuss the Applicant's plan to pursue private and public financial support in order to meet its strategic goals. For regulated Applicants, discuss the Applicant's plan to increase its financial resources in order to meet its strategic goals.	*2,000 character limit*	• You should demonstrate that your organization currently has or will have the ability to obtain the necessary financial resources in order to ensure fulfillment of your strategic goals. • You should demonstrate that you will not rely solely on the CDFI Fund for financial support by discussing your organization's funding pipeline, both present and prospective. **Sponsoring Entity Applicants** • You should discuss your plan to pursue private and public financial support for both the establishment of the Emerging CDFI and to support the services that the Emerging CDFI will provide in its Target Market. This should include supporting the development of a capitalization plan for the Emerging CDFI.	All Applicants
10. Describe the Applicant's process for tracking and reporting on the use of funds from public and private sources.	*2,000 character limit*	• You must demonstrate that your organization has the capacity to maintain compliance with the CDFI Fund and other funder's award requirements.	All Applicants
11. Discuss the Applicant's financial health and viability including loan portfolio performance. For regulated CDFIs, discuss regulatory constraints that may impact the Applicant's performance.	*3,000 character limit*	• You should address capitalization, earnings, self-sufficiency (unregulated Applicants only), portfolio at risk, charge offs, and loan loss reserves. • You should discuss your organization's performance in relation to your internal financial and portfolio management goals. • If you do not have historic financial or loan portfolio data, you should discuss your projections and explain how the projections are supported by a plan for ensuring positive financial health and loan portfolio quality.	All Applicants

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
		Sponsoring Entity Applicants • You should discuss how the Sponsoring Entity will support the financial growth of the Emerging CDFI. • Explain the financial projections provided for the to-be-created Emerging CDFI. • If available, provide audited financial statements for the Sponsoring Entity organization's three most recent fiscal years and current year. If audited financial statements are unavailable, provide unaudited financial statements for the Sponsoring Entity organization's three most recent fiscal years and current year. • When entering the Application Financial Data Inputs in the Application, provide projected financial data for the to-be-created Emerging CDFI and enter zero (0) for the historic years and current year.	
12. Identify and describe the financial and programmatic risks associated with the Applicant's ability to expend the requested TA award and ability to achieve its strategic goals. Explain how the Applicant will mitigate each identified risk.	*2,500 character limit*	• Risks should be specific to your organization, borrower profile, geographic area, etc. Examples of risks include reductions in public and/or private funding, economic changes, overestimated demand, competition, obtaining and/or retaining staff, regulatory changes, etc. • You must discuss in detail a mitigation strategy for each identified risk. Mitigation strategies should be appropriate based on your organization's size, age, and complexity of operations. Examples of mitigation strategies include policies and procedures, training, partnerships, etc. **Sponsoring Entity Applicants** • You should discuss your financial and programmatic risks as they relate to the creation of an Emerging CDFI and supporting the Emerging CDFI in achieving certification.	All Applicants

10. Compliance Evaluation Questions

This section contains questions that are used to calculate an Applicant's Total Compliance Composite Score.

The CDFI Fund will conduct a compliance risk evaluation for all Applicants in order to ensure that the Applicant does not have major internal management or compliance concerns. Please see **Appendix F: Compliance Evaluation Questions** for the specific questions and additional information.

11. Attestation and Submission

STOP: Before you submit your application, the CDFI Fund recommends that you closely review your application. Once submitted, your application will be locked, and responses cannot be altered.

Before proceeding to this section, make sure that your application is complete, all the narrative and table information has been entered, and that all required attachments have been uploaded and attached to your application.

Each Application must be signed by a designated Authorized Representative in AMIS before it can be submitted. Applicants must ensure that an Authorized Representative is an employee or officer of the Applicant and is authorized to sign legal documents on behalf of the organization and bind the organization accordingly. **Consultants working on behalf of the organization cannot be designated as Authorized Representatives and may not sign the Application.**

An Authorized Representative signs the Application by checking the box located in this section. The Authorized Representative must be logged in to AMIS to complete this action. Please read the attestation before signing the Application. The name of the Authorized Representative who signs the Application and the date and time he or she signed the Application will automatically appear after the signature attestation box is checked. **Please note that an Authorized Representative can sign the Application at *any* time prior to submitting the Application. Signing the Application does not submit your Application.**

Note about Submission: Only a designated Authorized Representative or Application Point of Contact, as designated in the Application, may submit the Application in AMIS. Be aware of the difference between these two roles: only the Authorized Representative may **sign** the Application, and either the Authorized Representative or Application Points of Contact may **submit** the Application.

APPENDIX A: TYPES OF TARGET MARKETS

1) **Investment Areas** – A qualifying Investment Area must meet at least one economic distress criteria as specified in 12 C.F.R. § 1805.201(b)(3)(ii)(D) and has significant unmet needs for loans, Equity Investments, Financial Products or Financial Services, or are wholly located within an Empowerment Zone currently in effect or Enterprise Community (as designated under section 1391 of the Internal Revenue Code of 1986 (26 U.S.C. 1391)).

2) **Targeted Populations**

   a) **Low-Income Targeted Populations** – An organization may serve a Low-Income Targeted Population for a specified geographic unit. Low-income is defined as individuals whose family income (adjusted for family size) is:

      i. For Metropolitan Areas, 80% of the area median family income; and

      ii. For non-Metropolitan Areas, the greater of:

      – 80% of the area median family income; or

      – 80% of the statewide non-Metropolitan Area median family income.

   b) **Other Targeted Populations** – An organization may serve an Other Targeted Population for a specified geographic unit. Other Targeted Populations include:

      i. African-American,

      ii. Hispanic,

      iii. Native American,

      iv. Native Alaskan, residing in Alaska,

      v. Native Hawaiian, residing in Hawaii,

      vi. Other Pacific Islander, residing in Other Pacific Islands, and

      vii. Other (must be approved by CDFI Fund).

APPENDIX B: GOVERNING BOARD AND ADVISORY BOARD REPRESENTATION

For governing and advisory boards, the options for how board members may be representative of Target Markets are as follows:

Table 18: Governing Board and Advisory Board Representation

For **Investment Areas** Board members may be:	For **Low-Income Targeted Populations** Board members may be:	For **Other Targeted Populations** Board members may be:
Residents of the Investment Area, residing in a qualified census tract.	Low-Income individuals who live or work in the geography served.	Members of the Other Targeted Population who live or work in the geography served: African American; Hispanic; Native American; Alaskan Native living in Alaska; Native Hawaiian living in Hawaii; Native Pacific residing in Other Pacific Islands; or Other.
Business owners located in qualified census tracts in the Investment Area. (Business owners should employ residents of the Investment area and/or provide goods and/or services to the Investment Area.)	Individuals who work for (as employee or board member) an organization that primarily provides services to Low-Income people in the area served.	
Elected officials for the Investment Area.		
Individuals who work for (as employee or board member) an organization that primarily provides services to residents of the Investment Area.		

APPENDIX C: SAMPLE MANAGEMENT LETTER

DISCLAIMER: The sample Management Letter below is being provided by the Community Development Financial Institutions Fund (CDFI Fund) as a courtesy to Applicants to demonstrate the types of information and statements that may be found in Management Letters meeting the requirements of the CDFI/NACA Program Application. The Management Letter submitted by an Applicant may include different information than that presented in this sample letter and should reflect the actual findings of the Applicant organization's audit. Please note that the text below is for demonstration purposes only and should not be relied upon by Applicant organizations or auditors for purposes of meeting any applicable federal, state, or local legal requirements or accounting standards.

[Auditor Letterhead]

[DATE]

To Management and the Audit Committee
[APPLICANT ENTITY AND SUBSIDIARIES]
[CITY, STATE]

We have audited the consolidated financial statements of APPLICANT ENTITY and Subsidiaries (the Organization) as of and for the year ended [DATE], and have issued our report thereon dated [DATE]. Professional standards require that we advise you of the following matters relating to our audit.

In planning and performing our audit of the consolidated financial statements of the Organization as of and for the year ended [DATE], in accordance with auditing standards generally accepted in the United States of America, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A deficiency in design exists when (a) a control necessary to meet the control objective is missing, or (b) an existing control is not properly designed so that, even if the control operates as designed, the control objective would not be met. A deficiency in operation exists when a properly designed control does not operate as designed or when the person performing the control does not possess the necessary authority or competence to perform the control effectively.

A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Organization's consolidated financial statements will not be prevented, or detected and corrected, on a timely basis.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Certain deficiencies in internal control that have been previously communicated to you, in writing, by us or by others within your organization are not repeated herein.

Following are descriptions of other identified deficiencies in internal control that we determined did not constitute significant deficiencies or material weaknesses:

[Below are samples of findings, actual statements will vary with the facts of each audit]

Uncorrected and Corrected Misstatements
During the course of our audit, we proposed a financial statement presentation reclassification related to the restricted cash of [DOLLAR AMOUNT] that was contributed back to the ABC Subsidiary, as part of the overall unwind of the XYZ Subsidiary.

The related contribution expense related to this cash donation was reclassified to be included with overall net contribution of fixed assets and forgiveness of debt to present a net gain relating to the projects unwind. We believe the net presentation of all three elements (cash, fixed assets, and debt) to be a preferable way of presenting the essence of the transaction. Management reclassified this entry correctly during the course of our audit.

Impaired Loan Analysis
During our testing of a collateral-dependent impaired loan, we noted that management's analysis did not adequately support its conclusion on estimated fair value. Management should ensure the estimate of fair value of impaired loans and foreclosed assets is thoroughly documented and supported with the use of either external valuation (i.e., appraisal or broker opinion of value) or internal valuation of fair value.

Difficulties Encountered in Performing the Audit
We encountered no significant difficulties in dealing with management in performing and completing our audit.

Disagreements with Management
For purposes of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Other Findings or Issues
We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

This communication is intended solely for the information and use of management, the Audit

Committee, and others within the Organization, and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

[AUDITOR]

APPENDIX D: APPLICATION FINANCIAL DATA INPUTS

Overview

The following Appendix provides a list of all required Application Financial Data input fields organized by Institution Type: (i) Unregulated Applicants, (ii) Credit Union Applicants, (iii) Bank and Bank Holding Company Applicants, and (iv) Cooperativa Applicants. For convenience, the CDFI Fund has also provided a blank Excel workbook entitled "Application Financial Data Inputs Workbook" that can be used by Applicants to gather all required Application Financial Data offline before entering it into AMIS.

Note that each Application Financial Data input field is required in AMIS and you will not be able complete the Application Financial Data subsection until all fields are populated with a numeric value greater than or equal to zero ("≥ 0").

Note: For any item that is listed where your organization has no data, you must enter the number zero ("0"). AMIS will return a red error message if the required response to a field is not provided.

All numbers related to an Applicant's equity and loan portfolios must be entered as a positive whole integer, greater or equal to zero ("≥ 0"). This includes the line item for "Allowance for Loan and Lease Losses" (ALLL) listed under the "Assets" grouping on the Application Financial Data Input page. Auditors commonly express ALLL as a contra asset and present it as a negative number on audited financial statements. In such instances, where ALLL is a negative number on an Applicant's financial statements, the Applicant must convert this number to its absolute value (a positive number), and enter this positive number in the Application Financial Data inputs subsection for the ALLL line item.

In instances other than line items related to the Applicant's equity and loan portfolios where the Applicant has a negative value expressed on its Audit or internal financial statements, Applicants are to enter a zero ("0") on the corresponding line item on the Application Financial Data inputs page. Applicants who need to enter a "0" instead of a negative number(s) are to provide an explanation of each of these entries in the "Application Narrative" subsection under the "Financial Position" question response box.

Financial Data Inputs for Unregulated Applicants

Background

The following table provides guidance and definitions for entering required Application Financial Data inputs into AMIS for Unregulated Applicants. To ease the use of this appendix, line items are organized in groups (Assets, Liabilities, Net Assets, Income/Revenue, Expenses, Loan Portfolio, Equity Portfolio, Persistent Poverty County Activities and Opportunity Zone Activities), and appear in the same order as they appear online in the AMIS Application Financial Data inputs page (as opposed to being organized alphabetically).

In instances where the required Application Financial Data inputs have a corresponding definition within Generally Accepted Accounting Principles (GAAP), the definitions are drawn directly from GAAP. In instances where there is no corresponding concept defined in GAAP, the CDFI Fund has provided definitions to aid Applicants in entering the correct Application Financial Data inputs in AMIS.

Table 26 – Financial Data Inputs for Unregulated Applicants

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
Assets					
1. Unrestricted Cash and Cash Equivalents ($)	The value of unencumbered assets that are cash or can be converted into cash within 3 months.	N/A	✓	✓	✓
2. Cash Restricted for Operations ($)	The dollar amount of cash, if any, restricted by a CDFI to fund its operations. Restricted cash appears noted on a CDFI's balance sheet as either "restricted cash" or as "other assets" restricted for operations.	Restricted Cash: Operations. Restricted Operating Cash. Restricted Cash (Operations).	✓	✓	
3. Other Real Estate Owned (OREO) ($)	In general, real estate, including capitalized and operating leases, that is acquired through any means, in full or partial satisfaction of a Debt previously contracted. It consists of real property held for reasons other than to conduct a financial institution's regular business.	Other property. Other real property. Distinct from Property, Plant and Equipment (PP&E).	✓	✓	
4. Current Assets ($)	Cash and other Assets or resources commonly identified as those which are reasonably expected to be realized in cash or sold or consumed during the normal operating cycle of the business (or one year whichever is longer).	Total current assets.	✓	✓	

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
5. Allowance for Loan and Lease Losses ($)	Account value for unidentified Loan or Investment losses, inclusive of depository loss reserve as of the reporting period end. This appears as a contra Asset on the balance sheet.	Allowance for Loan Losses (ALL). Loan Loss Reserves (LLR).	✓	✓	
6. Total Assets ($)	The total value of the sum of all Assets.	Total Current and Long-Term Assets.	✓	✓	✓
Liabilities					
7. Total Current Liabilities ($)	The value of Debts, obligations, or Payables due within 12 months.	Current Liabilities.	✓	✓	
Net Assets					
8. Unrestricted Net Assets ($)	Unrestricted Net Assets is the part of Net Assets of a nonprofit organization that is neither "Permanently Restricted" nor "Temporarily Restricted" by donor-imposed stipulations.	UNA. Unrestricted Net Assets and Equity.	✓	✓	✓
9. Available Financing Capital ($)	Assets that can be used for financing activities that have not already been committed, disbursed, or restricted for other purposes. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital.	Capital Available for Financing. Capital Available (Financing). Total Capital Available: Financing.	✓	✓	✓
10. Total Financing Capital ($)	All capital either currently available or currently in use for financing activities. Capital can include debt, grants, net assets, retained earnings, deposits, and secondary capital. *Note: This data point includes "Available Financing Capital ($)" and therefore should be equal to or greater than the value entered for "Available Financing Capital ($)" above.*	Total Capital: Financing.	✓	✓	✓
11. Total Net Assets or Equity ($)	The residual interest in the Assets of an entity that remains after deducting its Liabilities. Liabilities include all "Unrestricted", "Temporarily Restricted" and "Permanently Restricted" Net Assets.	Total Equity Capital. Net Assets. Net Worth. Total Net Worth.	✓	✓	

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
Income/Revenue					
12. Interest Revenue ($)	A financial measure calculated as the sum of money the institution earns in interest on its assets (commercial loans, personal mortgages, etc.). This figure is calculated by adding up the amount of interest earned on assets.	Total Interest Revenue. Interest Income. Total Interest Income.	✓	✓	
13. Earned Revenue ($)	Revenue generated by Assets and activities, excluding Grants and Contributions. *Note: For CDFIs earned revenue typically includes interest revenue and payment received for providing programs and services.*	Total Earned Revenue.	✓	✓	
14. Operating Revenue ($)	Revenue generated by Assets and activities, including Grants and Contributions.	Total Operating Revenue.	✓	✓	✓
15. Government Grants ($)	Financial assistance provided by Federal, State and Local Agencies to carry out a public purpose authorized by law, not including subsidies, Loans, Loan Guarantees, or insurance.		✓	✓	✓
16. Total Revenue ($)	The total value of Income from all sources within the current operating cycle.	Total Income.	✓	✓	✓
Expenses					
17. Interest Expense ($)	The cost incurred by an entity for borrowed funds. Interest Expense is an expense shown on the income statement. It is essentially calculated as the interest rate times the outstanding principal amount of the debt.	Total Interest Expenses.	✓	✓	
18. Operating Expense ($)	Expenses related to everyday business operations, such as Interest Expense, staff salaries, professional fees, depreciation, and Provision for Loan Losses, among others.	Total Operating Expenses. Op. Ex.	✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
19. Non-cash Expenses ($)	Non-cash expenses are "paper" expenses and do not involve an outflow of cash. Such non-cash expenses include depreciation expense and allowance for loan and lease losses expense on the income statement.		✓	✓	
20. Total Expenses ($)	The total value of all operational and non-operational Expenses (including Interest, financing cost, depreciation, amortization, and loan loss provision) incurred during the current reporting period, not including provision for income tax.		✓	✓	✓
Loan Portfolio					
21. Total On-Balance Sheet Loan Portfolio ($)	The gross dollar amount ($) of loans receivable as reported in the organization's statement of financial condition or balance sheet. Gross loans receivable are the principal amount of loans receivable held by an organization that represents the amount still owed to the organization by its borrowers without giving effect to any allowance for the collectability thereof (i.e. before loan loss reserves are calculated). In contrast to "On-Balance Sheet Loans Closed ($)", this entry reflects the amount outstanding at a specific date in time at the end of the reporting period.	On-Balance Sheet Loan Portfolio. Total Loan Portfolio. Total Outstanding Loan Portfolio.	✓	✓	✓
22. Total On-Balance Sheet Loan Portfolio (#)	The total number (#) of loans receivable as reported in the organization's statement of financial condition or balance sheet.		✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
23. Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of loans receivable in an Eligible Market[4] and/or Target Market[5], as reported in the organization's statement of financial condition or balance sheet. *See above for definition of "Total On-Balance Sheet Loan Portfolio ($)".*		✓		
24. Commitments ($)	The total dollar amount ($) of loan and Equity Investment commitments made by a CDFI to borrowers or investees that has not yet been disbursed, but for which the CDFI has reserved cash, cash equivalents, or other assets to fund at a later date (e.g., a loan that is closed but not yet disbursed; a loan that has been provisionally approved, but will not be closed or disbursed until a borrower meets certain terms and conditions; a loan that has been approved by a loan committee, but not yet closed).		✓	✓	✓
25. On-Balance Sheet Loans Closed ($)	The gross dollar amount ($) of loans closed during the reporting period. In contrast to the "**Total On-Balance Sheet Loan Portfolio ($)"** this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period.		✓	✓	✓
26. On-Balance Sheet Loans Closed (#)	The total number (#) of loans closed during the reporting period. In contrast to the "**Total On-Balance Sheet Loan Portfolio (#)"** this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period.		✓	✓	✓

[4] "Eligible Market" as defined by the CDFI Fund is (i) a geographic area meeting the requirements set forth in 12 C.F.R. § 1805.201(b)(3)(ii), or (ii) individuals that are Low-Income, African American, Hispanic, Native American, Native Hawaiian residing in Hawaii, Alaska Native residing in Alaska, or Other Pacific Islanders residing in American Samoa, Guam or the Northern Mariana Islands.

[5] "Target Market" as defined by the CDFI Fund is an "Investment Area(s)" and/or a "Targeted Population(s)". "Investment Area" as defined by the CDFI Fund is the geographic area meeting the requirements set forth in 12 C.F.R. § 1805.201(b)(3)(ii) designated in the Recipient's most recently approved CDFI certification documentation. "Targeted Population" as defined by the CDFI Fund are the individuals or identifiable group of individuals meeting the requirements of 12 C.F.R. § 1805.201(b)(3)(iii) of the CDFI Program Regulations as designated in the Recipient's most recently approved CDFI certification documentation.

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
27. On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of loans closed in an Eligible Market and/or Target Market during the reporting period. *See above for definition of "On-Balance Sheet Loans Closed ($)".*		✓		
28. Charge-offs ($)	The dollar amount ($) of a receivable, primarily a loan, that has been determined to be a loss or non-recoverable during the repayment cycle and that has been taken off the balance sheet as a loss during the reporting period. This is a direct reduction of the carrying amount of a financial asset measured at amortized cost resulting from uncollectibility. A financial asset is considered uncollectible if the entity has no reasonable expectation of recovery.	Charge-off. Write-off. Bad Debt Expense.	✓	✓	
29. Charge-offs (#)	The total number (#) of receivables, primarily loans, that have been determined to be a loss or non-recoverable during the repayment cycle and that have been taken off the balance sheet as a loss during the reporting period.	Charge-off. Write-off. Bad Debt Expense.	✓	✓	
30. Troubled Debt Restructuring ($)	The total dollar amount ($) of all debt restructured during the reporting period by a creditor for economic or legal reasons related to the debtor's financial difficulties and/or inability to pay and perform as agreed.	TDR	✓	✓	
31. Recoveries ($)	The total dollar amount ($) of all gross recoveries on charged-off loans, less any related expenses, collected during the current reporting period.	Recoveries on Previously Charged Off Loans	✓	✓	
32. Recoveries (#)	The total number (#) of loans with gross recoveries collected on during the current reporting period. This is the count (#) of loans included in the Recoveries ($) line item above.	Recoveries on Previously Charged Off Loans	✓	✓	
33. Loans 90 Days (or more) Past Due ($)	The total dollar amount ($) amount of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due.	Total loans 90+ days past due. PAR 90.	✓	✓	
34. Loans 90 Days (or more) Past Due (#)	The total number (#) of all loans 90 or more days past due. Loans should be considered past due if any part of the payment is past due.	Total loans 90+ days past due. PAR 90.	✓	✓	

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
35. Loans Delinquent 61 to 90 days ($)	The total dollar amount ($) amount of all loans 61 to 90 days past due. Loans should be considered past due if any part of the payment is past due.		✓	✓	
36. Loans Delinquent 61 to 90 days (#)	The total number (#) of all loans 61 to 90 days past due. Loans should be considered past due if any part of the payment is past due.		✓	✓	
37. On-Balance Sheet Loan Guarantees Made ($)	Total on-balance sheet capital put at risk by the organization for loan guarantees made during the reporting period. Capital put at risk includes cash or investments set aside to collateralize loan guarantees. In contrast to "Total On-Balance Sheet Loan Guarantees Outstanding ($)" this entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period.		✓	✓	✓
38. On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($)	Total on-balance sheet capital put at risk by the organization for loan guarantees made in an Eligible Market and/or Target Market during the reporting period. *See above definition of "On-Balance Sheet Loan Guarantees Made ($)".*		✓	✓	✓
39. Total On-Balance Sheet Loan Guarantees Outstanding ($)	Total on-balance sheet capital put at risk for loans guaranteed by the organization. Capital put at risk includes cash or investments set aside to collateralize the guaranty. In contrast to "On-Balance Sheet Loan Guarantees Made ($)" this entry reflects the amount of capital put at risk for loan guarantees at a specific date in time at the end of the reporting period.		✓	✓	✓
40. Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)	Total on-balance sheet capital put at risk for loans guaranteed by the organization in an Eligible Market and/or Target Market. *See above definition of "Total On-Balance Sheet Loan Guarantees Outstanding ($)".*		✓	✓	✓
Equity Portfolio					
41. Equity Investments Exited this Year ($)	The total dollar amount ($) of Equity Investments exited during the reporting period.		✓	✓	

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
42. Equity Investments Exited this Year (#)	The total number (#) of Equity Investments exited during the reporting period.		✓	✓	
43. Investments Written-Off this Year ($)	The total dollar amount ($) of Equity Investments determined to be a loss during the reporting period.		✓	✓	
44. Investments Written-Off this Year (#)	The total number (#) of Equity Investments determined to be a loss during the reporting period.		✓	✓	
45. Total Equity Investments Portfolio ($)	The total dollar amount ($) of Equity Investments held by an organization in companies in which it owns stock or other forms of ownership interest as reported in the organization's statement of financial condition or balance sheet. Total Outstanding Equity Investment Portfolio should reflect the valuation of the organization's interests after making adjustments for any investment gains or losses. In contrast to "Total Equity Investments Closed ($)" this entry reflects the valuation of equity investments at a specific date in time at the end of the reporting period.	Equity Investments. Outstanding Equity Investment Portfolio.	✓	✓	✓
46. Total Equity Investments Portfolio (#)	The total number (#) of Equity Investments held by an organization in portfolio companies in which it owns stock or other forms of ownership interest as reported in the organization's statement of financial condition or balance sheet. In contrast to "Total Equity Investments Closed (#)" this entry reflects the number of equity investments at a specific date in time at the end of the reporting period.	Equity Investments.	✓	✓	✓
47. Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)	The total dollar amount ($) of Equity Investments held by an organization in companies in an Eligible Market and/or Target Market in which it owns stock or other forms of ownership interest. *See above definition of "Total Equity Investments Portfolio ($)".*		✓		
48. Total Equity Investments Closed ($)	The gross dollar amount ($) of equity investments closed during the reporting period. In contrast to the "Total Equity Investments Portfolio ($)" this entry reflects activities over the reporting period, as opposed to the valuation of the organization's equity investments at a specific date in time at the end of the reporting period.		✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
49. Total Equity Investments Closed in an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of equity investments closed in an Eligible Market and/or Target Market during the reporting period. *See above for definition of "Total Equity Investments Closed ($)".*		✓	✓	✓
50. % of Financial Products Closed in an Eligible Market and/or Target Market	Calculated value (no data entry): "On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)" divided by "On-Balance Sheet Loans Closed ($)".		✓	✓	✓
Persistent Poverty County Activities					
51. On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of loans closed in PPCs serving an Eligible Market and/or Target Market during the reporting period. This entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. *See above definition of "On-Balance Sheet Loans Closed ($)".*		✓	✓	✓
52. Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of equity investments closed in PPCs serving an Eligible Market and/or Target Market during the reporting period. This entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. *See above definition of "Total Equity Investments Closed ($)".*		✓	✓	✓
53. Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($)	Total on-balance sheet capital put at risk by the organization for loan guarantees made in PPCs serving an Eligible Market and/or Target Market during the reporting period. Capital put at risk includes cash or investments set aside to collateralize loan guarantees. This entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. *See above definition of "On-Balance Sheet Loan Guarantees Made ($)".*		✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
54. 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) ($)	Calculated value (no data entry): *"On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market ($)" + "Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($)" + "Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($)".*		✓	✓	✓
Opportunity Zone Activities					
55. On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of loans closed in Opportunity Zones serving an Eligible Market and/or Target Market during the reporting period. This entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. *See above definition of "On-Balance Sheet Loans Closed ($)".*		✓	✓	✓
56. Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	The gross dollar amount ($) of equity investments closed in Opportunity Zones serving an Eligible Market and/or Target Market during the reporting period. This entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. *See above definition of "Total Equity Investments Closed ($)".*		✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	**Notes/Guidance**	**Also referred to as:**	**Historic**	**Current**	**Projected**
57. Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($)	Total on-balance sheet capital put at risk by the organization for loan guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market during the reporting period. Capital put at risk includes cash or investments set aside to collateralize loan guarantees. This entry reflects activities over the reporting period, as opposed to an amount outstanding at a specific date in time at the end of the reporting period. *See above definition of "On-Balance Sheet Loan Guarantees Made ($)".*		✓	✓	✓
58. Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($)	*Calculated value (no data entry): "On-Balance Sheet loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)" + "Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)" + "Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($)".*		✓	✓	✓

Financial Data Inputs for Credit Union Applicants

Credit Union Applicants should use information from their National Credit Union Administration's (NCUA) Call Report Form 5300 (5300) and the Financial Performance Report (FPR) to complete the Application Financial Data subsection in AMIS. Credit Union Applicants should **not** use information from audited financial statements as terms and definitions may vary.

Credit Union Applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding Call Report references by using the guidance provided below. **Note that a Credit Union Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work with federal regulators to refine financial data points and improve the application process.

Note: For any item that is listed where your organization has no data, you must enter the number zero ("0"). AMIS will return a red error message if the required response to a field is not provided.

Table 27 – Financial Data Inputs for Credit Union Applicants

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Assets	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Allowance for Loan and Lease Losses ($)	719 or AS0048 ; Page 2 item 17 or 18	Page 1 (Allowance for Loans & Leases)	FS220
Total Assets ($)	010 ; Page 2 item 25	Page 1 (Total Assets)	FS220
Liabilities	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Total Borrowings ($)	860C ; Page 3 item 6	Page 6 (Other Borrowings + Other Notes, Promissory Notes, Interest Payable, and Draws Against Lines of Credit + Borrowing Repurchase Transactions + Subordinated Debt + Uninsured Secondary Capital and Subordinated Debt included in NW)	FS220
Shares/Deposits	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Total Shares and Deposits ($)	018 ; Page 3 item 19	Page 1 (Total Shares & Deposits)	FS220
Net Worth	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Total Net Worth ($)	997 ; Page 12 item 8	Page 6 (Total Net Worth)	FS220A
Income/Revenue	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Total Interest Income ($)	115 ; Page 5 item 5	Page 7 (Total Interest Income)	FS220A

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Net Income ($)	661A ; Page 5 item 33	Page 7 (Net Income)	FS220A
Expenses	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Total Interest Expense ($)	350 ; Page 5 item 9	Page 7 (Total Interest Expense)	FS220A
Loan Portfolio	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Total On-Balance Sheet Loan Portfolio ($)	025B; Page 2 item 16	Page 5 (Total Loans & Leases)	FS220
Total On-Balance Sheet Loan Portfolio (#)	025A; Page 2 item 16	There is no corresponding FPR reference. ***Use corresponding term defined for Unregulated Applicants above.***	FS220
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
On-Balance Sheet Loans Closed ($)	031B ; Page 6 item 15	Page 18 (Total Amount of Loans Granted YTD)	FS220
On-Balance Sheet Loans Closed (#)	031A ; Page 6 item 15	There is no corresponding FPR reference. ***Use corresponding term defined for Unregulated Applicants above.***	FS220
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Charge-offs ($)	550 ; Page 10 item 10	Page 10 (Total Loans Charged Off)	FS220
Troubled Debt Restructuring ($)	1001F ; Page 17 item 1.F	Page 10 (Total TDR First RE, Other RE, Consumer, and Commercial Loans)	FS220H
Recoveries ($)	551 ; Page 10 item 10	Page 10 (Total Loans Recovered)	FS220
Loans 60 Days (or more) Past Due ($)	041B ; Page 8 item 10b (Total Amount of Reportable Delinquent Loans)	Page 8 (Total Del Loans - All Types (> = 60 Days))	FS220

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Loans 60 Days (or more) Past Due (#)	041A ; Page 8 item 10a (Total Number of Reportable Delinquent Loans)	There is no corresponding FPR reference. ***CDFI Fund Staff Program Staff Comments:*** The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.	FS220A
Total Loans Delinquent 31 to 60 Days ($)	020B ; Page 8 item 10b (30-59 days)	Page 8 (30 to 59 Days Delinquent)	FS220
Total Loans Delinquent 31 to 60 Days (#)	020A ; Page 8 item 10a (30-59 days)	There is no corresponding FPR reference. ***CDFI Fund Staff Program Staff Comments:*** The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.	FS220
On-Balance Sheet Loan Guarantees Made ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total On-Balance Sheet Loan Guarantees Outstanding ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Equity Portfolio	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
Equity Investments Exited this Year ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Equity Investments Exited this Year (#)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Investments Written-Off this Year ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Investments Written-Off this Year (#)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments Portfolio ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments Portfolio (#)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		

AMIS Inputs	Equivalent 5300 or FPR Data Location
Total Equity Investments Closed ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***
Total Equity Investments Closed in an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***
% of Financial Products Closed in an Eligible Market and/or Target Market	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. **Calculated value (no data entry): On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($) + On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($) + Total Equity Investments Closed in an Eligible Market and/or Target Market ($)) /(On-Balance Sheet Loans Closed + On-Balance Sheet Loan Guarantees Made + Total Equity Investments Closed**

Membership	5300 Account Number	FPR Reference	5300 Table Number
Total Membership (#)	083 ; Page 7 item 2	Page 18 (Num Current Members)	FS220
Total Field of Membership (#)	084 ; Page 7 item 3	Page 18 (Num Potential Members)	FS220
Total Members (%)	(083÷084) ; Page 7 item 2 ÷ Page 7 item 3	Page 18 (% Current Members to Potential Members)	FS220
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.***		

AMIS Inputs	Equivalent 5300 or FPR Data Location		
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. **Calculated value - no data entry.**		

AMIS Inputs	Equivalent 5300 or FPR Data Location		
On-Balance Sheet Financial Products Closed in Opportunity Zones	**5300 Account Number**	**FPR Reference**	**5300 Table Number**
On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. ***Use corresponding term defined for Unregulated Applicants above.***		
Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($)	There is no corresponding FPR reference. This exact classification is not directly defined in 5300 accounts. **Calculated value - no data entry.**		

Financial Data Inputs for Bank and Bank Holding Company Applicants

Bank and Bank Holding Company Applicants should use information from their respective Call Reports to complete the Application Financial Data subsection in AMIS. Bank and Bank Holding Company Applicants should not use information from audited financial statements as terms and definitions may vary.

Bank and Bank Holding Company Applicants are advised to make their best efforts to provide data for the financial inputs that have no corresponding Call Report references by using the guidance provided, however Bank and Bank Holding Company Applicants will not be penalized if they are unable able to provide the data requested. The CDFI Fund will continue to work with federal regulators to refine financial data points and improve the application process.

In instances where there is no corresponding Uniform Bank Performance Report (UBPR) Concept Description provided in the crosswalk table, the comments provided by the CDFI Fund will aid Applicants in completing the Application Financial Data subsection in AMIS.

Note for Bank Holding Company Applicants: Bank Holding Company Applicants with a subsidiary bank entity that will make use of the FA Award funds should use the financial information of the subsidiary bank entity when completing the Application Financial Data section.

Note: For any item that is listed where your organization has no data, you must enter the number zero ("0"). AMIS will return a red error message if the required response to a field is not provided.

Table 28 – Financial Data Inputs for Bank/Bank Holding Company Applicants

AMIS Inputs	Equivalent UBPR Data Location			
Assets	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
Unrestricted Cash & Cash Equivalents ($)	UBPR0081	Page 4 - Noninterest-Bearing Cash and Due From Bank	Schedule RC items 1a (RCFD 0081 = Non-Interest Bearing Balances and Coin and Currency) plus RC item 1b (RCFD 0071 = Interest-bearing balances)	UBPR0081 **DESCRIPTION:** Noninterest-Bearing Cash and Due From Banks **NARRATIVE**: Total currency, coin, and noninterest-bearing balances due from depository institutions. **FORMULA**: ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])

AMIS Inputs	Equivalent UBPR Data Location			
Allowance for Loan and Lease Losses ($)	UBPR3123	Page 4 - Loans and Leases Allowance	Schedule RC item 4c (RCFD 3123)	UBPR3123 **DESCRIPTION:** Loan and Lease Allowance **NARRATIVE:** The allowance for loan and lease losses. **FORMULA:** IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))
Average Assets ($)	UBPRE878	Page 4 - Average Assets During Quarter	Schedule RC-K item 9 (RCFD 3368)	UBPRE878 **DESCRIPTION:** Average Assets During Quarter **NARRATIVE:** Average assets for one quarter from Call Report Schedule RC-K. **FORMULA:** IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))
Earning Assets ($)	UBPRE123	Page 4 - Total Earning Assets	Schedule RC items 2a, plus 2b, plus 4d (a. Held-to-maturity securities (from Schedule RC-B, column A) RCFD 1754 -- b. Available-for-sale securities (from Schedule RC-B, column D) RCFD 1773) -- plus d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) RCFD B529	UBPRE123 **DESCRIPTION:** Total Earning Assets **NARRATIVE:** Sum of Net Loans and Leases and Total Investments. **FORMULA:** uc:UBPRE119[P0] + uc:UBPRE122[P0]

AMIS Inputs	Equivalent UBPR Data Location			
Total Assets ($)	UBPR2170	Page 4 - Total Assets	Schedule RC item 12 -RCFD 2170	UBPR2170 **DESCRIPTION:** Total Assets **NARRATIVE:** Total Assets from Call Report Schedule RC. **FORMULA:** IF(uc:UBPRC752[P0] = 31,cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON2170[P0], NULL))
Liabilities	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
Total Liabilities ($)	UBPRD662	Page 4 - Total Liabilities (Including Mortgages)	21. Total liabilities (sum of items 13 through 20) RCFD 2948	UBPRD662 **DESCRIPTION:** Total Liabilities (Including Mortgages) **NARRATIVE:** Total Liabilities (excluding notes and debentures subordinated to deposits). **FORMULA:** uc:UBPR2948[P0]
Net Assets	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**

AMIS Inputs	Equivalent UBPR Data Location			
Tier 1 Capital ($)	UBPR8274	Page 11A - Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines	Schedule RC-R item 26. (sum of items 19 and 25) RCFA 8274	UBPR8274 **DESCRIPTION:** Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines **NARRATIVE:** Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines **FORMULA:** if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL))))))
Income/ Revenue	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
Total Interest Income ($)	UBPR4107	Page 2 - Total Interest Income (TE)	Schedule RI item ***1***h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107	UBPR4107 **DESCRIPTION:** Total Interest Income (TE) **NARRATIVE:** Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets. **FORMULA:** uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0]

AMIS Inputs	Equivalent UBPR Data Location			
Net Income ($)	UBPR4340	Page 2 - Net Income	Net income (loss) attributable to bank, RIAD 4340, NETINC	UBPR4340 **DESCRIPTION:** Net Income **NARRATIVE:** Net Income from Call Report Schedule RI. **FORMULA:** cc:RIAD4340[P0]
Expenses	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
Interest Expense ($)	RIAD4073	Page 2 - Total Interest Expense	Schedule RI item 2 e. Total interest expense (sum of items 2.a through 2.d) RIAD 4073	23 Total Interest Expense 23.1 RIAD4073
Loan Portfolio	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**

AMIS Inputs	Equivalent UBPR Data Location			
Total On-Balance Sheet Loan Portfolio ($)	UBPRE386	Page 7 - Average Total Loans and Leases	RC-K items 6.a.1. Thru b. (RCON 3360) (2) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties RCON 3465 (b) All other loans secured by real estate RCON 3466 3) Loans to finance agricultural production and other loans to farmers RCON 3386 (4) Commercial and industrial loans RCON 3387 (5) Loans to individuals for household, family, and other personal expenditures: a) Credit cards RCON B561 (b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) RCON B562 b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs RCFN 3360	UBPRE386 **DESCRIPTION:** Average Total Loans & Leases **NARRATIVE:** Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K. **FORMULA:** uc:UBPRD151[P0] + uc:UBPRD272[P0]

AMIS Inputs	Equivalent UBPR Data Location
Total On-Balance Sheet Loan Portfolio (#)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***
Total On-Balance Sheet Loan Portfolio in Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***
On-Balance Sheet Loans Closed ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***
On-Balance Sheet Loans Closed (#)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***
On-Balance Sheet Loans Closed in Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***

AMIS Inputs	Equivalent UBPR Data Location			
Charge-offs ($)	UBPR4635	Page 7 - Gross Credit Losses	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses	UBPR4635 **DESCRIPTION:** Gross Loan Losses **NARRATIVE:** Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconcilement with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a. **FORMULA:** IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))
Recoveries ($)	RIAD4605	Page 7 – Line 9 of Schedule RI-B, Part I. Charge-offs and Recoveries on Loans and Leases	Schedule RI-B Charge-offs and Recoveries and Changes in Allowances for Credit Losses.	Refer to Call Report RIAD4605
Loans 90 Days (or more) Past Due ($)	UBPR1400	Page 8 - Total Non-Current LN&LS	Schedule RC-N item 9. Total loans and leases (sum of items 1 through 8.b) Column B RCFD 1407	UBPR1400 **DESCRIPTION:** Total Non-Current LN&LS **NARRATIVE:** The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual. **FORMULA:** uc:UBPRD667[P0] + uc:UBPRD669[P0]
Loans 90 Days (or more) Past Due (#)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			

AMIS Inputs	Equivalent UBPR Data Location			
Loans Delinquent 61 to 90 days ($)	UBPRD668	Page 8 –Past Due, Nonaccrual & Restructured	Schedule RC-N item 9 Column A (30 to 89 days and still accruing…). Total loans and leases (sum of items 1 through 8.b).... RCFD 1406	UBPRD668 **DESCRIPTION:** LN & LS 30-89 Days Past Due. **NARRATIVE:** Loans and leases past due 30 through 89 days and still accruing interest.
Loans Delinquent 61 to 90 days (#)	N/A	There is no corresponding UBPR concept.	N/A	N/A
On-Balance Sheet Loan Guarantees Made ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total On-Balance Sheet Loan Guarantees Outstanding ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total On-Balance Sheet Loan Guarantees Outstanding in Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			

AMIS Inputs	Equivalent UBPR Data Location			
Equity Portfolio	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
Total Equity Investments Portfolio ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total Equity Investments Portfolio (#)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total Equity Investments Portfolio in Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Equity Investments Exited this Year ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Equity Investments Exited this Year (#)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total Equity Investments Closed ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total Equity Investments Closed in Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Investments Written-Off this Year ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Investments Written-Off this Year (#)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			

AMIS Inputs	Equivalent UBPR Data Location			
Total Financial Services Provided in Eligible Markets (#)	There is no corresponding UBPR concept. ***Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.***			
% of Financial Products Closed in an Eligible Market and/or Target Market	**Calculated value - no data entry.**			
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			

AMIS Inputs	Equivalent UBPR Data Location			
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) ($)	**Calculated value - no data entry.**			
On-Balance Sheet Financial Products Closed in Opportunity Zones	**UBPR Concept**	**UBPR Page No. & UBPR Concept Description**	**Call Report Item**	**UBPR Concept Description**
On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			
Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***			

AMIS Inputs	Equivalent UBPR Data Location
Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($)	There is no corresponding UBPR concept. ***Use corresponding term defined for Unregulated Applicants above.***
Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($)	**Calculated value - no data entry.**

Financial Data Inputs for Cooperativa Applicants

Cooperativa applicants should use information from their audited financial statements and Automatización de Informe Trimestral y Sistema Actuarial (AITSA) to complete the Application Financial Data subsection in AMIS. Cooperativa applicants are advised to use their best efforts to provide data for the financial inputs that have no corresponding references by using the guidance provided below. **Note that a cooperativa Applicant will not be penalized if it is unable to provide the data requested.** The CDFI Fund will continue to work directly with cooperativas and COSSEC to refine financial data points and improve the application process.

Note: For any item that is listed where your organization has no data, you must enter the number zero ("0"). AMIS will return a red error message if the required response to a field is not provided.

Table 29 – Financial Data Inputs for Cooperativa Applicants

AMIS Inputs	Equivalent Financial Statement Field		
Assets	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Allowance for Loan and Lease Losses ($)	Provisión para Préstamos Incobrables	Loans and Provision for Possible Loan Losses	11000
Total Assets ($)	Total de Activos	Total Assets	10000
Liabilities	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total Borrowings ($)	Obligaciones por Pagar	Liabilities-Accounts Payable	21000
Shares/Deposits	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total Shares and Deposits ($)	Total de Acciones y Depósitos ($)	Total Shares & Deposits	30500 + 20500
Net Worth	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total Net Worth ($)	Total de Capital Indivisible	Elements of Undistributed Capital	16530

AMIS Inputs	Equivalent Financial Statement Field		
Income/Revenue	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total Interest Income ($)	Ingresos de Intereses	Total Interest Income(Interest on Loans+Interest on Savings Accounts & CD+Interest on Investment)	40500 + 41000 + 41500
Net Income ($)	Economía Neta	Net Income	80000
Expenses	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total Interest Expense ($)	Total Gasto de Intereses	Total Interest Expense (Interest on Deposits & Borrowed Money)	50500 + 51000
Loan Portfolio	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total On-Balance Sheet Loan Portfolio ($)	Total ($) de Préstamos en Cartera	Total Loans & Leases	10500
Total On-Balance Sheet Loan Portfolio (#)	Número de Préstamos en Cartera	Not Available in Audit Financial Statement. Available in Quarterly Call Reports. ***Use corresponding term defined for Unregulated Applicants above.***	Number of total Loans (Loans Schedule Section on Call Report) AITSA 10500
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)	***Use corresponding term defined for Unregulated Applicants above.***		
On-Balance Sheet Loans Closed ($)	Total ($) de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report ***Use corresponding term defined for Unregulated Applicants above.***	Dollar amount of total loans granted quarterly and in the fiscal year. AITSA 17000
On-Balance Sheet Loans Closed (#)	Número de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report ***Use corresponding term defined for Unregulated Applicants above.***	Number of total loans granted quarterly and in the fiscal year. AITSA 17000

AMIS Inputs	Equivalent Financial Statement Field		
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***		
Loan Portfolio	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Charge-offs ($)	Préstamos Cargados Contra la Reserva	Total Loans Charged Off (Loans and Accounts Charged-off)	00060
Troubled Debt Restructuring ($)	Préstamos Restructurados	Restructured Loans (Total TDR First RE, Other RE, Consumer, and Commercial Loans)	10570
Recoveries ($)	Recobro de Préstamos Previamente Cargados a Reserva	Net Recoveries (Total Loans Recovered)	00065
Loans 60 Days (or more) Past Due ($)	Préstamos Morosos ($) con más de 60 días de atraso	Total Loans - All Types (>60 Days) past due	15000
Loans 60 Days (or more) Past Due (#)	Préstamos Morosos (#)con más de 60 días de atraso	Not Available ***CDFI Fund Staff Comments:*** The total number (#) of loans 60 or more days past due. Loans should be considered past due if any part of the payment is past due.	Total Number Delinquent Loans Schedule AITSA 15000
Total Loans Delinquent 31 to 60 Days ($)	Préstamos Morosos ($) a 31 a 60 días de atraso	Not Available ***CDFI Fund Staff Comments:*** The total amount ($) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.	
Total Loans Delinquent 31 to 60 Days (#)	Préstamos Morosos (#) con 31 a 60 días de atraso	Not Available ***CDFI Fund Staff Comments:*** The total number (#) of all loans 31 to 60 days past due. Loans should be considered past due if any part of the payment is past due.	
On-Balance Sheet Loan	Not Available		

AMIS Inputs	Equivalent Financial Statement Field	
Guarantees Made ($)_	***Use corresponding term defined for Unregulated Applicants above.***	
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total On-Balance Sheet Loan Guarantees Outstanding ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Equity Portfolio	**Audited Financial Statements in Spanish**	**Reference**
Equity Investments Exited this Year ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Equity Investments Exited this Year (#)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Investments Written-Off this Year ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Investments Written-Off this Year (#)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total Equity Investments Portfolio ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	

AMIS Inputs	Equivalent Financial Statement Field		
Total Equity Investments Portfolio (#)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments Closed ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***		
Total Equity Investments Closed in an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***		
% of Financial Products Closed in an Eligible Market and/or Target Market	Not Available **Calculated value (no data entry): On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($) + On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($) + Total Equity Investments Closed in an Eligible Market and/or Target Market ($)) /(On-Balance Sheet Loans Closed + On-Balance Sheet Loan Guarantees Made + Total Equity Investments Closed**		
Membership	**Audited Financial Statements in Spanish**	**Reference**	**AITSA**
Total Membership (#)	Socios de la Cooperativa	(Num Current Members)	00115
Total Field of Membership (#)	Not Available	Island's Total Population per Census (Num Potential Members)	
Total Members (%)	Not Available	Not Available (% Current Members to Potential Members)	

AMIS Inputs	Equivalent Financial Statement Field	
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	Not Available ***CDFI Fund Staff Comments:*** Aggregate number of Financial Services provided in an Eligible Market and/or Target Market including number of checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit taking, safe deposit box services, and other similar services, over the 12-month reporting period.	
On-Balance Sheet Financial Products Closed in Persistent Poverty Counties	**Audited Financial Statements in Spanish**	**Reference**
On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total On-Balance Sheet Financial Products closed in Persistent Poverty Counties serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($)	Not Available **Calculated value - no data entry.**	

AMIS Inputs	Equivalent Financial Statement Field	
On-Balance Sheet Financial Products Closed in Opportunity Zones	**Audited Financial Statements in Spanish**	**Reference**
On-Balance Sheet Loans closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total Equity Investments closed in Opportunity Zones serving an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Loan Guarantees made in Opportunity Zones serving an Eligible Market and/or Target Market ($)	Not Available ***Use corresponding term defined for Unregulated Applicants above.***	
Total On-Balance Sheet Financial Products closed in Opportunity Zones serving an Eligible Market and/or Target Market (Includes On-Balance Sheet Loans, Equity Investments and Loan Guarantees) ($)	Not Available **Calculated value - no data entry.**	

APPENDIX E: GLOSSARY OF TERMS

Current Financial Product Type Lines of Business

- **Affordable Housing Finance** generally means (a) the acquisition, pre-development financing, construction, rehabilitation, permanent and other similar financing, first mortgage financing, and subordinated mortgages for home purchase and rehabilitation, and (b) related development services to promote the supply of housing and/or increase homeownership opportunities. The housing must be the primary residence of a household or family that qualifies as Low-Income and that household or family must not pay more than 30 percent of their income on housing.
- **Commercial Real Estate Finance** generally means financing provided for the purpose of the acquisition or rehabilitation of a building, or the acquisition, construction and/or development of a property for commercial purposes.
- **Community Facilities Finance** generally means financing provided for the purpose of acquisition, construction, renovation, and/or maintenance or improvement of facilities where health care, childcare, educational, cultural, or social services are provided.
- **Consumer Financial Products** generally means loans, Equity Investments, loan purchases, loan guarantees, and similar financing activities provided to individuals and families.
- **Intermediary Lending to Non-Profits and CDFIs** generally means the provision of Financial Products to non-profit organizations, CDFIs, and/or Emerging CDFIs.
- **Microenterprise Finance** generally means financing to a for-profit or non-profit enterprise that has five or fewer employees (including the proprietor) in an amount no more than $50,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.
- **Small Business Finance** generally means financing to a for-profit or non-profit enterprise in an amount greater than $50,000 for the purpose of expansion, working capital, equipment purchase or rental, or commercial real estate development or improvement.
- **Other** is any other line of business not meeting any of the above terms.

Financial Institution Designation

- **Minority Depository Institution** means an institution as defined in section 308(b) of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. 1463 note), or otherwise considered to be a minority depository institution by the appropriate Federal banking agency, as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813), or by the National Credit Union Administration, as applicable.

APPENDIX F: COMPLIANCE EVALUATION QUESTIONS

The following questions are used to calculate an Applicant's Total Compliance Composite Score in both Base-FA and TA Applications. To produce a Total Compliance Composite Score, the CDFI Fund's Application Assessment Tool (AAT) uses responses provided by each Applicant in the compliance questions, as well as information in an Applicant's reporting history, reporting capacity, and performance risk with respect to the CDFI Fund's Performance Goals and Measures (PG&Ms). The purpose of this evaluation is to ensure Applicants do not have major internal management or compliance concerns.

In addition to the questions listed below, information from the Applicant's prior PG&Ms (where applicable) will be used as part of the calculation of a Total Compliance Composite Score.

Please note: The below table is provided as a guide for Applicants as you complete the compliance evaluation questions. **The question order will vary for each Applicant** depending upon whether you are a prior or current Award Recipient and your answers to certain evaluation questions.

Table 30 – Compliance Evaluation Questions

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
***Note**: all written justifications for Compliance Questions have a 1,500 character limit, except Questions C5.1, C5.2, C6.1, C7.1, and/or C.16, which have a combined 5,000 character limit and are to be provided in the "Conditionally Required Responses" text box.*				
C1	Does the CDFI generate externally reviewed, regulator reviewed, or audited financial statements annually?	*1,500 character limit*	• Annual externally reviewed financial statements; • Annual regulator reviewed financial statements; • Annual audited financial statements; • None of the above	

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C2	Describe any audit findings for your CDFI or any of its affiliates or parent company from the last three fiscal years and how your CDFI addressed them (this includes material and non-material findings). Regulated Institutions should include any Matters Requiring Attention (MRA) or Documents of Resolution (DOR). Applicants that do not identify qualified audit opinions at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally or inadvertently will be evaluated negatively.	*1,500 character limit*	• Not applicable (N/A); • 0 qualified opinions, adverse opinions, audit findings, or MRAs/DORs; • 1 qualified opinion; • 2 or more qualified opinions; • 1 audit finding; • 2 or more audit findings; • 1 adverse opinion or MRA/DOR; • 2 or more adverse opinions or MRAs/DORs	
C3	What kind of accounting system does this CDFI use to manage its portfolio?	*1,500 character limit*	• No system; • Paper-based system; • Microsoft Excel-based system; • Enterprise accounting software; • Other	
C4	Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?	*1,500 character limit*	• Yes • No	
C5	Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years?	*N/A*	• Yes • No	
C5.1	*If this CDFI has received federal, state, or local government assistance in the last ten fiscal years, does this CDFI maintain a record of all federal, state, or local government assistance received?*	*5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)*	• Yes • No • N/A	**Conditionally Required - may not be visible to all Applicants**

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C5.2	*If this CDFI has received federal government assistance that required a Single Audit (A-133) report in the last ten fiscal years, has this CDFI submitted a Single Audit (A-133) to the federal agencies from which it has received financial assistance in the last ten fiscal years?*	*5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)*	• Yes • No • N/A	**Conditionally Required - may not be visible to all Applicants**
C6	Does this CDFI have formal and written policies and procedures for complying with and completing federal, state, or local government financial assistance agreement requirements?	*N/A*	• Yes • No	
C6.1	*If the CDFI has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how long will this CDFI need to do so?*	*5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)*	• N/A • 6 months or less; • 1 year or less; or • More than 1 year	**Conditionally Required - may not be visible to all Applicants**
C7	Does this CDFI maintain staff whose roles and responsibilities include complying with and completing federal, state, or local government financial assistance requirements?	*N/A*	• Yes • No	
C7.1	*If this CDFI does not maintain staff, is the CDFI prepared to designate these responsibilities to specific staff members, should it receive an award?*	*5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)*	• Yes • No • N/A	**Conditionally Required - may not be visible to all Applicants**
C8	Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years?	*1,500 character limit*	• Yes • No	
C9	Has the CDFI failed to expend any award funds in a timely manner as required by any of federal, state, or local government agreements, or contracts?	*1,500 character limit*	• Yes • No • N/A	

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C10	Has the CDFI developed formal and written policies and procedures to oversee the quality of its investments and loan portfolio?	*1,500 character limit*	• Yes • No	
C11	Has the CDFI had a tax lien imposed in the last ten fiscal years, due to delinquent taxes or failure to pay taxes owed by the entity?	*1,500 character limit*	• Yes • No	
C12	Has your CDFI or any of its affiliates or parent company filed bankruptcy over the last ten fiscal years? If so, please describe the circumstances and current status.	*1,500 character limit*	• Yes • No	
C13	*If this CDFI is a prior or current Recipient, does it 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?*	*1,500 character limit*	• Yes • No • N/A	**Conditionally Required if prior or current CDFI Recipient**
C14	*If this CDFI is a prior or current 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?*	*1,500 character limit*	• Yes • No • N/A	**Conditionally Required if prior or current CDFI Recipient**
C15	*If this CDFI is a prior or current Recipient, how frequently is the CDFI required by its policies and procedures to self-evaluate and track performance on PG&Ms?*	*1,500 character limit*	• Annually or more frequently; • Less than once per year; • Not required	**Conditionally Required if prior or current CDFI Recipient**

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C16	Does the CDFI have financial covenants or other performance requirements with third-party funders?	*N/A*	• CDFI has accepted funding that included financial covenants or performance requirements from 3rd party funders; • CDFI has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or • CDFI does not have any 3rd party funders	
C16.1	*If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance?*	*5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)*	• More frequently than annually; • Annually; • Less frequently than annually; • Not internally monitored or reported by the CDFI; • N/A	**Conditionally Required - may not be visible to all Applicants**
C17	Indicate if your CDFI has ever formally defaulted on any outstanding debt. Applicants must identify this information correctly in this application question. Applicants that do not identify defaulted debt at the time of application and are later determined to have withheld this information from the CDFI Fund either intentionally, or inadvertently, will be evaluated negatively. If yes, identify the date when the default occurred, and provide a narrative explaining the situation and how it was remedied.	*1,500 character limit*	• Yes • No	
C18	Does the CDFI's information technology infrastructure support an accounting system?	*1,500 character limit*	• Yes • No	

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C19	Does the CDFI have a delinquent loan management policy?	*1,500 character limit*	• Yes • No	
C20	In the last fiscal year, has the CDFI had one or more missed or overdue payments to any of its funders?	*1,500 character limit*	• Yes • No	

APPENDIX G: UNALLOWABLE USES OF TA FUNDS

- TA award funds may **not** be used for the following:
  - Financial Assistance (FA) eligible activities categories including Financial Products (i.e. loan capital), Capital Reserves, and Loan Loss Reserves.
  - Financial audits and other Indirect Costs as defined in the Uniform Requirements at 2 C.F.R. §200.1.

- Per the Uniform Requirements, unallowable uses of TA award funds include, but are not limited to, paying for the following activities:
  - Selling or marketing products or services of the non-federal entity that are not directly related to building the capacity of the CDFI;
  - Advertising media, including printing of materials, the cost of displays, demonstrations, and exhibits that are not directly related to building the capacity of the CDFI;
  - Promotional items and memorabilia;
  - Advertising and public relations designed solely to promote the non-federal entity that are not directly related to building the capacity of the CDFI;
  - Facilities acquisition/development costs;
  - Fees, including fees paid to brokers, promoters, organizers, management consultants, attorneys, accountants, or investment counselors;
  - Membership fees; and
  - Audit costs for audits either: (1) required under the Single Audit Act but have not been conducted, or have been conducted but not in accordance with the Single Audit Act requirements; or (2) for a non-federal entity that is exempted from having an audit conducted in the Single Audit Act because its expenditures under federal awards are less than $750,000 during the non-federal entity's fiscal year.