AMIS TRAINING MANUAL

AE103: CDFI Fund Annual Certification and Data Collection Report (ACR)

December 2020
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The CDFI Fund reserves the right to publish responses to select questions provided during the reporting process. This information may include, but may not be limited to organization name, date certified, financial institution type, organization’s address and organization’s website.
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Introduction

The CDFI Fund Annual Certification and Data Collection Report (ACR) is used by the CDFI Fund staff to ensure that Community Development Financial Institutions (CDFIs) continue to meet the requirements to be a certified CDFI. Every certified CDFI must complete the CDFI Annual Certification Report within 90 days after the close of their most recent fiscal year. Newly certified CDFIs do not have to complete an ACR until the next fiscal year after their initial certification date. Emerging CDFIs are not required to complete the ACR.

Please note:
1. If the organization’s legal entity documentation has changed, certified CDFIs are required to attach the new legal entity documents to confirm the changes before submitting the report.
2. Errors and missing information are validated upon saving information and/or submitting the report. The errors may be identified in red at the top of the page and/or the fields are highlighted in red. All errors may not show up immediately but may be initially identified as errors are until other data values are entered or corrected.
3. The Development Services Related List must have at least one development service entry.
4. The Financial Data Related List must have only one financial data record.
5. The Financial Product Portfolio Breakdown Related List must have at least one financial data portfolio entry.
6. The Reporting Schedule will be created for you. Please contact support at AMIS@cdfi.treas.gov if you do not have a Reporting Schedule.

Purpose

The purpose of this manual is to help certified CDFIs submit a CDFI Annual Certification Report in AMIS.

AE101: Getting Started – Navigating AMIS (for External Users) is a prerequisite for this training manual.

1 The following seven criteria are required to be certified as a CDFI:
   1. Be a legal entity;
   2. Have a primary mission of promoting community development;
   3. Be a financing entity;
   4. Primarily serve one or more Target Markets;
   5. Provide development services in conjunction with its financing activities;
   6. Maintain accountability to its defined Target Market; and
   7. Be a non-government entity and not under the control of any government entity (tribal governments excluded).

2 An emerging CDFI is a non-certified CDFI that has received a TA award and is expected to become certified within three years.
Create a New CDFI Annual Certification Report

To create and submit a CDFI Annual Certification Report:

1. After logging into AMIS, click the **Organizations** tab and select your organization. This will bring you to the **Organization Detail** page.
2. From the **Organization Detail** page, click **Certifications**.

![Figure 1. Organization Detail Page - Certifications](image1)

3. From the **Certifications** section, click the link of the certification under **Certification Name**. The organization’s certification control number will display (XXXCEXXXXXX) as the **Certification Name**.

![Figure 2. Organization Detail Page - Certifications](image2)

**Please Note:** If there are multiple CDFI certifications, please select the certification that has a **Certification Status** of **Certified**. You can check the **Certification Status** by clicking the **Certification Name**.

New CDFI Annual Certification Report can only be selected if you have a Reporting Schedule. Contact support at AMIS@cdfi.treas.gov if you don’t have a Reporting Schedule.

5. Complete the required information on the page. Required fields are indicated with a red bar. However, other fields may also be required based on validation rules.

You will not be able to see all of the wording in the **Regulator Attestation (Certain Regulated Institutions Only)** subsection until after you hit **Save** for the first time. Complete this subsection only after you have finished the **Financial Data** section of the ACR. For applicable regulated institutions, you need to verify what numeric values were populated from regulator call report data in order to answer the attestation’s questions accurately.
Based upon the responses in the Legal Entity section, additional documentation may be required.
6. Click **Save** (you will receive an error message if required fields were not completed).
7. You will be directed to the CDFI Annual Certification Report Detail page with a message stating the report has been saved. There will be Related Lists links located near the top of the page.

8. Click on each link to complete the additional information required.
1. Complete the Development Services Related List

1. From the CDFI Annual Certification Report Detail page, click Development Services.

2. Click New Development Services to add a new record.
3. Complete the required information on the page and click **Save**.

4. You will receive a message stating the record has been saved. Click **CDFI Annual Certification Report** to return to the **Certification Detail** page.
2. Complete the Financial Data Related List

1. From the CDFI Annual Certification Report Detail page click the Financial Data related list link.

2. Click New Financial Data to add a new record. Please submit only one Financial Data Record.
3. The default record type displayed is based on the **Financial Institution Type** and **Tax Status** of your organization from its AMIS organizational profile. If either of these fields is blank in AMIS, select the appropriate record type from the drop-down menu and click **Continue**.

Please Note: If the **Financial Institution Type** and/or **Tax Status** fields are blank on your AMIS organizational profile, please go to your AMIS organizational profile and fill in these fields. Prior to the ACR submission deadline, all CDFIs should verify their AMIS organizational profile for accuracy to ensure there is enough time to make any adjustments which may affect their ability to submit their ACR properly and on-time.

All numbers related to a CDFI’s financial data must be entered as a positive whole integer (including 0). Specific information about this is listed on bottom of the **Select Financial Data Record Type** page.

Please Note: Entering a negative value into a field will result in an error which will automatically replace the negative value with a “0”. In some fields, the replacement value will be the absolute value of the negative value entered.
Figure 19. Negative Field Error

Repeatedly entering negative values will cause the error to display an option to stop showing this alert. Please do not select this option.
Figure 20. Negative Field Error

Entering “0” into a field will cause a dropdown to appear with a list of explanations for the 0 value. Selecting Other will cause a textbox to appear, in which you can enter a different explanation. A minimum of 20 characters is required in the textbox.

Figure 21. Financial Data Dropdown

Select the appropriate explanation
Certain validation rules exist that will show error messages if the value of one field is greater than another. For example, “Current Assets” must be equal to or less than “Total Assets”.

A textbox will appear in which you can enter an explanation. A minimum of 20 characters is required in the textbox.

4. Complete the required information on the page, then click **Save**. You must fill in all required fields before field validations appear.
Please Note: When selecting the Fiscal Year Begin Date and Fiscal Year End Date, please make sure that the time period selected does not exceed one year or is less than one year. The Begin Date must be at least one year prior to the current date, and the End date must be on or prior to the current date.

Figure 24. Financial Data Entry Page for Loan Fund and Venture Capital – For Profit
Figure 25. Financial Data Entry Page for Loan Fund and Venture Capital – For Profit
Figure 26. Financial Data Entry Page for Bank Holding Company or Depository Institution Holding Company
Figure 27. Financial Data Entry Page for Bank Holding Company or Depository Institution Holding Company
### Figure 28. Financial Data Entry Page for Credit Unions

<table>
<thead>
<tr>
<th>Financial Data Detail</th>
<th>Record Type ID</th>
<th>Credit Unions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted Cash and Cash Equivalents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted Cash and Cash Equivalents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and Cash Equivalents</td>
<td>900</td>
<td></td>
</tr>
<tr>
<td>Average Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowance Loan and Lease Loss Reserve</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Assets, Net Worth, or Equity Information</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Net Worth</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Figure 29. Financial Data Entry Page for Credit Unions

<table>
<thead>
<tr>
<th>Income</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earned Revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Revenue</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Expense</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operating Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Expenses</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital Category</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Financing Capital</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan and Investment Portfolio Values</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Outstanding Investment Portfolio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Outstanding Loan Portfolio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Outstanding Liabilities Portfolio</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Charge-Offs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Value of Non-performing Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans 30-Days or More Past Due</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Real Estate Owned</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Save Cancel
**Figure 30. Financial Data Entry Page for Loan Fund and Venture Capital – Non-Profit**
Figure 31. Financial Data Entry Page for Loan Fund and Venture Capital – Non-Profit
5. If there are any validation errors within your financial data, they will be listed in a message at the top of the page after you click **Save**. Please correct all errors and click **Save** again. Errors can be corrected either by entering a valid number or by entering an explanation for the original number.
6. You will receive a message stating the record has been saved. If you are a bank, thrift, credit union or cooperativa, you need to review the financial data fields which were grayed out when you first opened the section but are populated now with data from your regulator’s call report data because you hit “Save”. Please make note of any incorrect values because you will need this information to answer the question(s) in the Regulator Attestation section on the Certification Detail page. Click CDFI Annual Certification Report to return to the Certification Detail page.
At this point in time, you can either answer the questions in the “Regulator Attestation” subsection of the Certification Detail Page by clicking on the section’s “Edit” button or you can proceed to the remaining unanswered section(s) of the ACR and go back to the required questions in “Regulator Attestation” subsection before you hit the submit button. Review of an ACR submission will be delayed if a CDFIs fails to respond to the “Regulator Attestation” subsection and attach the necessary documentation.

3. **Complete the Financial Products Portfolio Breakdown Related List**

   1. From the CDFI Certification Report Detail Page, click **Financial Products Portfolio Breakdown**.
2. Click New Financial Products Portfolio Breakdown.

3. Complete the required information on the page and click Save button.
Responding “Yes” to the PPP Activities field in the CDFI Annual Certification Report’s target market attestation section requires that a Financial Products Portfolio Breakdown record be created with “Financial Product” set to “Loans” and “Type” set to ‘Paycheck Protection Program (PPP)’.

4. You will receive a message stating the record has been saved. Click CDFI Annual Certification Report to return to the Certification Detail page.
4. **Complete the Related Attachments Related List**

1. From the CDFI Certification Report Detail Page, click the **Related Attachments** related list link.

   ![Figure 40. CDFI Annual Certification Report Detail Page]

   **Click “Related Attachments”**

2. Click **Add Related Attachments** to add related attachment records.

   ![Figure 41. CDFI Annual Certification Report Detail Page - Related Attachments Related List]

   **Click “Add Related Attachments”**

3. Click **Browse** to upload an attachment.
   a. Select the attachment’s type from the drop down menu
   b. Enter a brief description of the attachment in the description field.
   c. Click **Attach File**.
Figure 42. Attach File Page

d. If you answered “No” to the Legal Entity section questions on the CDFI Annual Certification Report Edit page (shown below in Figure 43), select Legal Entity Documentation changes in the drop down menu under Type before attaching any files.

Figure 43. Legal Entity Documentation Changes Example

e. If you answered “No” to the Regulator Attestation section question and checked the “I acknowledge the note below” box on the CDFI Annual Certification Report Edit page (shown below in Figure 44), select Regulator Attestation Documentation in the drop down menu under Type before attaching any files.
4. Click **Back to the Annual Report** to return to the **CDFI Annual Certification Report Detail** page. If needed, multiple attachments can be added by repeating the steps in this section.

5. **Submit CDFI Annual Certification Report**

Once all the required information has been completed on the detail page and in the related lists, the CDFI Annual Certification Report can be submitted. To submit the report:

1. From the **CDFI Annual Certification Report Detail** page, click **Submit CDFI Annual Certification Report**.

2. A pop up will appear stating that the application has been received. Click **OK**.
3. You will then receive an additional message stating that, once submitted, the data cannot be updated and asking you to confirm submission. Click **OK**.

**Please Note:** If you need to change the data once it has been submitted, you will need to submit an AMIS service request to the CCME mailbox.

4. From the **CDFI Annual Certification Report Detail** page, click the **Certification** link to be directed to the **Certification Detail** page.
5. You can view reports and report statuses at the bottom of the page.

Figure 48. CDFI Annual Certification Report Detail Page

Figure 49. Certification Detail Page