

# FY 2024 TECHNICAL ASSISTANCE (TA) APPLICATION GUIDANCE

## CDFI PROGRAM & NACA PROGRAM

### SF-424 & TA APPLICATION GUIDANCE

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*The CDFI Fund is an equal opportunity provider.*

OMB Approval No. 1559-0021

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 85 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](http://www.cdfifund.gov).

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

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## GETTING STARTED

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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 Financial 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. The CDFI Fund may, upon request, provide the Applications, including the attachments and any supplemental information thereto, to an appropriate federal, state, tribal, local, international, or foreign law enforcement agency or other appropriate authority charged with investigating or prosecuting a violation or enforcing or implementing a law, rule, regulation, or order.

CDFI Program Application materials can be found on the CDFI Fund's website [here](#) and NACA Program Application materials can be found [here](#).

*Capitalized terms not defined herein shall have the meaning specified in the applicable CDFI Program or NACA Program FY 2024 Notice of Funds Availability (together, NOFAs), the Authorizing Statute, the Regulations, this TA Guidance, the Application materials, or the Uniform Requirements.*

**Note about the Awards Management Information System (AMIS):** AMIS is the CDFI Fund's web-based system that all Applicants must use to create, complete, and submit required application documents. **This guidance document does not contain detailed instructions for entering application information into AMIS. For technical instructions on how to use AMIS, please refer to the FY 2024 [AMIS Training Manual for CDFI Program and NACA Program: TA Applicants](#) found in the Application materials on the CDFI Fund's website, linked [here](#) for the CDFI Program and linked [here](#) for the NACA Program.**

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 your organization would like to use the 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<sup>1</sup> will need to describe their timeline and ability to achieve CDFI Certification as part of their Application.

## Eligible and Ineligible Uses of TA Awards

If your organization receives a TA award, your organization 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 F](#) in this guidance. The CDFI Fund recommends that reviewing 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 organization's Application and contains important fields about your organization's tax and payment information.
2. The **Title VI Compliance Worksheet** (*submitted through AMIS*). The Title VI Compliance Worksheet is a new CDFI Fund requirement and must be submitted via AMIS by the applicable deadline in the NOFA.

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<sup>1</sup> NACA Program Sponsoring Entities only.

3. 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 the [Application Submission Requirements and Deadlines](#) section in this document for an outline of all the required Application components and documents.

## Application Materials

Applicants are **strongly** encouraged to review all 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 2024 Application are published in the NOFA and shown in Table 1.

**Table 1 - FY 2024 CDFI Program and NACA Program Application Deadlines**

Description	Deadline	Time (Eastern Time – ET)	Submission Method
Last day to create an AMIS Account if the Applicant does not already have one (all Applicants)	January 16, 2024	11:59 p.m. ET	AMIS
Last day to enter Employer identification Number (EIN) and Unique Entity Identifier (UEI) in AMIS (all Applicants)	January 16, 2024	11:59 p.m. ET	AMIS
Last day to submit and Validate SF-424 Mandatory Form (Application for Federal Assistance) (all Applicants)	January 16, 2024	11:59 p.m. ET	Electronically via Grants.gov
Last day to submit Title VI Compliance Worksheet (all Applicants) <sup>2</sup>	February 15, 2024	11:59 p.m. ET	AMIS
Last day to submit TA Application and Required Attachments in AMIS (all Applicants)	February 15, 2024	11:59 p.m. ET	AMIS

Table 2 summarizes the required Application components and documents. A complete Application must include submission of each relevant component and document for your Applicant Type as outlined in Table 2. Applicants

<sup>2</sup> This requirement also applies to Applicants’ prospective sub-recipients that are not direct beneficiaries of Federal financial assistance (e.g., Depository Institution Holding Companies and their Subsidiary CDFI Insured Depository Institutions).

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 Applicants	AMIS	
OMB Standard Form-424 (SF-424)	All Applicants	Fillable PDF in Grants.gov	
Title VI Compliance Worksheet <sup>3</sup>	All Applicants	AMIS	
<b>TA Application Components:</b> <ul style="list-style-type: none"> <li>Funding Application Detail</li> <li>Data, Charts, and Narrative sections as listed in AMIS and outlined in Application materials</li> </ul>	All TA Applicants	AMIS	
<b>ATTACHMENTS TO THE APPLICATION:</b>			
Key Staff Resumes	All TA Applicants	PDF or Word document in AMIS	
Organizational Chart	All TA Applicants	PDF in AMIS	
Complete, Final Audited Financial Statements for the Applicant’s Three Most Recent Historic Fiscal Years, <u>if available</u> <sup>4</sup>	All non-regulated TA Applicants (Loan funds, venture capital funds, and other non-Regulated Institutions)	PDF in AMIS	
Unaudited Financial Statements for Applicant’s Three Most Recent Historic Years. <b><u>Required only if audited financial statements are not available.</u></b>	All non-regulated TA Applicants (Loan funds, venture capital funds, and other non-Regulated Institutions)	PDF in AMIS	

<sup>3</sup> This requirement also applies to Applicants’ prospective sub-recipients that are not direct beneficiaries of Federal financial assistance (e.g., Depository Institution Holding Companies and their Subsidiary CDFI Insured Depository Institutions).

<sup>4</sup> If audited financial statements are not available for the Applicant’s three most recent historic fiscal years (because the Applicant is newly formed or was previously too small to warrant the preparation of audited financial statements), Applicants may submit unaudited financial statements for the historic period. In the case of an Applicant that was formed within the last three years, an Applicant may submit a letter signed by an Authorized Representative attesting to the lack of audited financial statements due to the Applicant not yet conducting business for any years where audited or unaudited financial statements are not available.



Application Components/Documents	Applicant Type	Submission Format	Complete? (Y/N/NA)
Current Year to Date - September 30, 2023, Unaudited Financial Statements	All non-regulated TA Applicants (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 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](http://www.SAM.gov).

1. Please be advised that in order to register in SAM.gov, an Applicant must have a valid Employer Identification Number (EIN). **The CDFI Fund advises Applicants to allow sufficient time to obtain this information.** 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 UEI number is required by SAM and must be mailed to the Federal Service Desk. This requirement is applicable to new entities registering in SAM or on existing registrations where there is no existing entity administrator. Existing entities with registered entity administrators do not need to submit an annual notarized letter. 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. The Unique Entity Identifier (UEI) generated in SAM.gov, has become the official identifier for doing business with the federal government. This allows the federal government to streamline the entity identification and validation process, making it easier and less burdensome for entities to do business with the federal government. If an entity is registered in SAM.gov today, its UEI has already been assigned and is viewable in SAM.gov, including inactive registrations. New registrants will be assigned a UEI as part of their SAM registration.
4. A UEI and active SAM registration is required for Grants.gov submission. Applicants unable to submit their SF-424 via Grants.gov and have it validated by the deadline due to failure to obtain a UEI 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, 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 system 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 [Table 4 under Contacting the CDFI Fund, SAM.gov, and Grants.gov](#) in this document). 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.

**TITLE VI COMPLIANCE WORKSHEET (AMIS):** The Title VI Compliance Worksheet is a new CDFI Fund requirement and must be submitted via AMIS by the deadline in Table 1. Applicants must be compliant with federal civil rights requirements to be eligible to receive federal financial assistance from the CDFI Fund. This requirement applies to Applicants, as well as their prospective sub-recipients that are not direct beneficiaries of federal financial assistance (e.g., Depository Institution Holding Companies and their Subsidiary CDFI Depository Institutions). The CDFI Title VI Compliance Worksheet Training Manual and additional information regarding this requirement is available on the CDFI Fund website: [Title VI Compliance Worksheet Training Manual](#).

Please note that your Title VI Worksheet must be for the calendar year in which your organization submits its Application. If the Applicant submits its CDFI or NACA Application prior to December 31, 2023, then it must use a 2023 Title VI Worksheet. If the Applicant submits its CDFI or NACA Application on or after January 1, 2024, then it must use a 2024 Title VI Worksheet.

After the Title VI Compliance Worksheet is completed in AMIS, the Applicant must **then link** the Title VI Compliance Worksheet to its CDFI Program or NACA Program Application. Please see [Section 3: Applicant Level Information, Subsection M: Associated Title VI Worksheet](#) of this document for additional information on linking the Title VI Compliance Worksheet to your AMIS Application, including specific instructions for Depository Institution Holding Companies and their Subsidiary CDFI Depository Institutions.

**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 UEI in AMIS by the deadline in Table 1 above. Applicants who fail to enter this information in AMIS by the appropriate deadline will be deemed ineligible.

Each Applicant must also submit the required Application materials through AMIS 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. For instructions, see [Defining Contacts as Authorized Representatives and Points of Contact](#) in this document.

## 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, submit the Title VI Compliance Worksheet through AMIS, register their organization in AMIS, enter their EIN and UEI 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.gov, and Grants.gov

See Table 3 for CDFI Fund contact information.

**Table 3 – CDFI Fund Contact Information**

Area	Topic	Phone	Online (preferred)
<b>CDFI Program NACA Program</b>	How to complete Application materials.  Note: The last day to contact CDFI Program or NACA Program staff is <b>February 13, 2024, by 5:00 p.m. ET.</b>	202-653-0421	Submit a Service Request in AMIS (preferred) or email <a href="mailto:cdfihelp@cdfi.treas.gov">cdfihelp@cdfi.treas.gov</a>
<b>CDFI Certification</b>	Status of CDFI Certification.	202-653-0423	Submit a Service Request in AMIS (preferred) or email <a href="mailto:ocpecert@cdfi.treas.gov">ocpecert@cdfi.treas.gov</a>
<b>Compliance Monitoring and Evaluation (CME)</b>	Status of compliance with other awards, including outstanding reports.	202-653-0423	Submit a Service Request in AMIS (preferred) or email <a href="mailto:ccme@cdfi.treas.gov">ccme@cdfi.treas.gov</a>
<b>IT Support</b>	Technical issues related to the CDFI Fund's Award Management Information System (AMIS).  Note: The last day to contact AMIS-IT Help Desk (regarding AMIS technical problems only) is <b>February 15, 2024, by 5:00 p.m. ET.</b>	202-653-0422	Submit a Service Request in AMIS (preferred) or email <a href="mailto:AMIS@cdfi.treas.gov">AMIS@cdfi.treas.gov</a>

## 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.gov 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
System for Awards Management (SAM)	<a href="https://www.sam.gov">https://www.sam.gov</a>
Grants.gov	<a href="https://www.grants.gov">https://www.grants.gov</a>

## GRANTS.GOV (SF-424 MANDATORY FORM) INSTRUCTIONS

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In accordance with federal regulations, the CDFI Fund requires Applicants to submit the initial component of their FY 2024 CDFI Program or NACA Program Application using the [Grants.gov](https://www.grants.gov) system, 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. The Grants.gov help desk can be reached at 1-800-518-4726 or via email at [support@grants.gov](mailto:support@grants.gov). If you experience any technical difficulties submitting the Application via Grants.gov, contact the Grants.gov help desk directly.

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 information in an Applicant's CDFI Program or NACA Program 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 selected for 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 in this section.

Please note that after the SF-424 Mandatory Form is completed and validated, Applicants **must** link the validated SF-424 Mandatory form to their AMIS Application. See [Section 3: Applicant Level Information, Subsection J: Associated SF-424 Record](#) for additional information on linking the Grants.gov SF-424 Mandatory Form from Grants.gov to the AMIS Application.

### Standard Form (SF)-424 Mandatory Form (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 select the 'Move Form to Complete' button. The SF- 424 Mandatory Form will move to the 'Mandatory Documents for Submission' box. Select 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 2024 CDFI Program Application and the FY 2024 NACA Program Application. CDFI Program Applicants **must** submit the SF-424 under the CDFI Program Funding Opportunity Number of CDFI-2024-FATA. NACA Program Applicants **must** submit the SF-424 under the NACA Program Funding Opportunity Number of CDFI-2024-NACA. Applicants that submit an SF-424 under the wrong Opportunity Number **will be deemed ineligible** for award contention.

**Match your UEI and EIN:** An Applicant's AMIS record and Grants.gov record are linked by the Organizational UEI (Field 7.c) and Employer/Taxpayer Identification Number (Field 7.b). Please ensure these numbers match in both systems to ensure that AMIS will be able to retrieve the SF-424 from Grants.gov.



Please note: 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. 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	<p>‘Application’ is automatically selected. Applicants should take care to ensure they have submitted the correct SF-424 under the correct Program Funding Opportunity Number.</p> <ul style="list-style-type: none"> <li>The FY 2024 CDFI Program Funding Opportunity Number is CDFI-2024-FATA. 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.</li> <li>The FY 2024 NACA Program Funding Opportunity Number is CDFI-2024-NACA. 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.</li> </ul>
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. Date Received by State	No	Statue use only: Not Applicable—leave blank.
6. State Application Identifier	No	State use only: 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. Must match what is in the Applicant’s AMIS organization profile. Do not use the EIN of an Affiliate or Subsidiary.
7.c. Organizational DUNS	Yes	Enter the Applicant’s UEI. Must match what’s in the Applicant’s AMIS organization profile. Do not use the UEI of an Affiliate or Subsidiary.
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.

Field	Required	Instructions
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. <b>The Contact Person (name and contact information) identified here must match a User/Contact Person identified in the Applicant's AMIS account.</b> 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.
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 <a href="http://www.house.gov">www.house.gov</a> 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	<p><b>TA Applicants</b>  <u>Certified CDFI Applicants:</u>  Start Date: 8/1/2024; End Date: 9/30/2026.  <u>Uncertified CDFI Applicants:</u>  Start Date: 8/1/2024; End Date: 9/30/2027.  <u>Sponsoring Entity Applicants (NACA TA Only):</u>  Start Date: 8/1/2024; End Date: 9/30/2028.</p> <p><b>Base-FA Applicants</b>  Start Date: 8/1/2024; End Date: 9/30/2027.</p> <p><i>Note: These dates are estimates only. If awarded, Recipients will have specific dates set forth in their Assistance Agreements.</i></p>
15. Estimated Funding	Yes	<p>Enter total Base—FA or TA Award request in the Federal (\$) field; enter zeroes in the Match (\$) field.</p> <p><i>Note: Applicants may revise their award request in the AMIS Application after submitting the SF-424. The amount entered in the AMIS Application is considered the official award request.</i></p>
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.

Field	Required	Instructions
Worksheet: Applicant Federal Debt Delinquent Explanation	No	Complete if applicable.

### Grants.gov Submission Confirmation

Applicants will receive an email from Grants.gov immediately after submitting the SF-424 confirming that the submission was recorded in the Grants.gov system. This email will contain a tracking number for the submitted SF-424. **After the submission is processed, the Applicant will receive a second email indicating if the submitted SF-424 was either successfully validated or rejected with errors.** However, Applicants should not rely on the email notification from Grants.gov to confirm that their SF-424 was validated. Applicants are strongly encouraged to use the tracking number provided in the first email 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.** Please note that 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 NOFAs, the CDFI Fund will not extend the SF-424 Mandatory Form deadline for any Applicant. This includes Applicants that have started the Grants.gov registration process but did not complete it by the deadline in Table 1. The only exception to this will be 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. 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.**

**Applicants are strongly encouraged to submit their SF-424 as early as possible in Grants.gov.** Contact the Grants.gov support staff directly if you experience any technical difficulties and/or have any questions about the process or your submission. **Reminder:** The CDFI Fund **CANNOT** provide any help or guidance related to Grants.gov.

# SETTING UP YOUR AMIS PROFILE AND APPLICATION

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## 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 UEI in AMIS by the deadline in Table 1 above. Please remember that **the Applicant organization registered in AMIS must be the same one that submitted the SF-424 through Grants.gov, and the EIN and UEI on the SF-424 must match the EIN and UEI 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.

Instructions for registering an organization in AMIS and on how to navigate 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>.

Detailed instructions on how to launch and complete the TA Application in AMIS are provided in the FY 2024 **AMIS Training Manual for CDFI Program and NACA Program: TA Applicants**, found on the CDFI Fund’s website where Application materials are located, linked [here](#) for the CDFI Program and linked [here](#) for the NACA Program.

**Please Note:** Per the NOFAs, the CDFI Fund will not extend the AMIS registration deadline for any Applicant that did not register by the deadline in Table 1. The only exception will be in the case of a federal government administrative or technological error that precluded an Applicant from registering in AMIS by the applicable deadline.

## 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 for the Applicant’s Program Profile and its 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 (\*) 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 applying for TA under the CDFI Program, 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 9/30. It references Table 13 and sees that, for the purposes of this Application, it should treat FY 2023 as its "Current Year" and FY 2022 as its "Most Recent Historic Fiscal Year," even though its FY 2023 audit is already complete when it begins its TA Application.

Pine Tree Mountain Loan Fund refers to its FY 2022 audit, which shows Total Assets of \$4,325,325 as of 9/30/2022. 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
<i>Organization Detail</i>	
Organization Name	data entry
Parent Relationship	pull-down
Phone	data entry
Website	data entry
EIN/TIN*	data entry
UEI* <sup>5</sup>	data entry
<i>Organizational Type</i>	
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* <sup>6</sup>	data entry
Fiscal Year End Day*	pull-down
Fiscal Year End Month*	pull-down
<i>Address Information</i>	

<sup>5</sup> Applicants should ensure that the UEI is correctly entered on their Organization Profile **prior to** launching an Application. If the UEI is entered incorrectly in your Organization Profile, you must submit a Service Request to have it updated.

<sup>6</sup> Please note that CDFI Program Applicants **must** update their Total Asset Size as of their most recent historic fiscal year end (see Table 13 of this document for more information on determining the most recent historic fiscal year) **prior to** launching an Application, as this field helps to determine eligibility to apply for TA for some Applicants.



Field Name	Data Type
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
Shipping Street	data entry
Shipping City	data entry
Shipping State/Province	pull-down
Shipping Zip/Postal Code	data entry
<i>Regulator Information (if applicable)</i>	
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 not have 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 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.

**All Applicants 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 automatically populate in 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 in Table 8.

**Table 8 – AMIS Program Profile Fields**

Field Name	Data Type
<i>Organization Data</i>	
Organization	pre-populated
EIN/TIN	pre-populated
UEI	pre-populated
Program	pull-down down (select one: CDFI or NACA)  Note: Applicants that meet NACA eligibility requirements and intend to apply for an award under the NACA Program should select NACA. You must also complete the NACA Eligibility section below to launch a NACA Application.

Field Name	Data Type
Program Profile Name	system generated
Record Type	pre-populated
Eligibility Category	pre-populated
<i>Geographic Markets and Target Areas</i>	
Primary Geographic Market (this field is required)	pull-down (select one: major urban / minor urban / micropolitan / 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 2024 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 TA awards under the NACA Program.

**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 data fields outlined in Table 9.

**Table 9 – NACA Eligibility Fields for Certified CDFIs**

Field Name	Data Type
<i>NACA Eligibility – Screen 1</i>	
Record Type of new record	pull-down (select one, if applicable): Certified CDFI/ Certifiable CDFI/Emerging CDFI/Sponsoring Entity (NACA TA Applicants Only)  Note: Uncertified NACA Applicants that intend to apply for FA under either the CDFI Program and/or NACA Program should select Certifiable CDFI.
<i>NACA Eligibility – Screen 2</i>	
Program Profile	pre-populated
Funding Round Fiscal Year	pull-down
Native Community/OTP: Have you identified a Native Community and/or Native Population (OTP) as your Target Markets?	pull-down: Yes/No

Field Name	Data Type
50% activities were in Native Community: Can you demonstrate that at least 50% of your past activities were in Native Communities?	pull-down: Yes/No
Lending Activities Description: Will you describe in the NACA Program Application how you will target your lending/investing activities to one or more Native Communities or populations?	pull-down: Yes/No
Eligibility Status	pre-populated, based on responses

## Creating a New Technical Assistance Funding Application

**STOP:** If you haven't completed all the steps outlined in the sections above, go back and finish them before starting the next section "Technical Assistance Application Instructions" which outlines how to create a new funding Application in AMIS. The information in the above sections is necessary to create and complete your TA Application!

# TECHNICAL ASSISTANCE APPLICATION INSTRUCTIONS

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## AMIS Application Overview

The remainder of this document provides the question text and related guidance for the information that must be entered into the Application in AMIS.

In order to facilitate the crosswalk between the online AMIS Application and this question text/guidance document, here are a few tips:

- Prepare narrative responses to questions outside of AMIS. Once your narratives are finalized, you can copy and paste the final versions into the appropriate fields in AMIS.
- Verify that all information is accurate prior to submitting the Application and required attachments through AMIS. The CDFI Fund will not accept any revisions or amendments to the Application once it has been submitted.
- The TA Application in AMIS is organized by labeled/numbered sections and their respective subsections (for example, “Section 1: Application Instructions, Subsection A. Organizational Level Information”). For ease of reference, this document will reference the AMIS Application sections and their respective subsections when providing guidance and tips for entering your information in the Application. Please note that not all sections and/or subsections in AMIS will be visible to all TA Applicants. The contents of each section and their respective subsections are discussed below.

Please be sure that all data entered into AMIS is accurate and complete. As part of the Application review process, information entered in AMIS will be used to score and rank the Applicants (as outlined in the FY 2024 NOFAs). Applicants will not be able to revise information entered into AMIS after Application submission. Failure to provide complete and accurate information may negatively impact the evaluation of an Applicant’s FY 2024 Application. The CDFI Fund reserves the right to reject an Application if information submitted through AMIS is determined to be inaccurate.

Detailed instructions on how to launch and complete the AMIS Application is provided in the FY 2024 **AMIS Training Manual for CDFI Program and NACA Program: TA Applicants** on the CDFI Fund’s website where Application materials can be found. Read on for additional guidance on the TA Application.

The Application is organized in AMIS as follows. Keep in mind, many of the sections have subsections. Sections of the Application that are not applicable to the TA Application (i.e., sections specific to the FA Application only) are clearly labeled as such. You may also select the hyperlinks for quick navigation to each Application section.

[Section 1: Application Instructions](#)

[Section 2: Application Resources](#)

[Section 3: Applicant Level Information](#)

Section 4: Not Applicable to TA

[Section 5: Technical Assistance Request Details](#)

[Section 6: Application Financial Data](#)



[Section 7: Current Financial Products](#)

[Section 8: Current Development Services](#)

[Section 9: Key Personnel](#)

[Section 10: Technical Assistance Narrative](#)

[Section 11: Compliance Evaluation Questions](#)

Sections 12-21: Not Applicable to TA

[Section 22: 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: 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.

### Section 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.

### Section 2: Application Resources

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

### Section 3: Applicant Level Information

*This section contains the following subsections:*

**Table 10 –Section 3 Applicant Level Information**

Section 3 Subsection	Description	Notes/Guidance
A: Organization Level Information	Displays key information about the Applicant's Organization Profile.	Applicants must attach their Organizational Chart in this subsection.
B: 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 one or more Native Communities. Per the FY 2024 CDFI Program NOFA and the FY 2024 NACA Program NOFA, a Native Community is defined as Native American, Alaska Native, or

Section 3 Subsection	Description	Notes/Guidance
		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.
C-D: Bank Holding Companies	Only applies to Bank Holding Company Applicants <b>who intend to carry out the activities of an award</b> through their Subsidiary CDFI Insured Depository Institutions.	<p>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. <b>(Please note</b> 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.</p> <p><b>Note:</b> View additional guidance below.</p>
E: 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 <b>at least two</b> Points of Contact.
F: 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.
G: Applicant Verification (Confirm Regulator) – <i>Regulated Applicants Only</i>	Auto-populated fields regarding the Applicant’s Regulator.	<p>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, Applicants must return to their Organization Profile in AMIS to edit it.</p> <p>Certified CDFIs applying for TA under the CDFI Program should ensure that their Total Asset Size field is correct. AMIS will analyze this field to determine whether your organization is eligible to apply for TA.</p>
H: Environmental Review Criteria	All Applicants to the CDFI Program or NACA Program must complete the Environmental Review Form and Assurances and Certifications as part of their AMIS online Application submission.	<p>This subsection contains questions regarding the CDFI Fund’s environmental review requirements as set forth in 12 CFR part 1815 in order to assure compliance with those regulations and other requirements related to the environment.</p> <p>Review the <b>Forms, Assurances, and Certifications Guidance</b> document (found in the Application materials on the CDFI</p>

Section 3 Subsection	Description	Notes/Guidance
		<p>Fund's website) for instructions and guidance on completing the Environmental Review Form.</p> <p>If an Applicant is unable to respond "Yes" to all Assurances and Certifications, it must attach a statement that contains an explanation.</p>
I: 501(c)(4) Questionnaire	Only applicable to Applicants that have a Nonprofit-501(c)(4) designation from the IRS.	<p>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 <b>Forms, Assurances, and Certifications Guidance</b> (found in the Application materials on the CDFI Fund's website) for instructions on completing the 501(c)(4) Questionnaire as well as full question text.</p>
J: Associated SF-424 Record	To attach the SF-424 Mandatory Form to the Application.	<p>After the SF-424 Mandatory Form is accepted in Grants.gov, a copy of the form will automatically be transferred into the Applicant's Organization Profile in AMIS. The Applicant must <b>then link</b> the SF-424 to its CDFI Program or NACA Program Application.</p> <p>Applicant's AMIS record and Grants.gov record are linked by the Organizational UEI (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.</p> <p>Applicants are strongly encouraged to link their SF-424 Form in the AMIS Application prior to proceeding with other sections of the Applications. For detailed instructions on how to do this, please refer to the <b>AMIS Training Manual for CDFI Program and NACA Program: TA Applicants</b> (found in the Application materials on the CDFI Fund's website).</p>
K. Not Applicable to TA		
L: 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.	<p>Please note that other activities 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.</p> <p>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 further refine the guidance materials.</p>

Section 3 Subsection	Description	Notes/Guidance
M: Associated Title VI Worksheet	To attach the required Title VI Compliance Worksheet to the Application	<p>The Title VI Compliance Worksheet is a <b>new CDFI Fund requirement</b> and must be submitted via AMIS by the applicable deadline in the NOFA.</p> <p>For instructions on how to complete the Title VI Compliance Worksheet, the CDFI Title VI Compliance Worksheet Training Manual can be found here: <a href="#">Title VI Compliance Worksheet Training Manual</a>.</p> <p>After the Title VI Compliance Worksheet is completed in the Applicant's Organization Profile in AMIS, the Applicant must <b>then link</b> the Title VI Compliance Worksheet to its CDFI Program or NACA Program Application. For detailed instructions on how to do this, please refer to this year's <b>AMIS Training Manual for CDFI Program and NACA Program: TA Applicants Application Navigation Guide</b>.</p> <p>Please note that the Title VI Worksheet you link here must be for the calendar year in which the Applicant submits this Application. If the Applicant submits its Application prior to December 31, 2023, then select the 2023 Title VI Worksheet. If the Applicant submits its Application on or after January 1, 2024, please create and then select the 2024 Title VI Worksheet in AMIS.</p> <p><b>Important note for DIHC Applicants:</b> Per the NOFA, the Subsidiary through which the Applicant intends to carry out this award must also submit a Title VI Worksheet. Note, the Applicant will only be able to link the Title VI Compliance Worksheet for the DIHC Applicant to the CDFI Program or NACA Program Application. The Subsidiary must create a Title VI Worksheet in AMIS for the calendar year in which the Application is submitted by the deadline specified in the NOFA. Although the Subsidiary organization's worksheet cannot be attached directly to this Application, it is still an eligibility requirement and must be submitted in AMIS by the date specified in the NOFAs. After the submission deadline, the CDFI Fund will verify whether the Title VI Compliance Worksheet was submitted for the Bank Subsidiary as well.</p>

**Additional Guidance on Bank Holding Companies:** 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 Bank Holding Companies.

#### Section 4: Not Applicable to TA

*Please proceed to the next section.*

## Section 5: Technical Assistance Request Details (TA)

This section contains the following subsections:

**Table 11 – Section 5: Technical Assistance Request (TA)**

Section 5: Subsection	Description	Notes/Guidance
A. TA Request Amount	The official request for TA over the total Period of Performance. <ul style="list-style-type: none"><li>TA Request amount, and</li></ul>	<p>The total amount of Technical Assistance the Applicant is requesting must be within the minimum and maximum award amounts as defined in the corresponding NOFA. The Applicant will receive a validation error if the requested amount is less than the minimum or greater than the maximum.</p> <p>Award amount requests must be in multiples of \$1,000. For example, Applicants could request \$90,000, but not \$90,316.</p>
	<ul style="list-style-type: none"><li>TA First Payment Amount Request.</li></ul>	<p>The anticipated first payment amount is the estimated amount of the requested TA award that the Applicant expects to expend on eligible TA activities during the first 12 months of the Period of Performance.<sup>7</sup> 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. First payment amount must be greater than zero and in multiples of \$1,000.</p> <p>Note that the amount the Applicant enters is used to calculate a value in the relevant Performance Goal and Measure (PG&amp;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.</p>

## Section 6: Application Financial Data

This section contains the following subsections:

**Table 12 – Section 6: Application Financial Data**

Section 6 Subsection	Description	Notes/Guidance
A: Verify Financial Institution Category	Applicants verify their financial institution category.	Pre-populated field. If this information is not correct, Applicants must edit or update the information directly on their Organization Profile page in AMIS before continuing with the Application.

<sup>7</sup> See the applicable NOFA for definitions of TA eligible activities and list of eligible lines of business.

Section 6 Subsection	Description	Notes/Guidance
B: 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.	<p><b>Required Attachments:</b></p> <p><b>1. Complete, Final Audited Financial Statements for the Applicant's Three Most Recent Historic Fiscal Years:</b> The financial statements should be for the Applicant itself. If the Applicant's financial statements are consolidated with other entities, you must either (1) attach the unconsolidated versions, or (2) note where in the financial statements the unconsolidated information is located.</p> <p>In the case where audited financial statements are not available for any or all of the Applicant's three historic years because the Applicant either a) is or was too small to warrant the creation of audited financial statements; or b) is newly formed and does not have financial history for the full historic period, the Applicant may submit the following.</p> <ul style="list-style-type: none"> <li>For any years where audited financial statements are not available but unaudited financial statements are available, the Applicant may submit unaudited financial statements.</li> <li>For any years where neither audited nor unaudited financial statements are available, an Applicant may submit a letter signed by an authorized representative stating that the organization was recently founded and does not have sufficient financial history to submit audited financial statements for the full three-year historic period.</li> </ul> <p><b>2. Interim Financial Statements</b>  <i>Current Year to Date – September 30, 2023, Unaudited (or Audited, if available) Financial Statements:</i> Applicants should provide current year to date unaudited financial statements as of September 20, 2023. Note: Applicants should provide current year to date audited financial statements <b>if available</b>.</p>
C: Management Letter Attestation (Unregulated Applicants Only; Conditionally Required)	Will display for Unregulated Applicants	<p>This subsection contains components needed to provide the Management Letter Attestation within AMIS.</p> <p>Please read the three options below and select the option that describes the Applicant from the drop-down box. None of these selections require an attachment. (You do not need to upload your Management Letter if you have one.)</p> <p>1A. Applicant is a new and/or nascent CDFI without Audited Financial Statements or a Management Letter.</p> <p>1B. Applicant has a Management Letter.*</p> <p>1C. Applicant does not have a Management Letter.</p>

Section 6 Subsection	Description	Notes/Guidance
		<p><i>*Note on Management Letters:</i> The Management Letter is prepared by the Applicant’s auditor and is a communication on internal control over financial reporting, compliance, and other matters. 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 deemed 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 is NOT a letter from the Applicant to its auditor, nor is it an introductory letter from an auditor.</p>
D: Management Letter Attestation (Q2&Q3)	Will display for Unregulated Applicants that select 1B or 1C in the previous subsection, C: <i>Management Letter Attestation</i> .	<p><u>Audit Opinion and Findings:</u> Please read the two options and select the option that describes the Applicant from the drop-down box.</p> <p>2A. Applicant with Unqualified Opinion and no audit findings.</p> <p>2B. Applicant with Qualified Opinion and/or audit findings.</p> <p><u>Additional Items:</u> Please read the two options and select the option that describes the Applicant from the drop-down box.</p> <p>3A. Applicant with no additional items to report.</p> <p>3B. Applicant with additional items to report.</p>
E: Management Letter Items to Report (Unregulated Applicants Only; Conditionally Required)	Will display for Unregulated Applicants that select “3B” in the previous subsection, D: <i>Management Letter Attestation (Q2&amp;Q3)</i> .	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 the Applicant is taking to address the concern.



Section 6 Subsection	Description	Notes/Guidance
F: 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.	<p>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 <b>through their Subsidiary CDFI Insured Depository Institution</b>, the Subsidiary CDFI Insured Depository Institution financial information should be used.</p> <p><b>Note:</b> See <a href="#">Additional Guidance on Application Financial Data</a> below for additional guidance on this subsection, including fiscal-year specific financial information and important notes. Applicants should also refer to the information in <a href="#">Appendix C: Application Financial Data Inputs</a> for definitions and further guidance for completing the Application Financial Data section.</p>
G: 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.
H: 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. <b>Omitting or modifying any of this data later may impact these calculations.</b>

### Additional Guidance on Application Financial Data

*The following provides additional guidance on the Application Financial Data subsection. Applicants should also refer to [Appendix C: Application Financial Data Inputs](#) for definitions and further guidance for completing the Application Financial Data section.*

### Required Financial Information

Table 13 can be used as a guide in determining the financial information that is required based on the Applicant's fiscal year end date.

**Table 13 – Required Financial Information by Fiscal Year End**

Fiscal Year End	Required Financial Information
<p><b>03/31</b> or <b>6/30 (with final FY 2023 Audited Information)</b></p>	<ul style="list-style-type: none"> <li>FY2021, FY 2022, and FY 2023 audited financial information entered as historic years. Thus FY 2023 is the “most recent historic year,” also called Historic Year 1 in AMIS.</li> <li>FY 2024 financial information, as of September 30, 2023, entered as the current year.</li> <li>FY 2025, FY 2026, and FY 2027 financial information as projected years.</li> </ul>
<p><b>6/30 (without final FY 2023 Audited Information)</b> or <b>9/30 (with or without final FY 2023 Audited Information)</b> or <b>12/31</b></p>	<ul style="list-style-type: none"> <li>FY 2020, FY 2021, and FY 2022 audited financial information entered as historic years. Thus FY 2022 is the “most recent historic year,” also called Historic Year 1 in AMIS.</li> <li>FY 2023 financial information, (as of June 30, 2023, for Applicants with 6/30 FYE and as of September 30, 2023, for Applicants with 9/30 or 12/31 FYE), entered as the current year.</li> <li>FY 2024, FY 2025, and FY 2026 financial information as projected years.</li> </ul>

**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 C: 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.

Section 7: Current Financial Products

Financial Product Lines of Business
<ul style="list-style-type: none"><li>• Commercial Real Estate</li><li>• Small Business</li><li>• Microenterprise</li><li>• Community Facilities</li><li>• Consumer Financial Products</li><li>• Affordable Housing</li><li>• Intermediary Lending to Non-Profits and CDFIs</li><li>• Climate-Centered Financing</li><li>• Other</li></ul>

*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 Applicant's most recent historic fiscal year should be the same year as the most recent historic fiscal year in the Applicant's financial data inputs in AMIS. This information helps the CDFI Fund understand the business model and types of access to credit and capital the Applicant is providing to the populations and communities it 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.**

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 D: 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 childcare 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.

Section 8: 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.* 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 the Applicant serves. Applicants should keep in mind that TA award funds may only be expended on eligible activities outlined in the applicable NOFA and cannot be used to provide direct development services to beneficiaries.

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

Development Services
<ul style="list-style-type: none"><li>• Credit Counseling</li><li>• Financial Education**</li><li>• Homeownership Counseling</li><li>• Business Technical Assistance</li><li>• Real Estate Technical Assistance</li><li>• Other</li></ul>

**\*\* Note:** Some Financial education for youth under 18 years old is not allowed to count as an eligible Development Service activity towards CDFI Certification. However, the CDFI Fund allows Financial Assistance (FA) award funds to be used to provide such financial education. Financial education for youth means education designed to prepare youth to engage with the financial system. This includes accessing Financial Products when they are

legally able to and accessing Financial Services offered by the Applicant or a third party. For more information on Development Services related to the CDFI Certification, see the CDFI Certification related guidance materials.

## Section 9: 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 four subsections:

**Table 14 – Key Personnel**

Subsection	Maximum # Allowed	Notes/Guidance
A-B: 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.
C: 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, current source of accountability, and the expertise that the board member provides to the CDFI.
D: Committees	N/A	Select "Yes" if you have committees to enter. Select "No" if you do not have committees to enter.
E: 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.  Note that this subsection will not appear if you select "No" in subsection D above.

## Section 10: 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 main parts:

- Part I: Statement of Certification Qualifications (Questions 1-6), required for Uncertified Applicants **only**.

- Part 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.

## Part I: Demonstration of Certification Qualifications

When evaluating TA Applications for uncertified Applicants, the CDFI Fund is evaluating your organization's ability to obtain and maintain Certification based on the CDFI Certification requirements. Therefore, it is an uncertified Applicant's responsibility to review the CDFI Certification Application and related guidance materials carefully to ensure they understand the process and requirements for obtaining and maintaining the CDFI Certification prior to beginning the TA Application. For details about the [CDFI Certification](#) process, the CDFI Certification Application, and related guidance materials, please visit the [CDFI Certification page](#) on the CDFI Fund website.

Uncertified TA Applicants, consisting of Emerging CDFIs and Sponsoring Entities (NACA Program only), must provide responses to all Part 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), and 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 Emerging CDFI to be created will meet the CDFI Fund's CDFI Certification requirements.

The six required narrative responses in Part 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 CDFI 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 CDFI Certification timeline requirements included in the Assistance Agreement for the prior award remain in effect.

**Table 15 – TA Applicant Type CDFI Certification Timelines**

<b>TA Applicant Type</b>	<b>Create New Entity</b>	<b>Submit CDFI Certification Application to CDFI Fund</b>	<b>Achieve CDFI Certification</b>
<b>Emerging CDFIs with no prior TA Awards</b>	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
<b>Emerging CDFIs with prior TA Award(s)</b>	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)
<b>Sponsoring Entities (NACA Program only)</b>	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



## Part I Narrative Questions

*Part I is mandatory for Emerging CDFIs and Sponsoring Entities. Certified CDFIs will skip this section and proceed directly to Part 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 the Applicant 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 in which the Sponsoring Entity answers each question will likely be different from other Applicant types.

**Table 16 – TA Application Narrative Questions Part I**

Question	Character Limit	Notes/Guidance
<b>Part I, Question 1. Primary Mission</b> <i>CDFI Certification Criteria: A CDFI shall have a primary mission of promoting community development.</i>		
<p>1(a). Applicants must include the following in their discussion of how they meet or will meet the primary mission requirement:</p> <p>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;</p>	<p>3,000 character limit</p>	<ul style="list-style-type: none"> <li>To become a Certified CDFI, the Applicant 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. Applicants must have a strategic plan approved by the appropriate governing leadership evidencing a community development strategy to become a Certified CDFI.</li> <li>Any “similar financing activities” or “similar Financial Services” must be approved by the CDFI Fund prior to being included in the CDFI Certification Application.</li> </ul>

Question	Character Limit	Notes/Guidance
<p>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</p> <p>c) Explanation of how the Applicant ensures or will ensure that it engages in responsible financing practices.</p>		<p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>The Applicant should explain how the to-be-created Emerging CDFI will meet the primary mission requirement.</li> </ul>
<p>1(b). Any parent entities of the Applicant (regardless of whether the parent entity provides Financial Products and/or Financial Services) and Affiliates that provide Financial Products and/or Financial Services must demonstrate that their activities support and/or are consistent with the community development mission of the Applicant. Applicants with a parent entity or an Affiliate(s) that provide Financial Products and/or Financial Services must explain how the parent entity and/or Affiliate’s activities support the community development mission of the Applicant. Enter N/A if you do not have any parent entity or Affiliates to discuss.</p>	<p><i>1,000 character limit</i></p>	<p>Applicants with affiliates or parent entities must explain how the activities of any parent entities of the Applicant and any Affiliates that provide Financial Products and/or Financial Services support and/or are consistent with the community development mission of the Applicant.</p>

Question	Character Limit	Notes/Guidance
<p><b>Part I, Question 2. Financing Entity</b>  <i>CDFI Certification Criteria: A CDFI shall be an entity whose predominant business activity is the provision, in arm's-length, on-balance sheet Financial Products and/or Financial Services and has done so for at least one full fiscal year.</i></p>		
<p>2. Applicants must include the following in their discussion of how they meet or will meet the financing activity requirement:</p> <ol style="list-style-type: none"> <li>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;</li> <li>If the Applicant is already a financing entity, it should discuss its lending track record and current pipeline; and</li> <li>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. If the provision of Financial Products is not currently its predominant business activity, explain the current business activity and how it plans to shift.</li> </ol>	<p>3,000 character limit</p>	<ul style="list-style-type: none"> <li><b><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></b></li> <li>It should be clear that the Applicant's predominant business activity is or will be the provision of Financial Products and/or Financial Services.</li> <li>Applicants must demonstrate that the predominant amount of their staff time is dedicated to the provision of Financial Products and/or Financial Services.</li> <li><b>Note:</b> Financial Services can be used to meet the CDFI Certification requirements by depository institutions only.</li> <li>If applicable, when discussing lending track record, Applicants should specify the number of transactions closed within the specified time frame.</li> <li>Applicants that are not yet financing entities should review the <a href="#">CDFI Certification</a> materials for more detailed information on how to present activity/staff time in the CDFI Certification Application if financing activity is currently not their predominant business activity.</li> <li>For entities where the provision of Financial Products and/or Financial Services (or staff time devoted to providing Financial Products and/or Financial Services) is not currently its predominant business activity, the Applicant must explain the current business activity and how it plans to shift.</li> <li>Applicants that have not yet begun lending must provide a specific timeline indicating when they 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, Applicants will need to start offering Financial Products prior to that timeframe, demonstrating that their organization meets the financing entity requirement to become a Certified CDFI.</li> <li>Applicants must explain how they will maintain sufficient capital to continue financing activities over the long-term.</li> </ul> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>Respond to question sub-parts "a" and "c" from the perspective of the to-be-created Emerging CDFI.</li> </ul>

Question	Character Limit	Notes/Guidance
<p><b>Part I, Question 3. Target Market</b>  <i>CDFI Certification Criteria: A CDFI must primarily serve one or more Target Markets with its arm’s-length, on-balance sheet Financial Products and, if elected, Financial Services.</i></p>		
<p>3. Applicants must include the following in their discussion of how they meet or will meet the Target Market requirement:</p> <ul style="list-style-type: none"> <li>a) Brief description of the full geographic areas and/or populations that the Applicant serves or will serve;</li> <li>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 CDFI Certified to serve (Refer to <a href="#">Appendix A</a> for Target Market criteria);</li> <li>c) Brief description of the Target Market verification methodologies, as approved by the CDFI Fund, that the Applicant is using to ensure borrowers/clients are from or of the Target Market(s);</li> <li>d) Description of the major needs and challenges of the Applicant’s current or proposed Target Market(s); and</li> <li>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).</li> </ul>	<p style="text-align: center;">3,000 character limit</p>	<ul style="list-style-type: none"> <li>• Applicants may provide demographic or other relevant information that provides evidence of the characteristics of the geographic areas and/or populations they serve or will serve.</li> <li>• Definitions and criteria for Investment Areas, Low-Income Targeted Populations, and Other Target Populations are found in <a href="#">Appendix A</a>.</li> <li>• Please note that the CDFI Fund has developed a list of pre-approved Target Market verification methodologies. For more information, please refer to the Certification page of the CDFI Fund’s website <i>[Insert website link]</i>. In your narrative, specify the Target Market verification methodologies your organization is utilizing and provide a description of how it aligns with the pre-approved verification methods outlined by the CDFI Fund.</li> </ul> <div style="background-color: #d9ead3; padding: 10px; margin-top: 10px;"> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>• Describe how the “to-be-created” Emerging CDFI will meet the Target Market requirement.</li> </ul> </div>

Question	Character Limit	Notes/Guidance
<p><b>Part I, Question 4. Accountability</b>  <i>CDFI Certification Criteria: A CDFI must maintain accountability to each component of its CDFI Certification Target Market(s) through representation on its governing board and/or formal advisory board.</i></p>		
<p>4. Applicants must include the following in their discussion of how they meet or will meet the accountability requirement:</p> <ul style="list-style-type: none"> <li>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. If the Applicant intends to use an advisory board, describe the inclusion of an advisory board policy; and</li> <li>b) Explanation of the Applicant's current or proposed process for selecting governing board or advisory board members. Refer to <a href="#">Appendix B</a> for governing and advisory board representation requirements.</li> <li>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.</li> <li>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.</li> </ul>	<p>2,000 character limit</p>	<ul style="list-style-type: none"> <li>• Applicants should demonstrate how they currently meet or plan to meet the individual and, if required, collective accountability, to their proposed Target Market(s) through the accountability methods outlined by the CDFI Fund.</li> <li>• Applicants that serve a Low-Income Targeted Population must indicate how they determine that a board member is Low-Income.</li> <li>• Applicants that serve Other Targeted Populations/Investment Area must indicate how they 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).</li> <li>• Refer to <a href="#">Appendix B</a> for CDFI Fund's updated advisory board policy requirements.</li> <li>• Refer to the <a href="#">CDFI Certification Application and guidance materials</a> for methods for determining accountability to the Target Market.</li> </ul> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>• Describe how the Emerging CDFI to be created will maintain accountability to its Target Market through representation on its governing and/or advisory board.</li> <li>• Discuss the process that the Emerging CDFI to be created will use to select its governing/advisory board members.</li> </ul>

Question	Character Limit	Notes/Guidance
<p><b>Part I, Question 5. Development Services</b>  <i>CDFI Certification Criteria: A CDFI directly, through an Affiliate, or through a contract with another provider, shall provide Development Services in conjunction with its arm's-length, on-balance sheet Financial Products and/or Financial Services. .</i></p>		
<p>5. Applicants must describe their Development Services, as well as describe how they meet or will meet the Development Services requirement by:</p> <ul style="list-style-type: none"> <li>a) Providing Development Services, that are directly linked to its Financial Product(s) and/or Financial Service(s), directly or through another provider that are connected to Financial Products;</li> <li>b) Maintaining oversight and ensuring the quality of Development Services if offered through another provider; and</li> <li>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.</li> </ul>	<p>2,500 character limit</p>	<ul style="list-style-type: none"> <li>• Applicants must describe the type of Development Services (such as credit counseling, homeownership counseling, etc.) they currently offer or will offer.</li> <li>• Descriptions of current and/or proposed Development Services should highlight how the Development Services complement the Applicant's Financial Product(s) and/or Financial Service(s).</li> <li>• Applicants must provide at least one Development Service in conjunction with at least one Financial Product or Financial Service.</li> <li>• Applicants should specify if their Development Services are or will be offered directly by their organization or through another provider.</li> <li>• Applicants that have not yet begun providing Development Services must specify how they will meet the Development Services requirement and provide a specific timeline indicating when they intend to commence Development Services activities.</li> <li>• <b>Note:</b> Some Financial education for youth under 18 years old does not count as an eligible Development Service activity towards the CDFI Certification activity.</li> </ul> <div style="background-color: #e1f5fe; padding: 10px; margin-top: 10px;"> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>• Describe how the Emerging CDFI to be created will meet the Development Services requirement.</li> </ul> </div>

Question	Character Limit	Notes/Guidance
<b>Part I, Question 6. CDFI Certification Application Submission</b>		
<p>6(a). By selecting 'Yes', I affirm that my organization will submit its CDFI Certification Application by the following schedule.</p> <p>6(b). The following table displays all CDFI 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.</p>	N/A	<ul style="list-style-type: none"> <li>Uncertified TA Applicants that receive awards will have a Performance Goal and Measure (PG&amp;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.</li> <li>Many TA Applicants will not yet have submitted a CDFI Certification Application to the CDFI Fund, since a common reason for applying for TA is to help Emerging CDFIs become Certified. These Applicants may simply put "N/A," or leave the textbox blank,</li> <li>Some TA Applicants may have submitted a CDFI Certification Application to the CDFI Fund for which they have not yet received a determination. Such a CDFI 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.</li> </ul> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>This question will not appear for Sponsoring Entities.</li> </ul> <p>If the Applicant is a Sponsoring Entity, the Applicant will have benchmarks for creating a new entity, and the Emerging CDFI to be created will then have its own benchmarks for submitting a CDFI Certification Application and becoming a Certified CDFI 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 as a Sponsoring Entity.</p>



## Part II: Business Strategy

Part 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 the Applicant 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 in which the Sponsoring Entity answers each question will likely be different from other Applicant types.

### 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 Part II narrative questions required for the Applicant's respective Applicant type as noted in Table 17.

**Table 17 – Part 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	<ul style="list-style-type: none"><li>Applicants should demonstrate how they are proactively working toward accomplishing the organization's strategic goals independent of a CDFI Program or NACA Program TA award.</li></ul> <hr/> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"><li>Sponsoring Entity Applicants should describe both the strategic goals of the Sponsoring Entity, particularly as they relate to the Sponsoring Entity's responsibilities to create and support the Emerging CDFI, as well as the anticipated strategic goals of the Emerging CDFI to be created.</li></ul>	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	<ul style="list-style-type: none"> <li>Applicants 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.).</li> <li>Applicants should explain how the identified strategic goals directly relate to addressing the needs and challenges of their Target Market.</li> </ul> <b>Sponsoring Entity Applicants</b> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants 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.</li> </ul>	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	<ul style="list-style-type: none"> <li>Uncertified Applicants with a prior TA award should discuss their progress toward becoming Certified by the deadline established in their previous Assistance Agreement(s).</li> </ul>	Applicants with prior TA awards

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
4. Describe how the Applicant will use the requested TA award and explain how the proposed use(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	<ul style="list-style-type: none"> <li>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.</li> <li>See <a href="#">Appendix F</a> for unallowable uses of TA funds. Note that TA funds may NOT be used for Financial Products, Capital Reserves, or Loan Loss Reserves.</li> <li>Emerging CDFI TA Applicants should also explain how each requested TA Activity will have a direct impact on your ability to achieve CDFI Certification. <b>Emerging CDFI Applicants that do not adequately demonstrate how each requested TA Activity will help them become a Certified CDFI will not be funded.</b></li> <li>Certified CDFI Applicants should also explain how each requested TA Activity will directly impact your capacity to serve your CDFI's Target Market and/or an Eligible Market. <b>Certified CDFI Applicants that do not adequately demonstrate how each requested TA Activity will help increase their capacity to serve their Target Market or an Eligible Market will not be funded.</b></li> </ul> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants should also 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 CDFI Certified. <b>Sponsoring Entity Applicants that do not adequately demonstrate how each requested TA Activity will help increase their ability to create an Emerging CDFI and help that Emerging CDFI become a Certified CDFI will not be funded.</b></li> </ul>	All Applicants
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	<p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants should describe the detailed plan in place for creating a new legal entity (the Emerging CDFI) within one year.</li> <li>Applicant should also describe how the Sponsoring Entity will continue to support the Emerging CDFI while it works toward CDFI Certification.</li> </ul>	Sponsoring Entity Applicants

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
6. Provide examples of the Applicant's record of success in serving its Target Market.	3,000 character limit	<ul style="list-style-type: none"> <li>Applicants should explain how the provision of your Financial Products, Financial Services, and Development Services have resulted in positive community development impacts in their Target Market.</li> </ul>	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	<ul style="list-style-type: none"> <li>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.</li> <li>Applicants should not restate the professional experiences provided in the resumes attached to the Application in your response. Instead, they should highlight the reasons why key staff and management are uniquely qualified to lead the organization and carry out strategic goals (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.).</li> </ul> <hr/> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants 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.</li> <li>Sponsoring Entity Applicants that have not identified any key staff/management for the Emerging CDFI, should describe the strategy to identify and recruit key staff/management. Include information about the Sponsoring Entity's organizational capacity that supports the Sponsoring Entity's ability to successfully implement the recruitment strategy.</li> </ul>	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	<ul style="list-style-type: none"> <li>Applicants should demonstrate that they do not work in isolation, and that they engage or intend to engage in strategic partnerships or affiliations that benefit the Target Market.</li> <li>Applicants should specifically identify their relevant partners and describe the particular benefits the Target Market derives or will derive from the affiliations.</li> </ul> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants should describe their strategy to support the Emerging CDFI's ability to successfully provide comprehensive services to its Target Market.</li> </ul>	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	<ul style="list-style-type: none"> <li>Applicants should demonstrate that they currently have or will have the ability to obtain the necessary financial resources in order to ensure fulfillment of their strategic goals.</li> <li>Applicants should demonstrate that they will not rely solely on the CDFI Fund for financial support by discussing funding pipeline, both present and prospective.</li> </ul> <p><b>Sponsoring Entity Applicants</b></p> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants should discuss their plans 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.</li> </ul>	All Unregulated 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	<ul style="list-style-type: none"> <li>Applicants must demonstrate that they have the capacity to maintain compliance with the CDFI Fund and other funder's award requirements.</li> </ul>	All Applicants

Question Text	Character Limit	Notes/Guidance	Required Applicant Types
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	<ul style="list-style-type: none"> <li>Applicants should address capitalization, earnings, self-sufficiency (unregulated Applicants only), portfolio at risk, charge offs, and loan loss reserves.</li> <li>Applicants should discuss their performance in relation to internal financial and portfolio management goals.</li> <li>If the Applicant does not have historic financial or loan portfolio data, discuss its projections and explain how the projections are supported by a plan for ensuring positive financial health and loan portfolio quality.</li> </ul> <b>Sponsoring Entity Applicants</b> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants should discuss how the Sponsoring Entity will support the financial growth of the Emerging CDFI.</li> <li>Explain the financial projections provided for the to-be-created Emerging CDFI.</li> <li>As a reminder, 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.</li> <li>As a reminder, 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.</li> </ul>	All Applicants
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	<ul style="list-style-type: none"> <li>Applicants should identify risks specific the Applicant, 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.</li> <li>Applicants must also 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.</li> </ul> <b>Sponsoring Entity Applicants</b> <ul style="list-style-type: none"> <li>Sponsoring Entity Applicants should discuss your financial and programmatic risks as they relate to the creation of an Emerging CDFI and supporting the Emerging CDFI in achieving CDFI Certification.</li> </ul>	All Applicants

## Section 11: Compliance Evaluation Questions

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

In order to ensure Applicants do not have major internal management or compliance deficiencies, the CDFI Fund will conduct a compliance risk evaluation for all Applicants. Please see [Appendix E: Compliance Evaluation Questions](#) for the specific questions and additional information.

## Sections 12-21: Not Applicable to TA

*Please proceed to the next section.*

## Section 22: Attestation and Submission

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

Before proceeding to this section, make sure that the Application is complete, all the narrative and table information has been entered, and that all required attachments have been uploaded and attached to the 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 section 22. 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 they 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 the 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

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**1) Investment Areas** – A qualifying Investment Area must meet at least one economic distress criteria as specified in 12 CFR § 1805.201(b)(3)(ii)(D) and has significant unmet needs for 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
- v. Native Hawaiian
- vi. Other Pacific Islander
- vii. Filipino
- viii. Vietnamese
- ix. Persons with Disabilities, and
- x. Other (must be pre-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; Native Alaskan; Native Hawaiian; Other Pacific Islander; Filipino, Vietnamese, Persons with Disabilities; or Other (must be pre-approved by the CDFI Fund).
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 residents of the qualified census tracts.)	Individuals who work for (as employee or board member) an organization that primarily provides services to Low-Income people in the area served.	Status as a staff member of a Certified CDFI (OTP-CDFI only)
Elected officials primarily representing residents of qualified census tracts.		Staff member of a non-Affiliated third party, community development mission-driven organization that primarily provides services to people with disabilities (OTP – Persons with Disability only)
Individuals who work for (as employee or board member) a non-Affiliated third party, community development mission-driven organization that primarily provides services to <u>residents</u> of a qualified census tract(s)		A family member of a person with disability (OTP – Persons with Disability only)

Enrollment in a federally recognized tribe (Applicants serving IAs located in Native geographies only)		
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### **Assessing an Advisory Board Policy**

An organizational advisory board policy can be a stand-alone document or can be incorporated into an Applicant’s governance or organizing document. At minimum, an advisory board policy must include a description of the following:

- The purpose of the advisory board and the scope of topics or strategic policy matters on which the advisory board provides input or advice to the governing board or owners;
- How the input that the advisory board provides to the governing board is documented (for example: regular meetings with the governing leadership, the inclusion of advisory board meeting minutes in governing leadership meeting packets, written reports providing feedback on decisions related to strategic policy matters, etc.);
- The process by which individuals are selected and approved as members of the advisory board; and;
- How the advisory board seeks input from, and/or reviews data on the financial needs and opportunities in, the Target Market(s) for which it provides accountability.

## APPENDIX C: APPLICATION FINANCIAL DATA INPUTS

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### 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, and Persistent Poverty County 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
<b>Assets</b>					
<b>Unrestricted Cash and Cash Equivalents (\$)</b>	The value of unencumbered assets that are cash or can be converted into cash within 3 months.	N/A	✓	✓	✓
<b>Cash Restricted for Operations (\$)</b>	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).	✓	✓	
<b>Other Real Estate Owned (OREO) (\$)</b>	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).	✓	✓	
<b>Current Assets (\$)</b>	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
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).	✓	✓	
Total Assets (\$)	The total value of the sum of all assets.	Total Current and Long-Term Assets.	✓	✓	✓
<b>Liabilities</b>					
Total Current Liabilities (\$)	The value of debts, obligations, or payables due within 12 months.	Current Liabilities.	✓	✓	
<b>Net Assets</b>					
Unrestricted Net Assets (\$)	Unrestricted Net Assets are 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.	✓	✓	✓
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.	✓	✓	✓
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. <i>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.</i>	Total Capital: Financing.	✓	✓	✓
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
<b>Income/Revenue</b>					
<b>Interest Revenue (\$)</b>	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.	✓	✓	
<b>Earned Revenue (\$)</b>	Revenue generated by assets and activities, excluding grants and contributions. <i>Note: For CDFIs earned revenue typically includes interest revenue and payment received for providing programs and services.</i>	Total Earned Revenue.	✓	✓	
<b>Operating Revenue (\$)</b>	Revenue generated by assets and activities, including grants and contributions.	Total Operating Revenue.	✓	✓	✓
<b>Government Grants (\$)</b>	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.		✓	✓	✓
<b>Total Revenue (\$)</b>	The total value of income from all sources within the current operating cycle.	Total Income.	✓	✓	✓
<b>Expenses</b>					
<b>Interest Expense (\$)</b>	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.	✓	✓	
<b>Operating Expense (\$)</b>	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.	✓	✓	✓
<b>Non-Cash Expenses (\$)</b>	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.		✓	✓	



Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	Notes/Guidance	Also referred to as:	Historic	Current	Projected
<b>Total Expenses (\$)</b>	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.		✓	✓	✓
<b>Loan Portfolio</b>					
<b>Total On-Balance Sheet Loan Portfolio (\$)</b>	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.	✓	✓	✓
<b>Total On-Balance Sheet Loan Portfolio (#)</b>	The total number (#) of loans receivable as reported in the organization's statement of financial condition or balance sheet.		✓	✓	✓
<b>Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market (\$)</b>	The gross dollar amount (\$) of loans receivable in an Eligible Market <sup>8</sup> and/or Target Market <sup>9</sup> , as reported in the organization's statement of financial condition or balance sheet. <i>See above for definition of "Total On-Balance Sheet Loan Portfolio (\$)"</i> .		✓		

<sup>8</sup> "Eligible Market" as defined by the CDFI Fund is (i) a geographic area meeting the requirements set forth in 12 CFR 1805.201(b)(3)(ii), or (ii) individuals that are Low-Income, African American, Hispanic, Native American, Native Hawaiian, Alaska Native, Other Pacific Islander, Filipino, Vietnamese, or Persons with Disabilities.

<sup>9</sup> "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 CFR 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 CFR 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
<b>Commitments (\$)</b>	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).		✓	✓	✓
<b>On-Balance Sheet Loans Closed (\$)</b>	The gross dollar amount (\$) of loans closed during the reporting period. In contrast to the <b>“Total On-Balance Sheet Loan Portfolio (\$)”</b> 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.		✓	✓	✓
<b>On-Balance Sheet Loans Closed (#)</b>	The total number (#) of loans closed during the reporting period. In contrast to the <b>“Total On-Balance Sheet Loan Portfolio (#)”</b> 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.		✓	✓	✓
<b>On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)</b>	The gross dollar amount (\$) of loans closed in an Eligible Market and/or Target Market during the reporting period. <i>See above for definition of “On-Balance Sheet Loans Closed (\$)”.</i>		✓	✓	✓
<b>Charge-offs (\$)</b>	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.	✓	✓	
<b>Charge-offs (#)</b>	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.	✓	✓	

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	Notes/Guidance	Also referred to as:	Historic	Current	Projected
<b>Troubled Debt Restructuring (\$)</b>	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	✓	✓	
<b>Recoveries (\$)</b>	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	✓	✓	
<b>Recoveries (#)</b>	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	✓	✓	
<b>Loans 90 Days (or more) Past Due (\$)</b>	The total dollar 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.	✓	✓	
<b>Loans 90 Days (or more) Past Due (#)</b>	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.	✓	✓	
<b>Loans Delinquent 61 to 90 days (\$)</b>	The total dollar 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.		✓	✓	
<b>Loans Delinquent 61 to 90 days (#)</b>	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.		✓	✓	
<b>On-Balance Sheet Loan Guarantees Made (\$)</b>	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.		✓	✓	✓
<b>On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)</b>	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. <i>See above definition of "On-Balance Sheet Loan Guarantees Made (\$)"</i> .		✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	Notes/Guidance	Also referred to as:	Historic	Current	Projected
<b>Total On-Balance Sheet Loan Guarantees Outstanding (\$)</b>	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.		✓	✓	✓
<b>Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)</b>	Total on-balance sheet capital put at risk for loans guaranteed by the organization in an Eligible Market and/or Target Market. <i>See above definition of “Total On-Balance Sheet Loan Guarantees Outstanding (\$)”.</i>		✓	✓	✓
<b>Equity Portfolio</b>					
<b>Equity Investments Exited this Year (\$)</b>	The total dollar amount (\$) of equity investments exited during the reporting period.		✓	✓	
<b>Equity Investments Exited this Year (#)</b>	The total number (#) of equity investments exited during the reporting period.		✓	✓	
<b>Investments Written-Off this Year (\$)</b>	The total dollar amount (\$) of equity investments determined to be a loss during the reporting period.		✓	✓	
<b>Investments Written-Off this Year (#)</b>	The total number (#) of equity investments determined to be a loss during the reporting period.		✓	✓	
<b>Total Equity Investments Portfolio (\$)</b>	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.	✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	Notes/Guidance	Also referred to as:	Historic	Current	Projected
<b>Total Equity Investments Portfolio (#)</b>	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.	✓	✓	✓
<b>Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)</b>	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. <i>See above definition of "Total Equity Investments Portfolio (\$)"</i> .		✓		
<b>Total Equity Investments Closed (\$)</b>	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.		✓	✓	✓
<b>Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)</b>	The gross dollar amount (\$) of equity investments closed in an Eligible Market and/or Target Market during the reporting period. <i>See above for definition of "Total Equity Investments Closed (\$)"</i> .		✓	✓	✓
<b>% of Financial Products Closed in an Eligible Market and/or Target Market</b>	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 (\$)".		✓	✓	✓

Unregulated Applicant Financial Data			Required in AMIS for:		
AMIS Field Name	Notes/Guidance	Also referred to as:	Historic	Current	Projected
<b>Persistent Poverty County Activities</b>					
<b>On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market (\$)</b>	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. <i>See above definition of "On-Balance Sheet Loans Closed (\$)"</i> .		✓	✓	✓
<b>Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)</b>	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. <i>See above definition of "Total Equity Investments Closed (\$)"</i> .		✓	✓	✓
<b>Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)</b>	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. <i>See above definition of "On-Balance Sheet Loan Guarantees Made (\$)"</i> .		✓	✓	✓
<b>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) (\$)</b>	Calculated value (no data entry): <i>"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 (\$)"</i> .		✓	✓	✓

## 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 or Allowance for Credit Losses on Loans & Leases (\$)	719 or AS0048; Statement of Financial Condition, Loans and Leases section	Summary Financial Information, Page 1 (Allowance for Loans & Leases or Allowance for Credit Losses on Loans & Leases)	FS220 for 719; FS220N for AS0048
Total Assets (\$)	010; Statement of Financial Condition, Other Assets section	Summary Financial Information, Page 1 (Total Assets)	FS220
Liabilities	5300 Account Number	FPR Reference	5300 Table Number
Total Borrowings (\$)	860C; Statement of Financial Condition, Liabilities section	Liquidity – Borrowing Arrangements Contingent Liabilities and Sources of Funds, Page 26, Borrowing Maturity Distribution section, Total	FS220
Shares/Deposits	5300 Account Number	FPR Reference	5300 Table Number
Total Shares and Deposits (\$)	018; Statement of Financial Condition, Shares/Deposits section	Summary Financial Information, Page 1 (Total Shares & Deposits)	FS220
Net Worth	5300 Account Number	FPR Reference	5300 Table Number

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Total Net Worth (\$)	997; Schedule G, Capital Adequacy Worksheet	Liabilities, Shares & Equity, Page 6 (Total Net Worth)	FS220A
Income/Revenue	5300 Account Number	FPR Reference	5300 Table Number
Total Interest Income (\$)	115; Statement of Income and Expense, Interest Income Year-to-Date section	Income Statement, Page 7 (Total Interest Income)	FS220A
Net Income (\$)	661A; Statement of Income and Expense, Net Income Year-to-Date section	Income Statement, Page 7 (Net Income)	FS220A
Expenses	5300 Account Number	FPR Reference	5300 Table Number
Total Interest Expense (\$)	350; Statement of Income and Expense, Interest Expense Year-to-Date section	Income Statement, Page 7 (Total Interest Expense)	FS220A
Loan Portfolio	5300 Account Number	FPR Reference	5300 Table Number
Total On-Balance Sheet Loan Portfolio (\$)	025B; Statement of Financial Condition, Loans and Leases section	Assets, Page 5 (Total Loans & Leases)	FS220
Total On-Balance Sheet Loan Portfolio (#)	025A; Statement of Financial Condition, Loans and Leases section	There is no corresponding FPR reference. <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>	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.  <b><i>Use corresponding term defined for Unregulated Applicants above.</i></b>		
On-Balance Sheet Loans Closed (\$)	031B; Schedule A - Loans, Supplemental Information, Section 1, Loans Granted section	Loans, Page 8, Loans Granted (Amount of Loans Granted Year-to-Date)	FS220



AMIS Inputs	Equivalent 5300 or FPR Data Location		
On-Balance Sheet Loans Closed (#)	031A; Schedule A - Loans, Supplemental Information, Section 1, Loans Granted section	Loans, Page 8, Loans Granted (Number of Loans Granted Year-to-Date)	FS220
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Charge-offs (\$)	550; Schedule A – Loans, Supplemental Information, Section 3, Loan Charge Offs and Recoveries section	Loan Losses, Page 14, Loan Loss Summary (Total Loans Charged Off Year-to-Date)	FS220
Troubled Debt Restructuring (\$)	1001F; Schedule A – Section 2, Delinquent Loans & Leases section (includes Modifications to Borrowers Experiencing Financial Difficulties)	Delinquent Loan Information, Page 10, (Outstanding Troubled Debt Restructured loans)	FS220H
Recoveries (\$)	551; Schedule A – Loans, Supplemental Information, Section 3, Loan Charge Offs and Recoveries section	Loan Losses, Page 14, Loan Loss Summary (Total Loans Recovered Year-to-Date)	FS220
Loans 60 Days (or more) Past Due (\$)	041B; Schedule A – Section 2, Delinquent Loans & Leases section, Total Amount of Loans Delinquent 60+ Days	Delinquent Loan Information, Page 9, Delinquency Summary – All Loan Types (Total Delinquent Loans - All Types (> = 60 Days))	FS220
Loans 60 Days (or more) Past Due (#)	041A; Schedule A – Section 2, Delinquent Loans & Leases section, Total Number of Loans Delinquent 60+ Days	<p>There is no corresponding FPR reference.</p> <p><b><i>CDFI Fund Staff Program Staff Comments:</i></b></p> <p>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.</p>	FS220A

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Total Loans Delinquent 31 to 60 Days (\$)	020B; Schedule A – Section 2, Delinquent Loans & Leases section, 30 – 59 days column	Delinquent Loan Information, Page 9, Delinquency Summary – All Loan Types (30 to 59 Days Delinquent)	FS220
Total Loans Delinquent 31 to 60 Days (#)	There is no corresponding Call Report reference.	<p>There is no corresponding FPR reference.</p> <p><b>CDFI Fund Staff Program Staff Comments:</b></p> <p>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.</p>	
On-Balance Sheet Loan Guarantees Made (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total On-Balance Sheet Loan Guarantees Outstanding (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b>Use corresponding term defined for Unregulated Applicants above.</b></p>		

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

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Total Equity Investments Closed (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
% of Financial Products Closed in an Eligible Market and/or Target Market	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b>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</b></p>		
Membership	5300 Account Number	FPR Reference	5300 Table Number
Total Membership (#)	083; Schedule D – Shares, Supplemental Information, Section 1 – Number of Members	Share and Membership Information, Page 27, Membership (Number of Current Members)	FS220
Total Field of Membership (#)	084; Schedule D – Shares, Supplemental Information, Section 1 – Number of Potential Members	Share and Membership Information, Page 27, Membership (Number of Potential Members)	FS220
Total Members (%)	There is no corresponding Call Report reference.	Share and Membership Information, Page 27, Membership (% Current Members to Potential Members)	

AMIS Inputs	Equivalent 5300 or FPR Data Location		
Total Financial Services Provided in an Eligible Market and/or Target Market (#)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>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.</i></b></p>		
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 (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>		

AMIS Inputs	Equivalent 5300 or FPR 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) (\$) 	<p>There is no corresponding FPR reference.</p> <p>This exact classification is not directly defined in 5300 accounts.</p> <p><b>Calculated value - no data entry.</b></p>

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  <b>DESCRIPTION:</b> Noninterest-Bearing Cash and Due From Banks  <b>NARRATIVE:</b> Total currency, coin, and noninterest-bearing balances due from depository institutions.  <b>FORMULA:</b> 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)	<p>UBPR3123</p> <p><b>DESCRIPTION:</b> Loan and Lease Allowance</p> <p><b>NARRATIVE:</b> The allowance for loan and lease losses.</p> <p><b>FORMULA:</b> IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))</p>
Average Assets (\$)	UBPRE878	Page 4 - Average Assets During Quarter	Schedule RC-K item 9 (RCFD 3368)	<p>UBPRE878</p> <p><b>DESCRIPTION:</b> Average Assets During Quarter</p> <p><b>NARRATIVE:</b> Average assets for one quarter from Call Report Schedule RC-K.</p> <p><b>FORMULA:</b> IF(uc:UBPR3368[P0] &gt; 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] &lt; 1,uc:UBPR2170[P0], NULL))</p>
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	<p>UBPRE123</p> <p><b>DESCRIPTION:</b> Total Earning Assets</p> <p><b>NARRATIVE:</b> Sum of Net Loans and Leases and Total Investments. RCK item 9 (Average Total Asset) can be used when UBPRE123 (Average Earning Assets) is not available.</p> <p><b>FORMULA:</b> uc:UBPRE119[P0] + uc:UBPRE122[P0] + UBPR0071 + UBPRD493 + UBPR3545</p>



AMIS Inputs	Equivalent UBPR Data Location			
Total Assets (\$)	UBPR2170	Page 4 - Total Assets	Schedule RC item 12 -RCFD 2170	UBPR2170  <b>DESCRIPTION:</b> Total Assets  <b>NARRATIVE:</b> Total Assets from Call Report Schedule RC.  <b>FORMULA:</b> 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  <b>DESCRIPTION:</b> Total Liabilities (Including Mortgages)  <b>NARRATIVE:</b> Total Liabilities (excluding notes and debentures subordinated to deposits).  <b>FORMULA:</b> uc:UBPR2948[P0]

AMIS Inputs		Equivalent UBPR Data Location		
Net Assets	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
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	<p>UBPR8274</p> <p><b>DESCRIPTION:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p><b>NARRATIVE:</b> Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines</p> <p><b>FORMULA:</b> 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]&gt;'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]&gt;'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL))))))</p>

AMIS Inputs		Equivalent UBPR Data Location		
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 <u>1</u> h. = Total interest income (sum of items 1.a.(3) through 1.g) RIAD 4107	UBPR4107  <b>DESCRIPTION:</b> Total Interest Income (TE)  <b>NARRATIVE:</b> 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.  <b>FORMULA:</b> 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]
Net Income (\$)	UBPR4340	Page 2 - Net Income	Net income (loss) attributable to bank, RIAD 4340, NETINC	UBPR4340  <b>DESCRIPTION:</b> Net Income  <b>NARRATIVE:</b> Net Income from Call Report Schedule RI.  <b>FORMULA:</b> 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

AMIS Inputs		Equivalent UBPR Data Location		
Loan Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
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  <b>DESCRIPTION:</b> Average Total Loans & Leases  <b>NARRATIVE:</b> 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.  <b>FORMULA:</b> uc:UBPRD151[P0] + uc:UBPRD272[P0]

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

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	<p>UBPR4635</p> <p><b>DESCRIPTION:</b> Gross Loan Losses</p> <p><b>NARRATIVE:</b> 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 reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.</p> <p><b>FORMULA:</b> IF(uc:UBPR9999[P0] &gt; '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] &lt; '2002-01-01' AND uc:UBPR9999[P0] &gt; '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] &lt; '2001-04-01' AND uc:UBPR9999[P0] &gt; '2001-01-01',cc:RIAD4635[P0],NULL)))</p>
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	<p>UBPR1400</p> <p><b>DESCRIPTION:</b> Total Non-Current LN&amp;LS</p> <p><b>NARRATIVE:</b> The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual.</p> <p><b>FORMULA:</b> uc:UBPRD667[P0] + uc:UBPRD669[P0]</p>

AMIS Inputs	Equivalent UBPR Data Location			
Loans 90 Days (or more) Past Due (#)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
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	<p>UBPRD668</p> <p><b>DESCRIPTION:</b> LN &amp; LS 30-89 Days Past Due.</p> <p><b>NARRATIVE:</b> Loans and leases past due 30 through 89 days and still accruing interest.</p>
Loans Delinquent 61 to 90 days (#)	N/A	There is no corresponding UBPR concept.	N/A	N/A
On-Balance Sheet Loan Guarantees Made (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
On-Balance Sheet Loan Guarantees Made in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total On-Balance Sheet Loan Guarantees Outstanding (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			

AMIS Inputs	Equivalent UBPR Data Location			
Total On-Balance Sheet Loan Guarantees Outstanding in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Equity Portfolio	UBPR Concept	UBPR Page No. & UBPR Concept Description	Call Report Item	UBPR Concept Description
Total Equity Investments Portfolio (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Equity Investments Portfolio (#)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Equity Investments Portfolio in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Equity Investments Exited this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Equity Investments Exited this Year (#)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Equity Investments Closed (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Equity Investments Closed in Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			



AMIS Inputs	Equivalent UBPR Data Location			
Investments Written-Off this Year (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Investments Written-Off this Year (#)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Financial Services Provided in Eligible Markets (#)	<p>There is no corresponding UBPR concept.</p> <p><b><i>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.</i></b></p>			
% of Financial Products Closed in an Eligible Market and/or Target Market	<p>Calculated value - no data entry.</p>			
<b>On-Balance Sheet Financial Products Closed in Persistent Poverty Counties</b>	<b>UBPR Concept</b>	<b>UBPR Page No. &amp; UBPR Concept Description</b>	<b>Call Report Item</b>	<b>UBPR Concept Description</b>
On-Balance Sheet loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>			

AMIS Inputs	Equivalent UBPR Data Location
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>There is no corresponding UBPR concept.</p> <p><b><i>Use corresponding term defined for Unregulated Applicants above.</i></b></p>
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) (\$)	<p><b>Calculated value - no data entry.</b></p>

## 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.  <i>Use corresponding term defined for Unregulated Applicants above.</i>	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 (\$)	<i>Use corresponding term defined for Unregulated Applicants above.</i>		
On-Balance Sheet Loans Closed (\$)	Total (\$) de Préstamos Originados	Not Available in Audit Financial Statement. Available in Quarterly Call Report <i>Use corresponding term defined for Unregulated Applicants above.</i>	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 <i>Use corresponding term defined for Unregulated Applicants above.</i>	Number of total loans granted quarterly and in the fiscal year.

AMIS Inputs	Equivalent Financial Statement Field		
			AITSA 17000
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>		
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	<p>Not Available</p> <p><b>CDFI Fund Staff Comments:</b> 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.</p>	<p>Total Number Delinquent Loans Schedule</p> <p>AITSA 15000</p>
Total Loans Delinquent 31 to 60 Days (\$)	Préstamos Morosos (\$) a 31 a 60 días de atraso	<p>Not Available</p> <p><b>CDFI Fund Staff Comments:</b> 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.</p>	
Total Loans Delinquent 31 to 60 Days (#)	Préstamos Morosos (#) con 31 a 60 días de atraso	<p>Not Available</p> <p><b>CDFI Fund Staff Comments:</b> 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.</p>	

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

AMIS Inputs	Equivalent Financial Statement Field		
Total Equity Investments Portfolio (#)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Portfolio in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Closed (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
Total Equity Investments Closed in an Eligible Market and/or Target Market (\$)	Not Available <i>Use corresponding term defined for Unregulated Applicants above.</i>		
% of Financial Products Closed in an Eligible Market and/or Target Market	Not Available <b>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)</b>		
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 (#)	<p>Not Available</p> <p><b>CDFI Fund Staff Comments:</b></p> <p>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.</p>	
<b>On-Balance Sheet Financial Products Closed in Persistent Poverty Counties</b>	<b>Audited Financial Statements in Spanish</b>	<b>Reference</b>
On-Balance Sheet Loans closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>	
Total Equity Investments closed in PPCs serving an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>	
Loan Guarantees made in PPCs serving an Eligible Market and/or Target Market (\$)	<p>Not Available</p> <p><i>Use corresponding term defined for Unregulated Applicants above.</i></p>	
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) (\$)	<p>Not Available</p> <p><b>Calculated value - no data entry.</b></p>	



## APPENDIX D: GLOSSARY OF TERMS

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### 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% of their income on housing.
- **Climate-Centered Financing** generally means financing for projects related to climate resilience; response to or preparation for extreme weather; reduction of emissions; sustainability; energy, water, or location efficiency; or clean energy projects.
- **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 Nonprofits and CDFIs** generally means the provision of Financial Products to nonprofit organizations, CDFIs, and/or Emerging CDFIs.
- **Microenterprise Finance** generally means financing to a for-profit or nonprofit 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 nonprofit 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 E: 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
<b>Note:</b> 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	<ul style="list-style-type: none"> <li>• Annual externally reviewed financial statements;</li> <li>• Annual regulator reviewed financial statements;</li> <li>• Annual audited financial statements;</li> <li>• None of the above</li> </ul>	

	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 all (a) Matters Requiring Attention (MRA), (b) Documents of Resolution (DOR), (c) Enforcement Actions (EA), (d) Letters of Understanding and Agreement (LUA), and (e) similar Regulator cited matters and actions. 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	<ul style="list-style-type: none"> <li>• Not applicable (N/A);</li> <li>• 0 qualified opinions, adverse opinions, audit findings, or MRAs/DORs/EAs/LUAs, etc.;</li> <li>• 1 qualified opinion;</li> <li>• 2 or more qualified opinions;</li> <li>• 1 audit finding;</li> <li>• 2 or more audit findings;</li> <li>• 1 adverse opinion or MRA/DOR/EA/LUA, etc.;</li> <li>• 2 or more adverse opinions or MRAs/DORs/EAs/LUAs, etc.</li> </ul>	
C3	What kind of accounting system does this CDFI use to manage its portfolio?	1,500 character limit	<ul style="list-style-type: none"> <li>• No system;</li> <li>• Paper-based system;</li> <li>• Microsoft Excel-based system;</li> <li>• Enterprise accounting software;</li> <li>• Other</li> </ul>	
C4	Are externally reviewed financial statements or audited financial statements completed annually within 180 days of the fiscal year end?	1,500 character limit	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
C5	Has the CDFI received any federal, state, or local government financial assistance in the last ten fiscal years?	N/A	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C5.1	<i>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?</i>	5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>	Conditionally Required - may not be visible to all Applicants
C5.2	<i>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?</i>	5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>	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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
C6.1	<i>If the CDFI has not yet established policies and procedures to comply with federal, state, or local government financial assistance reporting requirements, how long will this CDFI need to do so?</i>	5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)	<ul style="list-style-type: none"> <li>• N/A</li> <li>• 6 months or less;</li> <li>• 1 year or less; or</li> <li>• More than 1 year</li> </ul>	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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
C7.1	<i>If this CDFI does not maintain staff, is the CDFI prepared to designate these responsibilities to specific staff members, should it receive an award?</i>	5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>	Conditionally Required - may not be visible to all Applicants

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C8	Has this CDFI defaulted on any federal credit instrument in the last ten fiscal years?	1,500 character limit	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>	
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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
C13	<i>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?</i>	1,500 character limit	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>	<b>Conditionally Required if prior or current CDFI Recipient</b>
C14	<i>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&amp;Ms) to the CDFI's Board of Directors or governing body at least annually?</i>	1,500 character limit	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> <li>• N/A</li> </ul>	<b>Conditionally Required if prior or current CDFI Recipient</b>

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
C15	<i>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&amp;Ms?</i>	<i>1,500 character limit</i>	<ul style="list-style-type: none"> <li>• Annually or more frequently;</li> <li>• Less than once per year;</li> <li>• Not required</li> </ul>	<b>Conditionally Required if prior or current CDFI Recipient</b>
C16	Does the CDFI have financial covenants or other performance requirements with third-party funders?	N/A	<ul style="list-style-type: none"> <li>• CDFI has accepted funding that included financial covenants or performance requirements from 3rd party funders;</li> <li>• CDFI has not accepted funding that included financial covenants or performance requirements from 3rd party funders; or</li> <li>• CDFI does not have any 3rd party funders</li> </ul>	
C16.1	<i>If the CDFI has financial covenants or requirements with third-party funders, how frequently does the CDFI internally measure and report compliance?</i>	<i>5,000 character limit total (combined for questions C5.1, C5.2, C6.1, C7.1, and/or C16.1)</i>	<ul style="list-style-type: none"> <li>• More frequently than annually;</li> <li>• Annually;</li> <li>• Less frequently than annually;</li> <li>• Not internally monitored or reported by the CDFI;</li> <li>• N/A</li> </ul>	<b>Conditionally Required - may not be visible to all Applicants</b>

	Compliance Evaluation Question	If Required, Narrative Character Limit	Answers	Note
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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
C18	Does the CDFI's information technology infrastructure support an accounting system?	1,500 character limit	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
C19	Does the CDFI have a delinquent loan management policy?	1,500 character limit	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	
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	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>	

## APPENDIX F: UNALLOWABLE USES OF TA FUNDS

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- TA award funds may **not** be used for the following:
  - Financial Assistance (FA) eligible activities categories including Financial Products (i.e., loan capital), Financial Services, Capital Reserves, and Loan Loss Reserves.
  - Financial audits and other Indirect Costs as defined in the Uniform Requirements at 2 CFR §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;
  - Costs such as incorporation fees, brokers' fees, fees to promoters, organizers or management consultants, attorneys, accountants, or investment counselors, whether or not employees of the non-Federal entity in connection with establishment or reorganization of an organization, are unallowable except with prior approval of the Federal awarding agency;
  - 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.