# FY 2024 AMIS Training Manual for the Small Dollar Loan Program Application

Updated October 2023

OMB Control Number: 1559-0051

## Contents

# Summary

This AMIS Training Manual for Small Dollar Loan (SDL) Program Applicants (AMIS Training Manual) is intended to help Applicants complete the SDL Program Funding Application in AMIS. This is a technical guide and is not intended to replace the SDL Program Application Guidance and other Application materials which are available on the CDFI Fund's website.

1. **Launching and Opening an Application** (Section 1) describes how to create your application in AMIS.

2. **User Interface (UI) Appearance and Navigation** (Section 2) and **UI Form Features** (Section 3) provide guidance on navigating the application's UI and explain how to use the application's form features to complete your application.

3. **Application Specific Guidance** (Section 4) contains additional instructions for completing specific sections/subsections of the SDL TA, SDL LLR, and SDL Combination of LLR and TA Applications.

4. **Completing and Submitting the Application** (Section 5) explains how to attest and successfully submit your SDL Program Application.

# 1.0 Launching and Opening an SDL Program Application

This section includes guidance for updating your organization's Program Profile and launching an SDL Program Application. Please follow the steps for the application type you are attempting to launch.

## 1.1 Completing and Updating Fields on the SDL Program Profile and Launching Application

Before you can start your Application, you may need to complete or update fields on the SDL Program Profile.

To update fields on the SDL Program Profile:

1. Log in, and click on the Organizations tab. If you need help logging in, please go to CDFI Fund – AMIS for more information.

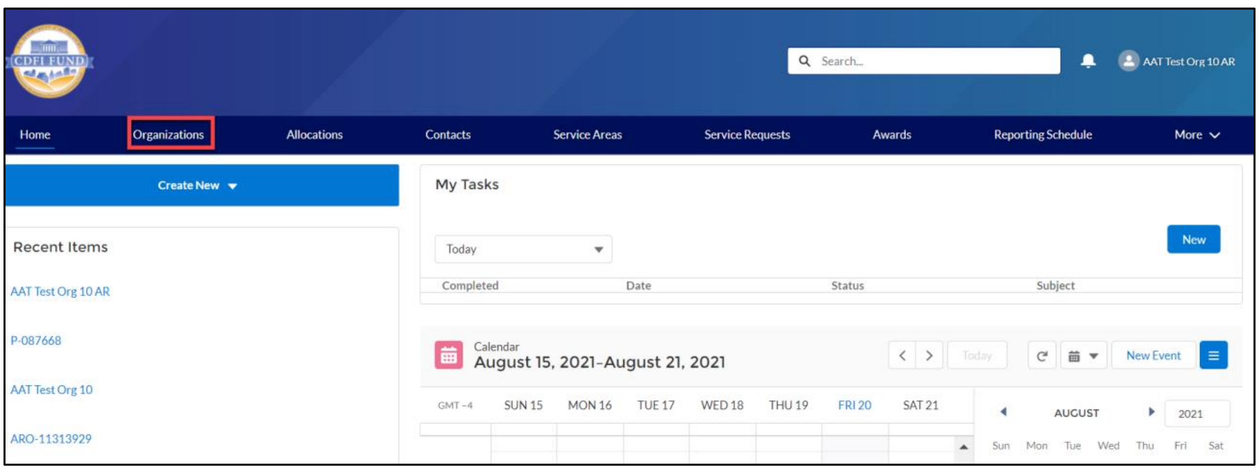



*Figure 1: Organizations Home Page*

2. Select your Organization name.

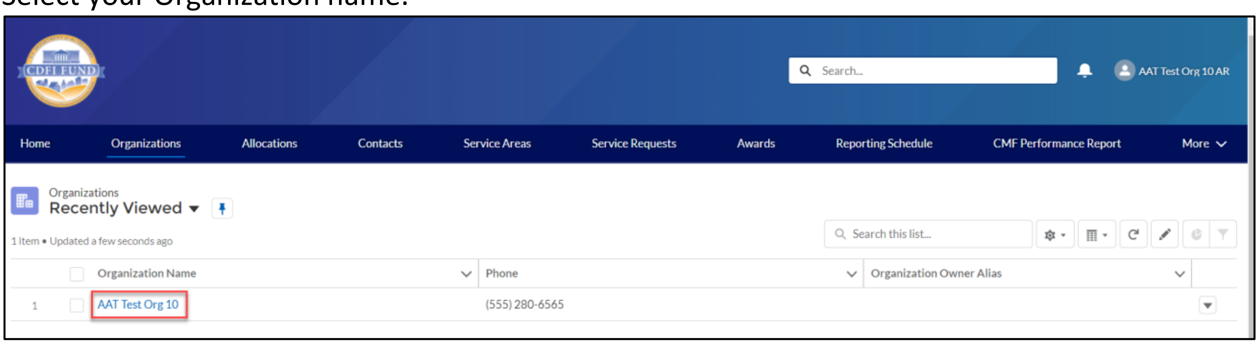



*Figure 2: Organizations Home Page*

3. Once on the Organizations page, click on the **Related** link.

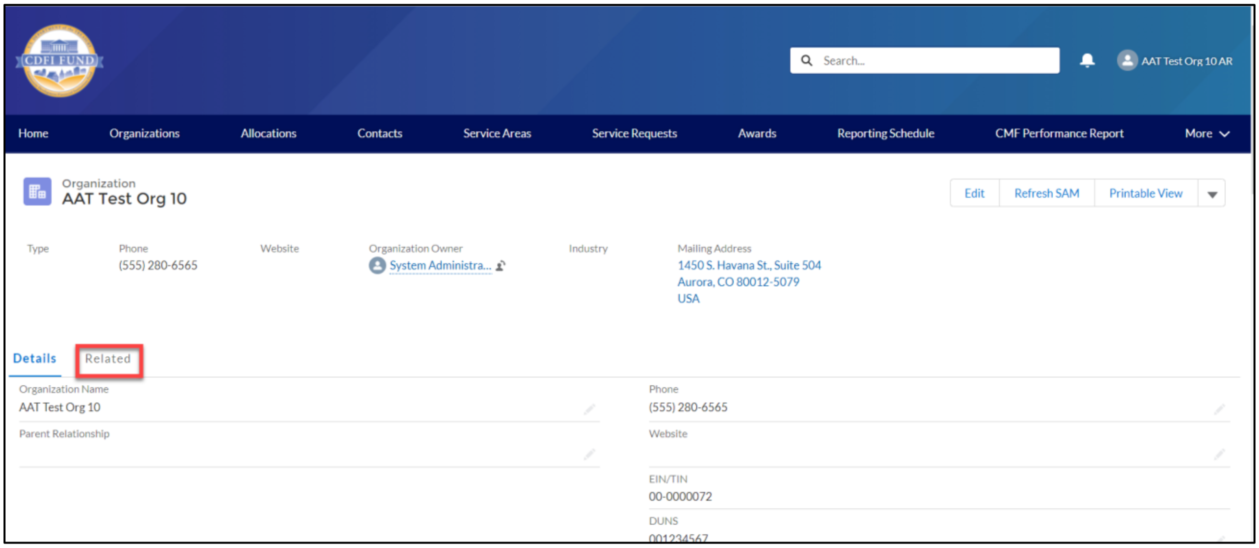



*Figure 3: Organization Details Page*

4. Scroll to **Program Profiles** and click on **View All**.

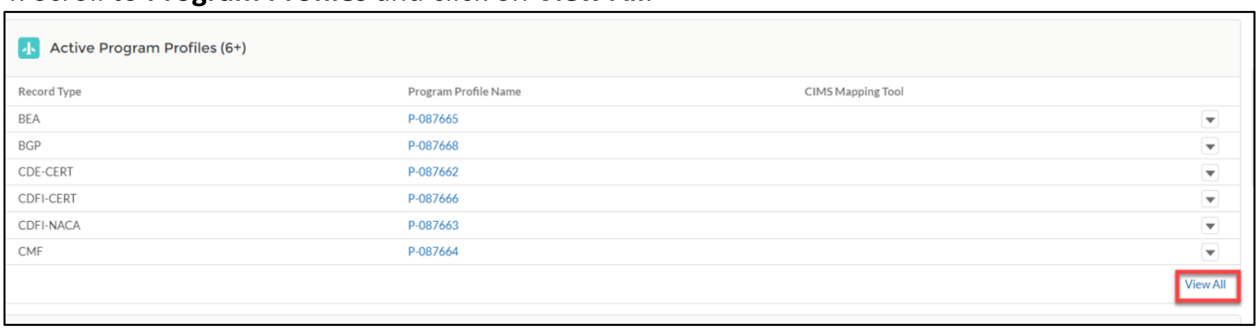



*Figure 4: Related List Quick Links – Program Profiles*

5. Select the **Program Profile Name** that corresponds with the **SDL Record Type**.

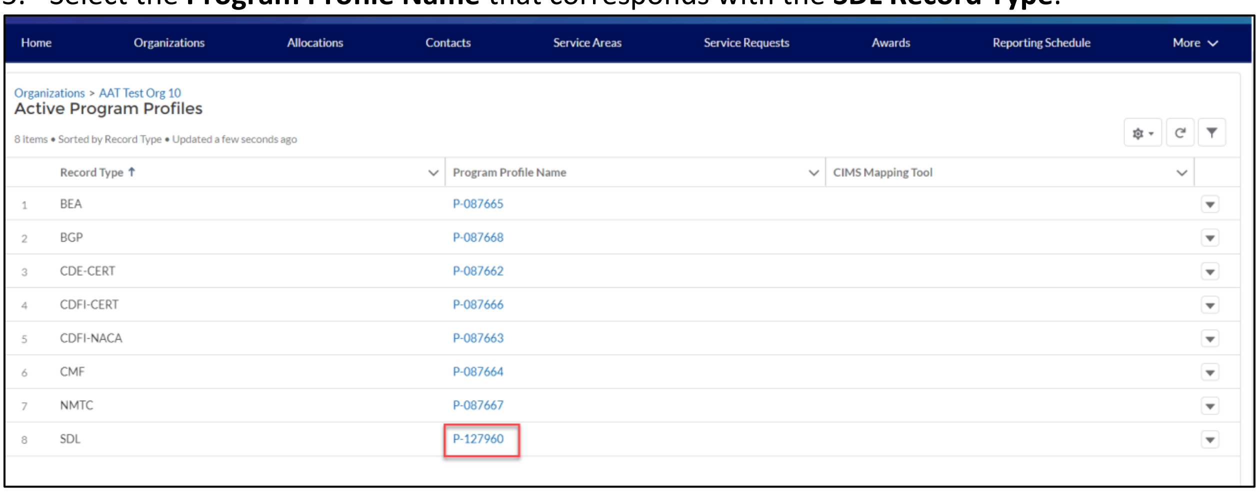



*Figure 5: Record Type List*

6. Once the field(s) are updated, you will be able to create an SDL Program Eligibility record, which is needed every fiscal year to create a new SDL Program Application.

7. Create a new SDL Program Eligibility record by clicking on the Related tab and then clicking the **New SDL Program Eligibility** button.

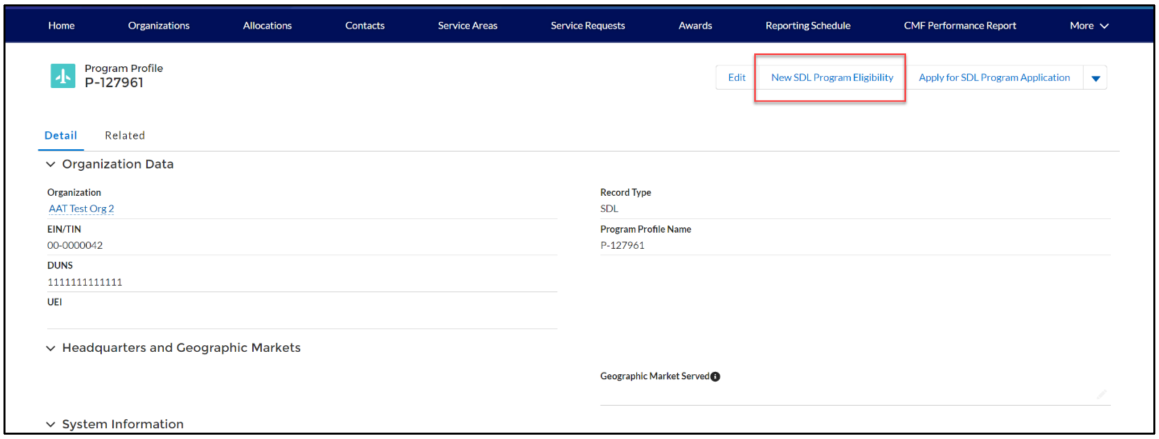



*Figure 6: New SDL Program Eligibility*

Select the Funding Round Fiscal Year from the dropdown menu and click **Next**.

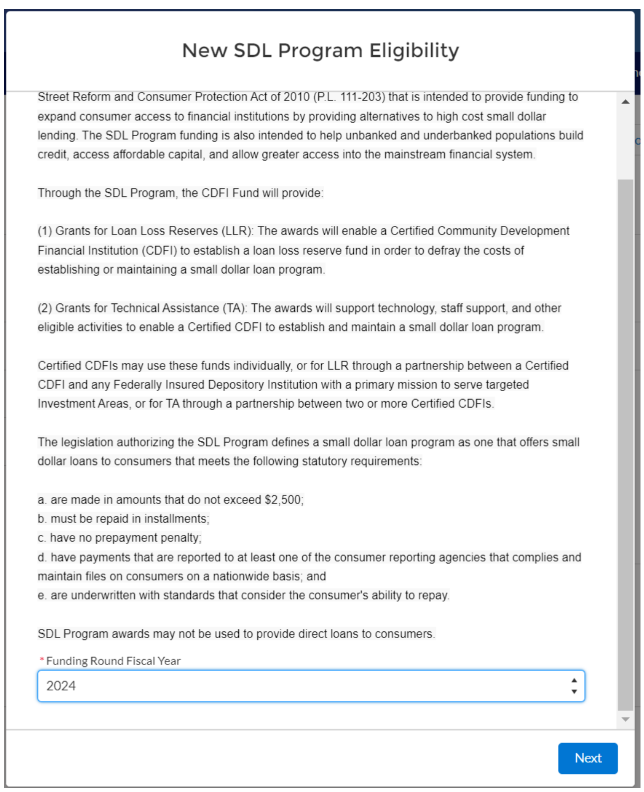



*Figure 7: Funding Round Fiscal Year*

10. Complete the ‘Applying with a FIDI Partner’, ‘Applying with a Certified CDFI Partner’ and list the Partner Name(s) if applicable. Click **Next**.

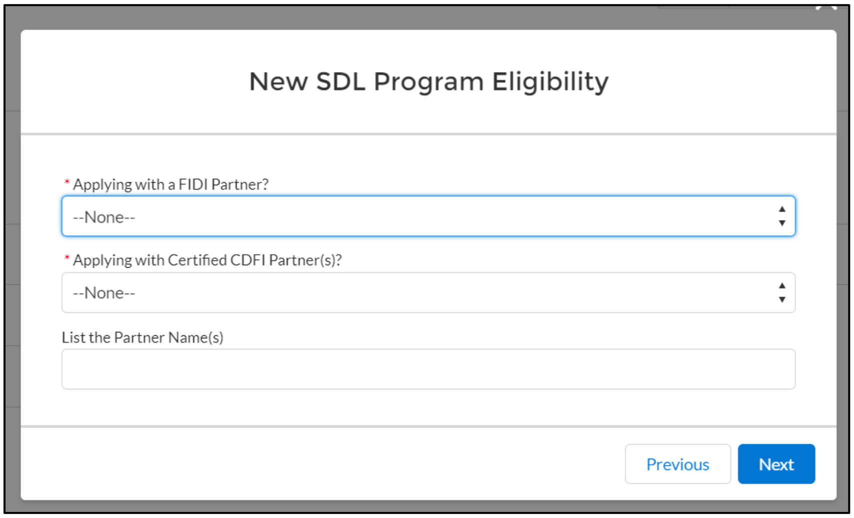



*Figure 8: FIDI Partner-Certified CDFI Partner*

11. Complete the ‘Do you meet the legislative requirements’ question and click **Next**.

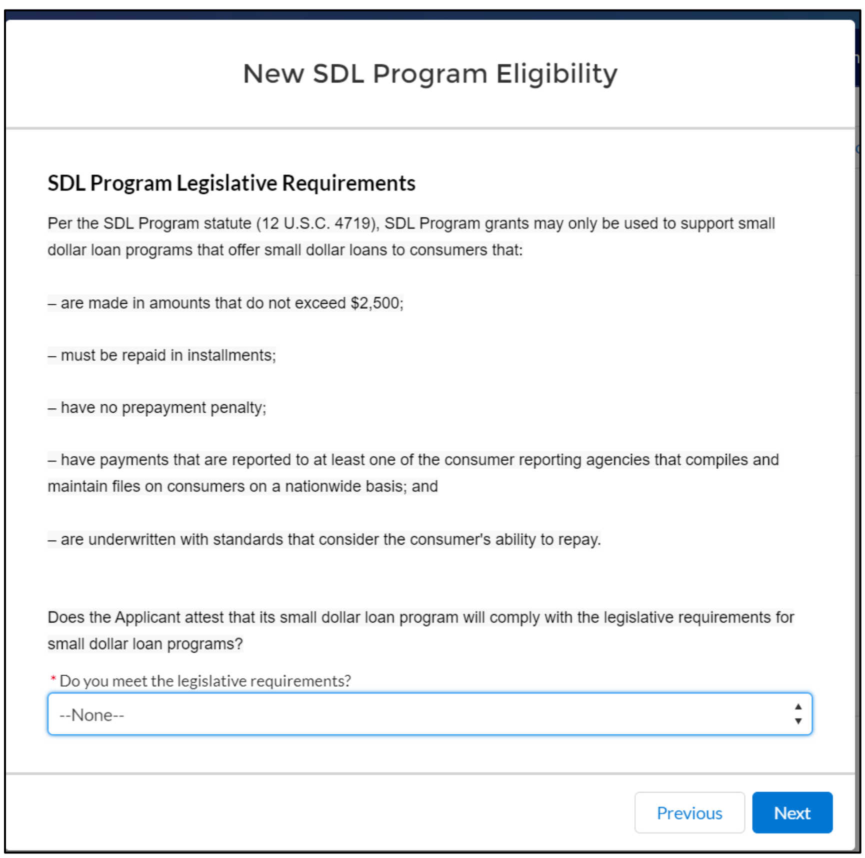



*Figure 9: Legislative Requirements*

12. Complete the 'Do you engage in these prohibited practices question?' and click **Next**.

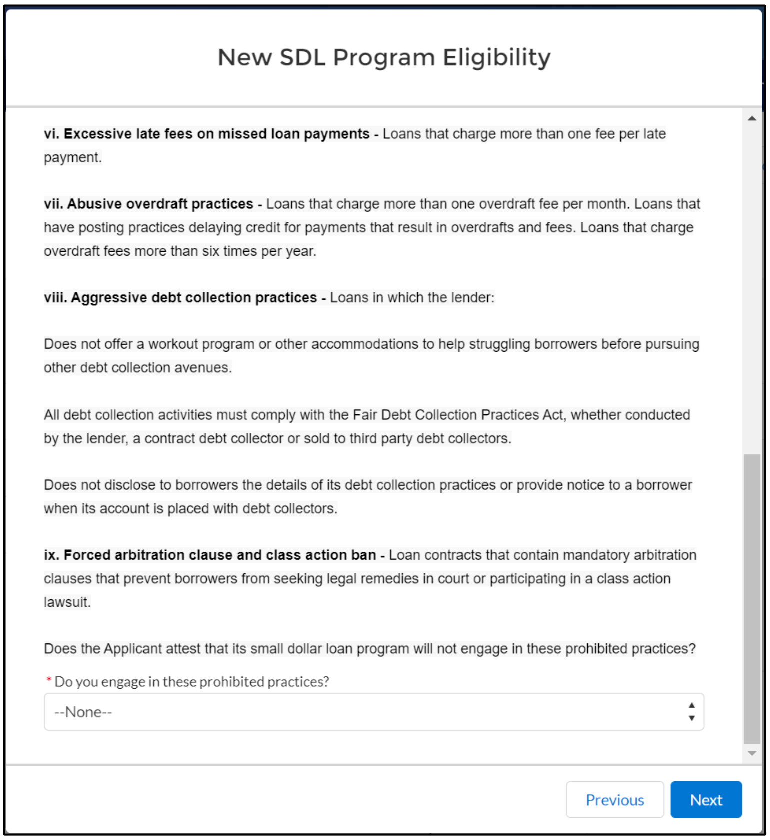


*Figure 10: Prohibited Practices*

13. Review the information on the next screen and click **Next**.

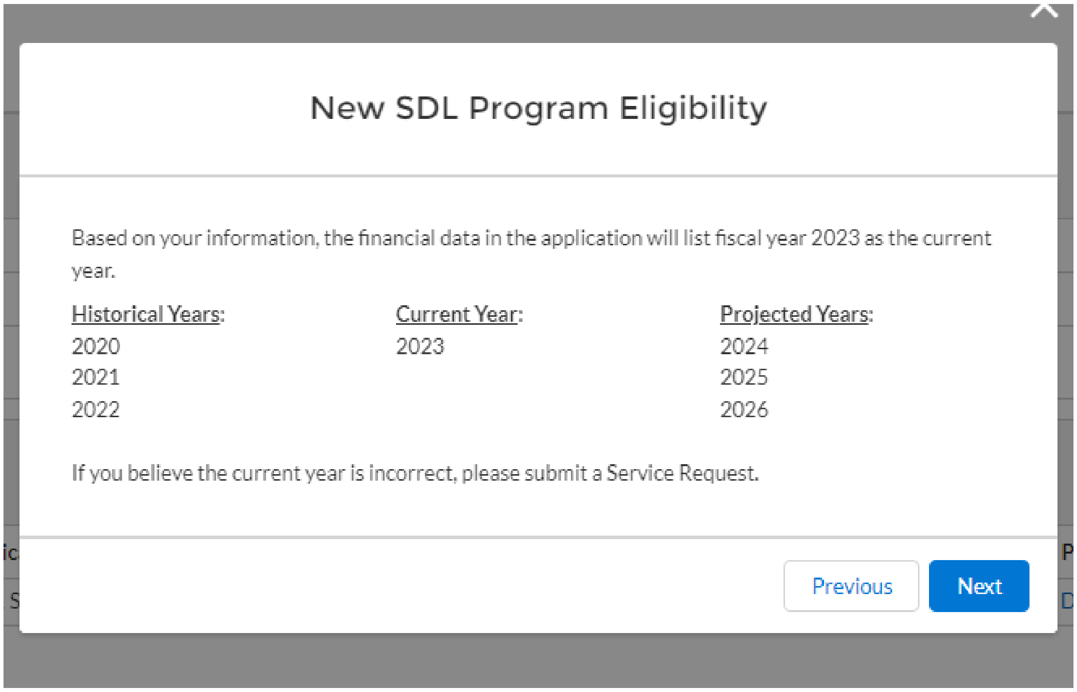



*Figure 11: New SDL Program Eligibility*

14. Verify the field(s) edited have been updated on the SDL Program Eligibility record. Note the 'Eligibility Status' field will display your eligibility status for the SDL Program Application FY round.

15. Once the SDL Program Eligibility record for the FY is created, you will be able to create an SDL Program Application, launch the application from the by clicking on the "Apply for SDL Program Application" button on the Related screen.

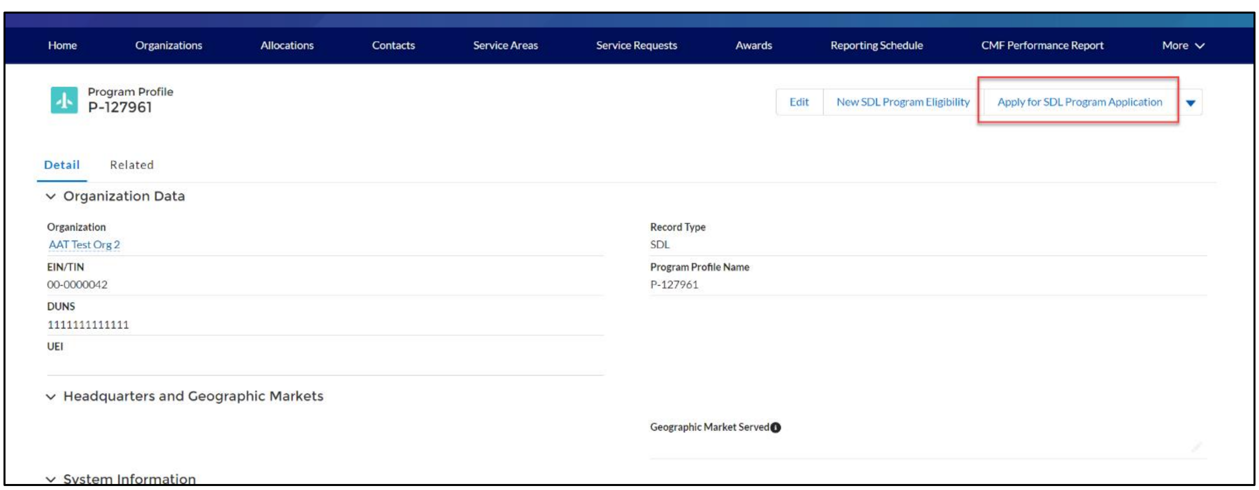



*Figure 12: Related List Quick Links - Applications*

16. On the next screen, select which application you would like to apply for and click **Launch**.

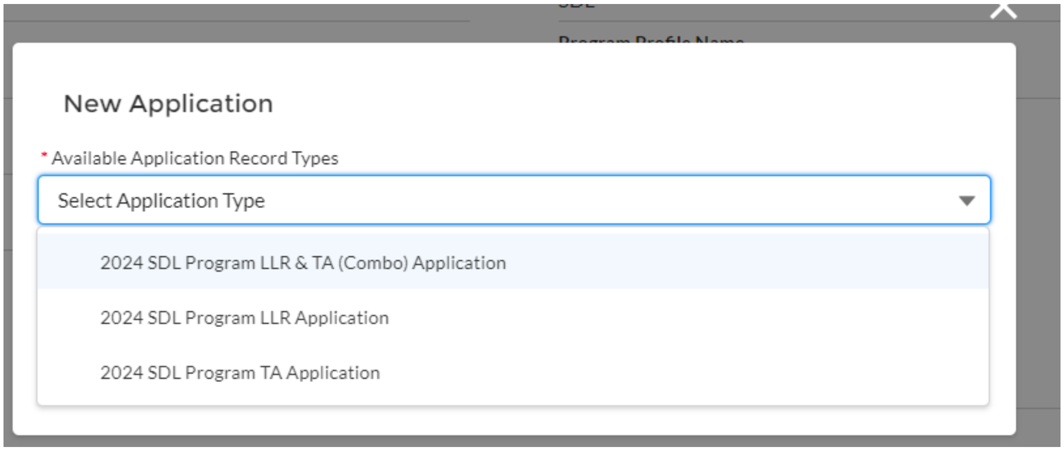



*Figure 131: Available Application Type - Launch*

**Please Note:** An applicant will see different application types to apply for depending on the criteria the organization meets, via the SDLP Eligibility record: 2024 SDL Program TA Application, 2024 SDL Program LLR Application, 2024 SDL Program LLR & TA (Combo) Application.

Once the application type you would like to apply for is selected and you click Launch, several messages will be displayed on this screen while your application is being built, including a percentage complete status:

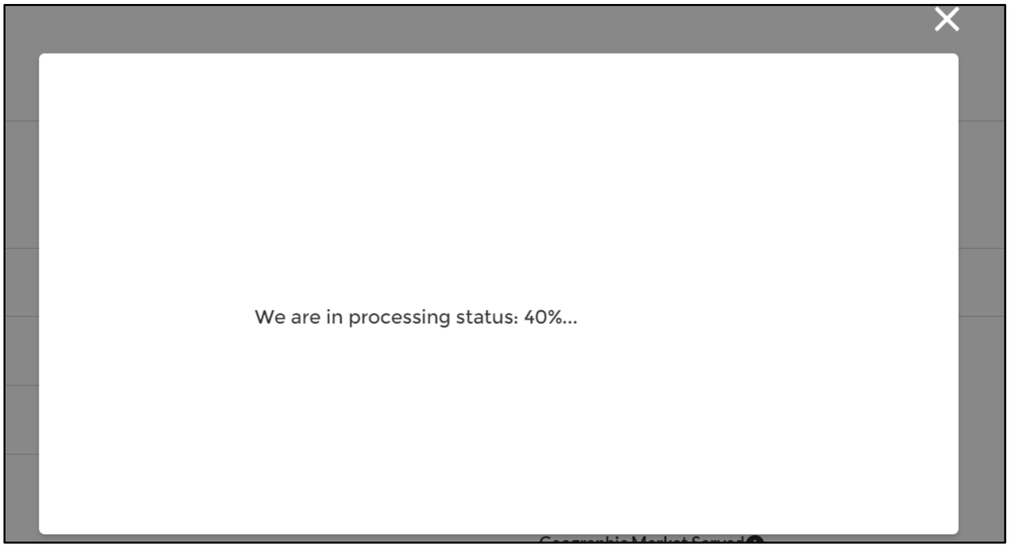



*Figure 142: Processing Percentage Complete Status*

When the application is created, a success message will display, and the FY 2024 SDL Program Application will automatically open.

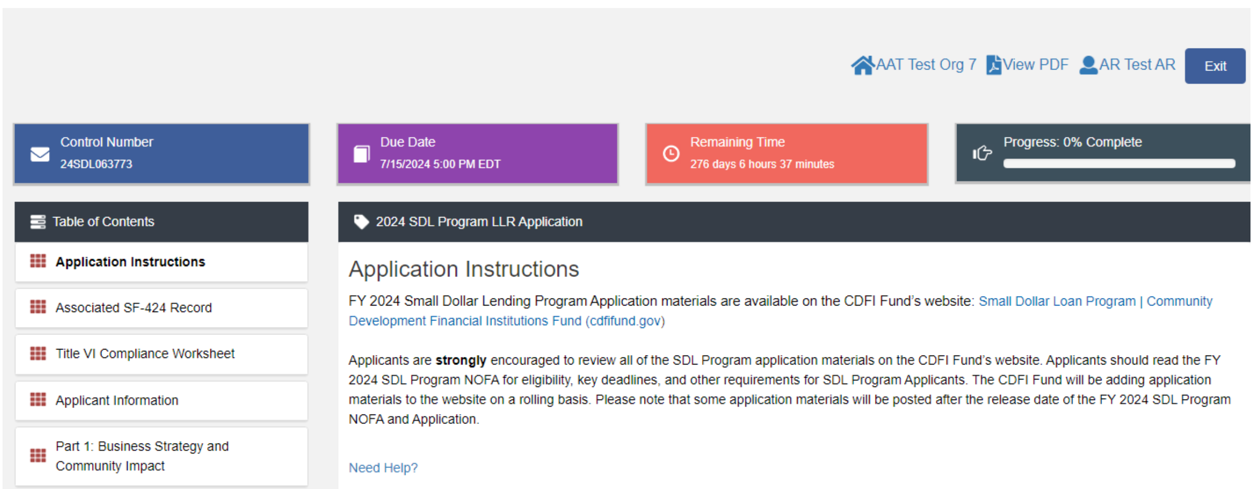



*Figure 15 3: Successful Application Creation*

## 1.2 Opening an Existing Application

1. To access an existing application, click on the **Organizations** tab on the homepage.

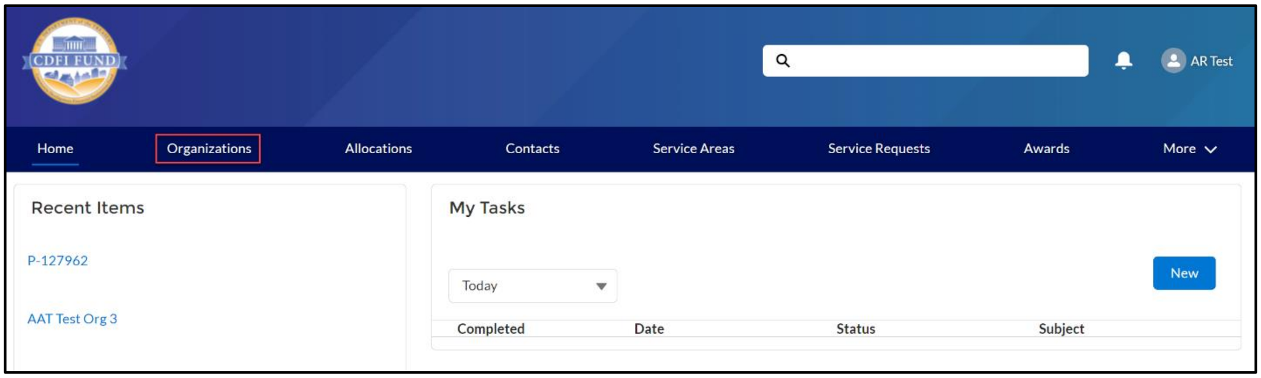



*Figure 16: Organization Tab*

2. Click on your **Organization Name**.

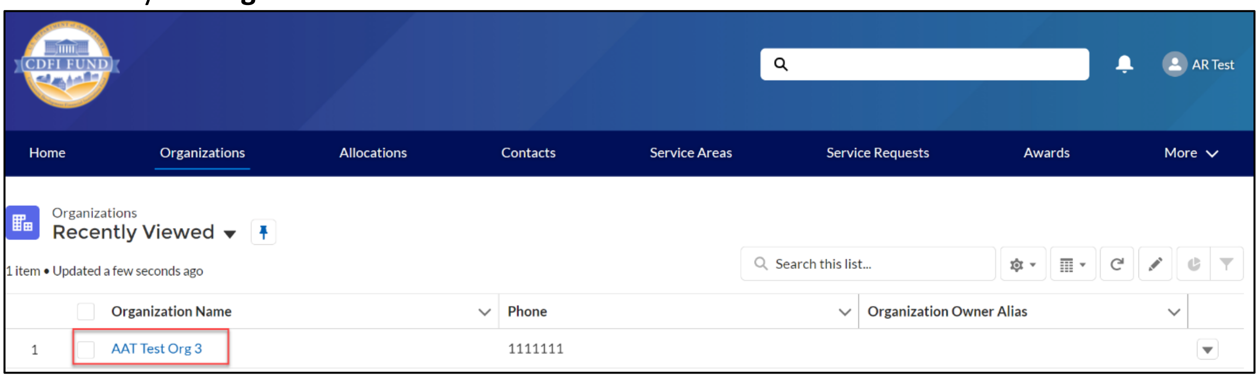



*Figure 17: Organization Name*

3. Click on the **Related** tab.

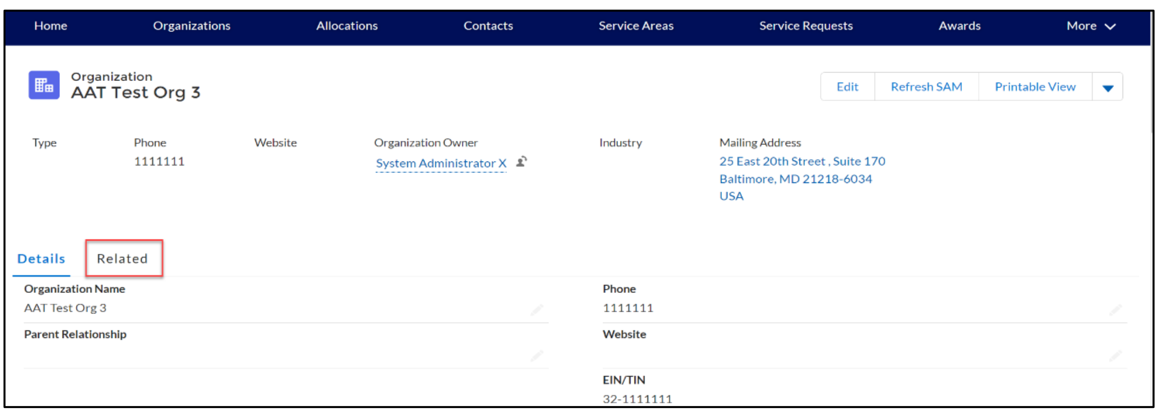



*Figure 18: Related Tab*

4. Scroll to Program Profiles and select **View All**.

Program Profiles (6+)

| Record Type | Program Profile Name | CIMS Mapping Tool |
|---|---|---|
| BEA | P-087616 | |
| BGP | P-087619 | |
| CDE-CERT | P-087613 | |
| CDFI-CERT | P-087617 | |
| CDFI-NACA | P-087614 | |
| CMF | P-087615 | |

View All

*Figure 19: Program Profiles – View All*

5. Select the **Program Profile Name** for SDL.

Organizations > AAT Test Org 3

Program Profiles

9 items • Sorted by Record Type • Updated a few seconds ago

| | Record Type ↑ | Program Profile Name | CIMS Mapping Tool |
|---|---|---|---|
| 1 | BEA | P-087616 | |
| 2 | BGP | P-087619 | |
| 3 | CDE-CERT | P-087613 | |
| 4 | CDFI-CERT | P-087617 | |
| 5 | CDFI-NACA | P-087614 | |
| 6 | CMF | P-087615 | |
| 7 | ERP | P-181571 | |
| 8 | NMTC | P-087618 | |
| 9 | SDL | P-127962 | |

*Figure 4 Program Profile Name*

6. From the Program Profile Detail, click on the **Related** button.
7. Navigate to the **Applications** box and select the relevant Application link under **Application Link Communities.**

Applications (2)

| Application Link Communities | Application Type Name | Status | PDF Link |
|---|---|---|---|
| App-063574 | 2024 SDL Program LLR Application | New | View PDF |
| App-058077 | 2021 SDL Program TA Application | Abandoned | View PDF |

View All

*Figure 215: Application Link Communities*

# 2.0 User Interface (UI) Appearance and Navigation

## 2.1 Application Layout

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

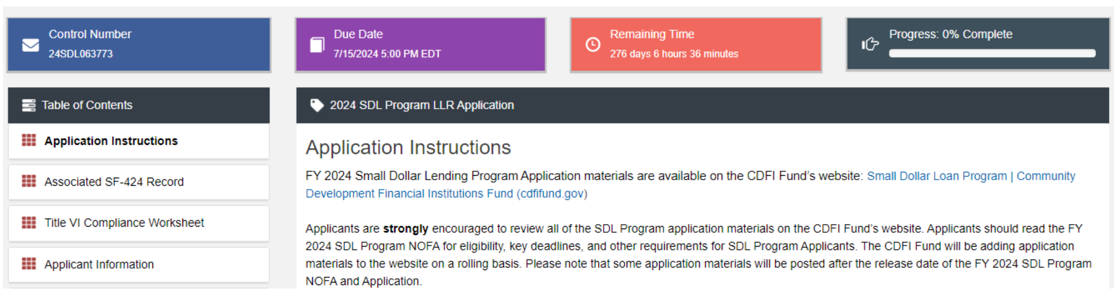



*Figure 22: Application UI Home Page (SDL Program)*

The header will include:

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

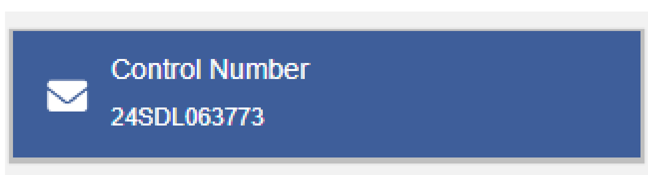



*Figure 236: Application Control Number*

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

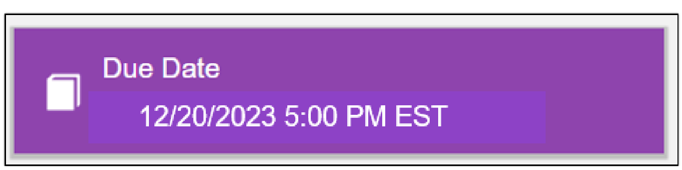



*Figure 247: Application Due Date*

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

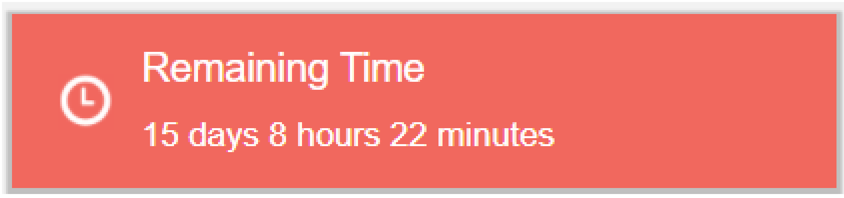



*Figure 258: Remaining Time*

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

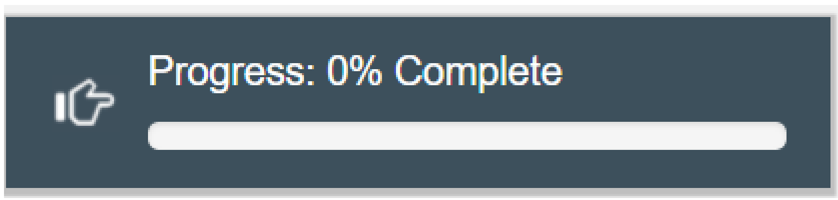



*Figure 26: Application Progress Bar*

5. **Organization:** A hyperlink to your Organization's detail page. When you click this link, it will return you to your organization record in a new window.

6. **View PDF:** An option to export and view the application as a PDF file. The PDF prints the current state of the application. If blank, it will show application guidance, questions, and tables. Once responses are entered into the application, the PDF will also include responses.

7. **User:** Name of user profile currently editing the application.

8. **Exit:** Use this button to Exit the application **after** saving your work.


*Figure 279: Quick Links Menu*

## 2.2 Using the Collapsible Menu

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


*Figure 28: Collapsible Menu - Collapsed*

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

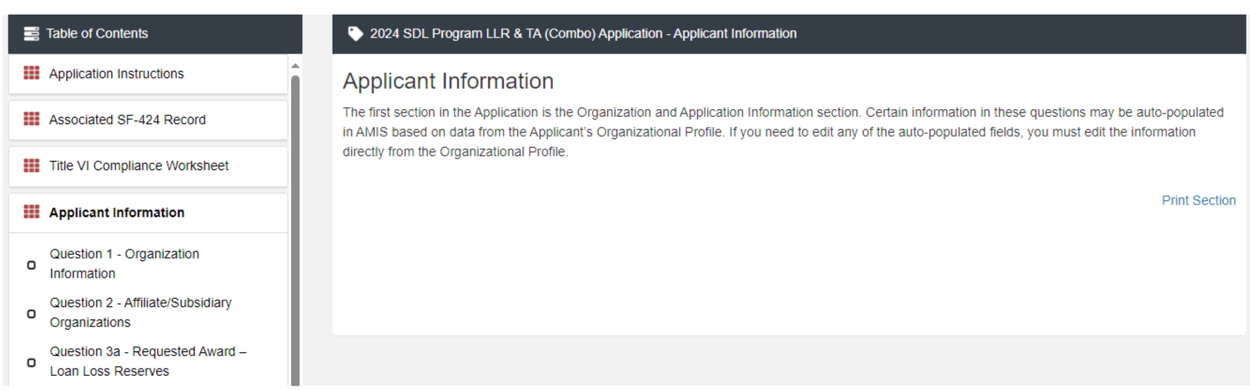


*Figure 29: Expanded Section and Section Introduction Page*

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

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

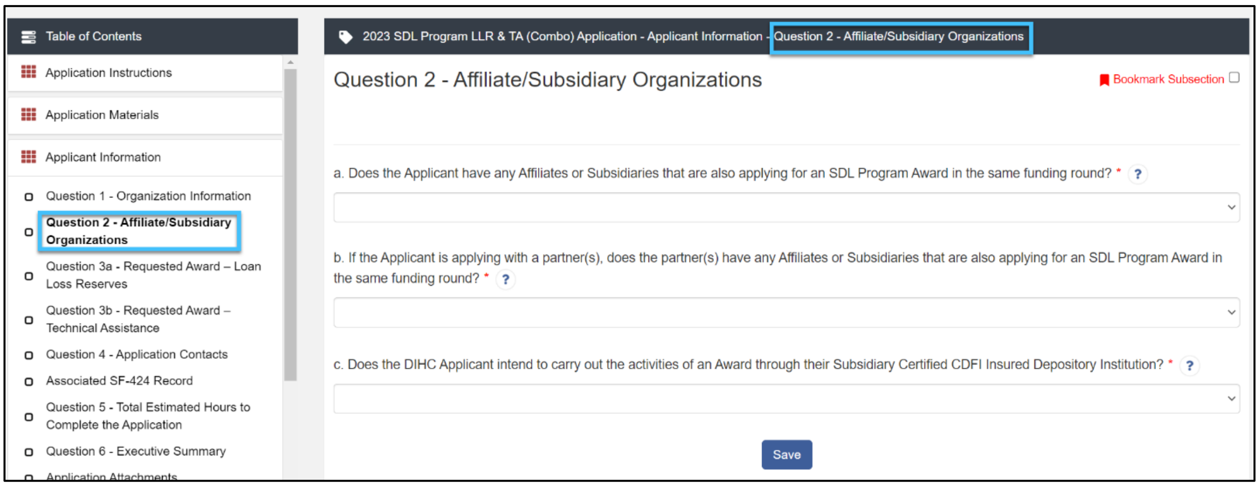



*Figure 30: Subsection Page View*

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

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

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

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

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

## 2.3 Saving and Completing a Section

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

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

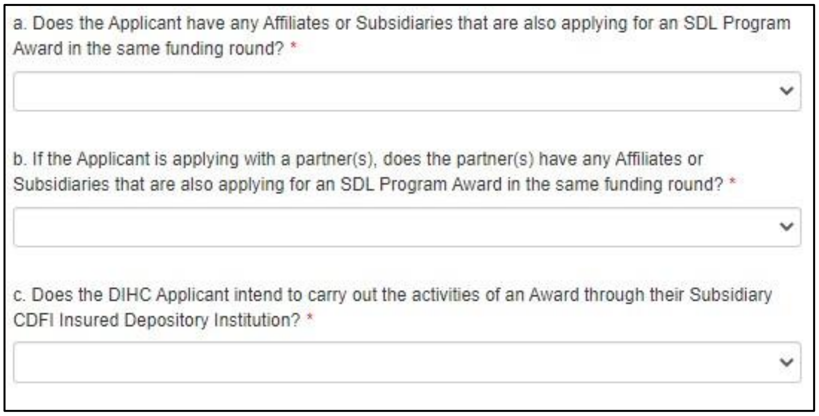



*Figure 31: Sample Required Questions*

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


*Figure 3210: Save Button*

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

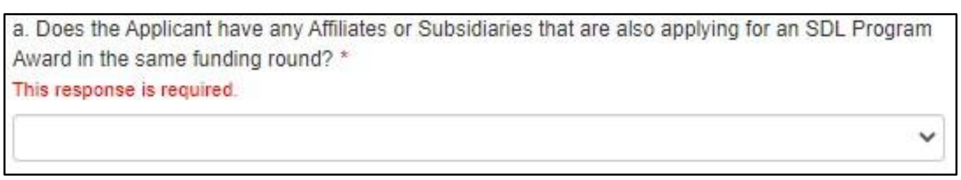



*Figure 3311: Validation Error Message*

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


*Figure 3412: Subsection Saved and Completed Message*

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

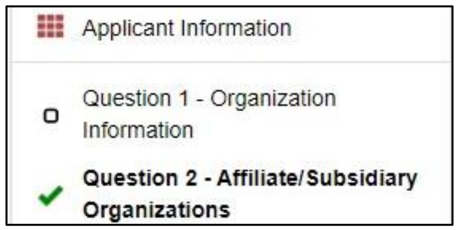



*Figure 3513: Completed Subsection Checkmark*

## 2.4 Time Management

You may save data, log out, and return to your application at a later time. The electronic application will automatically log you off after <u>two hours of inactivity</u> (i.e., no movement between screens, entering data, clicking, etc.). **<u>If this happens, you will lose all data you have entered but did not save</u>.**

## 2.5 Bookmarks

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

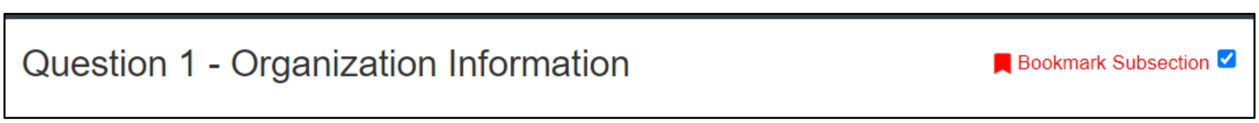



*Figure 36: Bookmark Subsection Checkbox*

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


*Figure 3714: Bookmarked Subsection*

To remove a bookmark, uncheck the checkbox.

## 2.6 Help Text

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


*Figure 38: Question with Help Text*

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

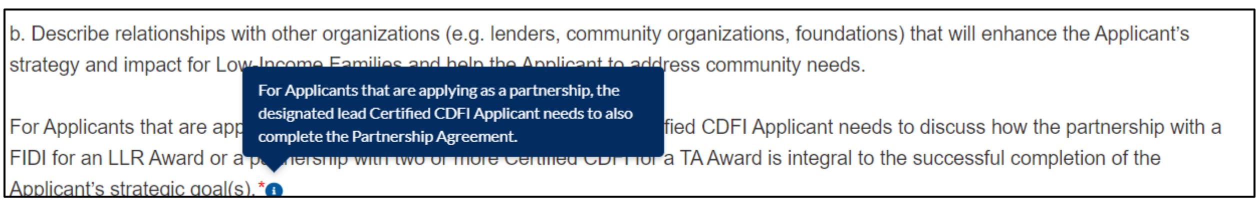



*Figure 39: Help Text Displayed*

# 3.0 User Interface Form Features

## 3.1 Validation Rules, Error Messages, and Guidance

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

Errors may range from entering an invalid value to omitting a required field. For example, in the "Question 3a - Requested Award – Loan Loss Reserves" subsection below, both fields are required.

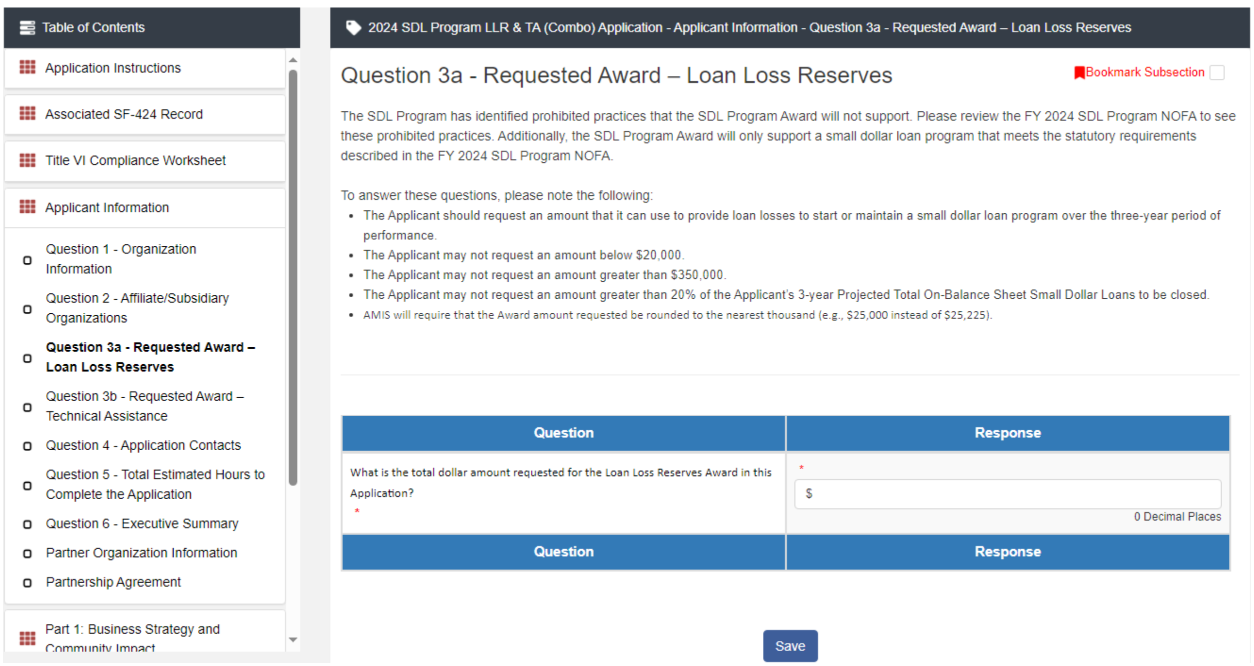



*Figure 40: Required Fields*

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

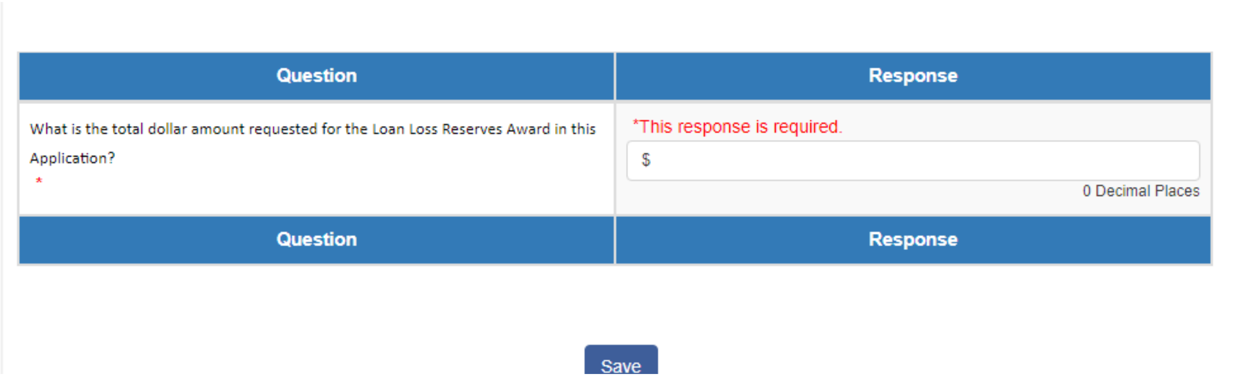



*Figure 4115: Response Required Validation Error Message*

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

To return to the example of the "Question 3a - Requested Award – Loan Loss Reserves" above, this field also has an additional validation you can identify through reading the guidance provided in this subsection. In the subsection guidance at the top of the page, the instructions explain the required response.

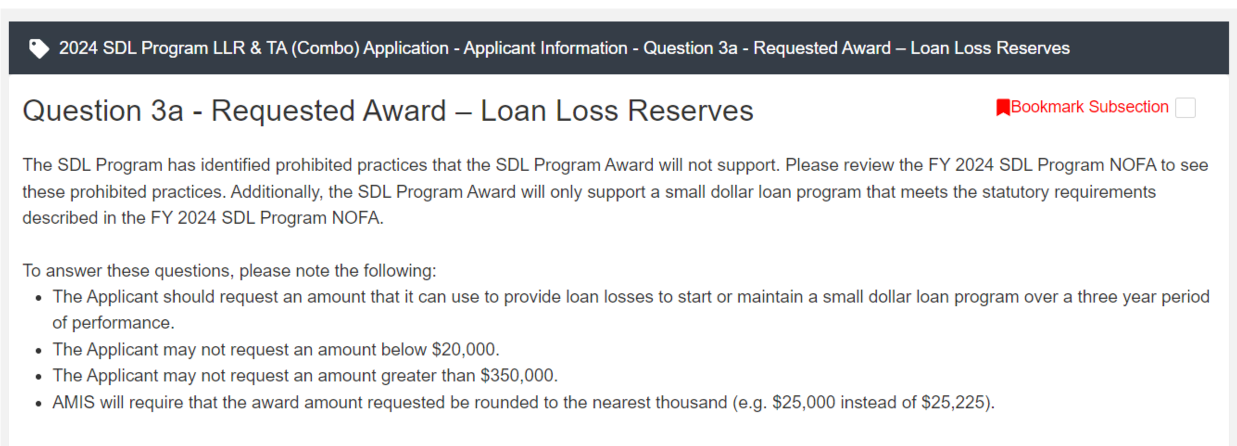



*Figure 4216: Subsection Guidance*

The amounts you enter in these fields are validated against the amounts published in the NOFA and the "What is the total dollar amount of Loan Loss Reserves requested in this Application?" field will display a validation error when you **Save** if you input an invalid amount.

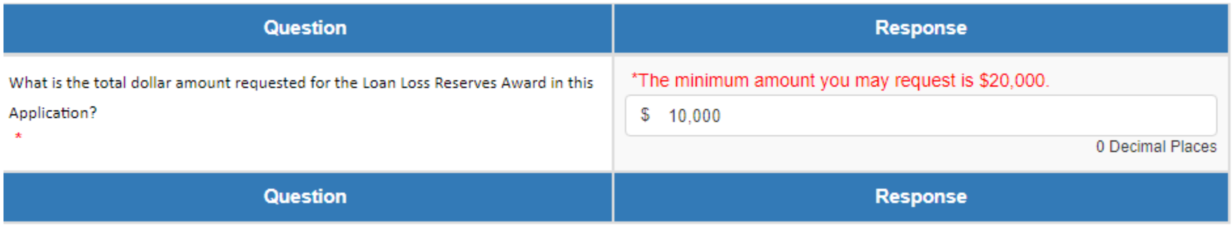



*Figure 43: LLR Request Amount Field Minimum Validation Error*

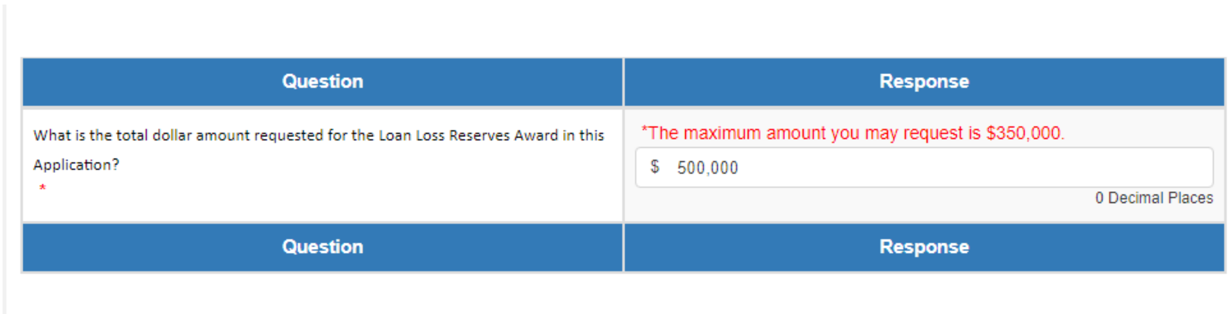



*Figure 44: LLR Request Amount Field Maximum Validation Error*

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

## 3.2 Dependent Questions and Subsections

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

### *Dependent Questions*

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

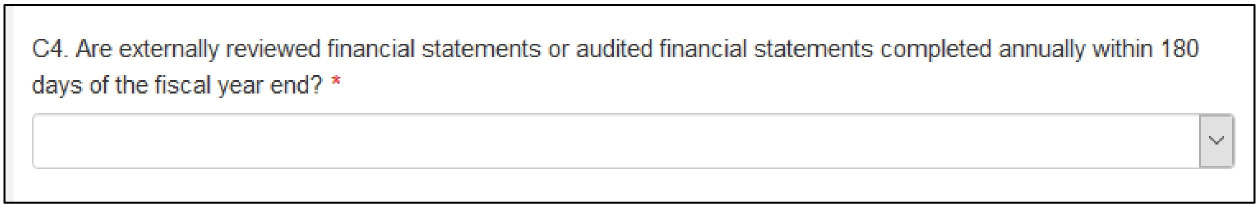



*Figure 45: Sample Question that Can Trigger a Dependent Question*

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

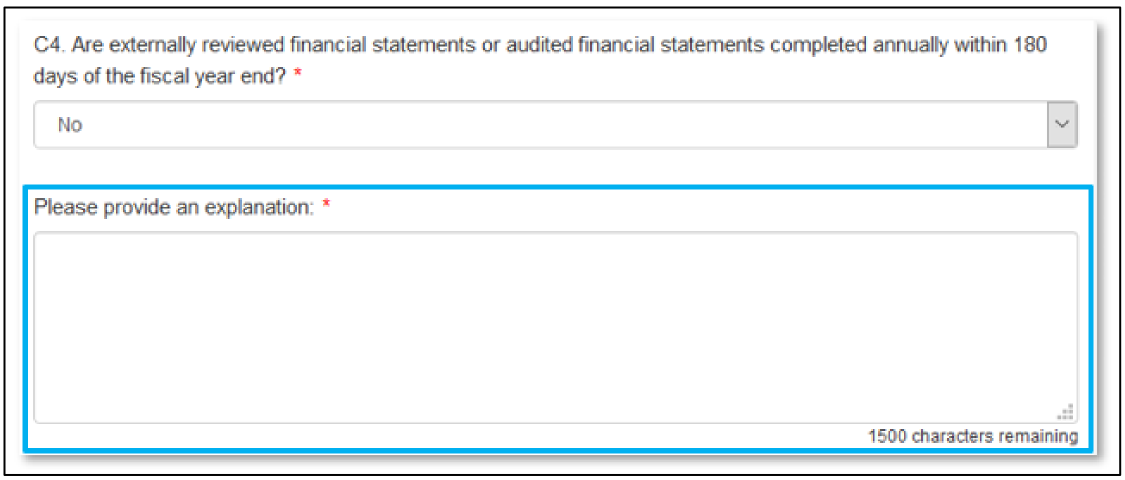



*Figure 4617: Enabled Dependent Question*

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

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

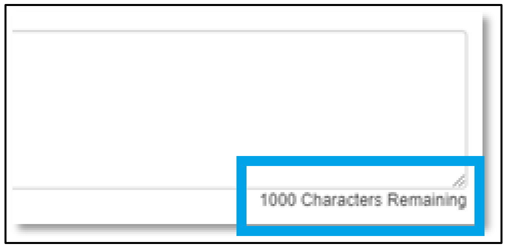



*Figure 4718: Character Maximums for Text Responses*

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

### *Dependent Subsections*

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

For example, your responses to the subsection “Question 10 - Description of Applicant’s Small Dollar Loan Products” will potentially enable a dependent subsection, ‘Table 2a – Track Record – Existing Small Dollar’, if you indicate you have a track record making small dollar loans to borrowers.

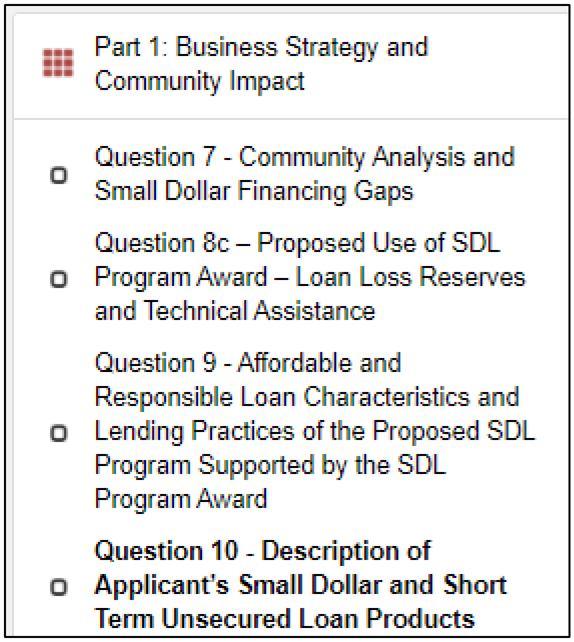



*Figure 48: List of Subsections -Table 2a is by Default Disabled/Not Visible*

If you answer 'Yes' to "Does the Applicant have a history of offering small dollar loan products as of the publication date ….?" or 'Yes' to "Does the Applicant offer other short term unsecured loan products?" to the "Question 10 - Description of Applicant's Small Dollar Loan Products" question, the appropriate subsection will be enabled after you click **Save**.

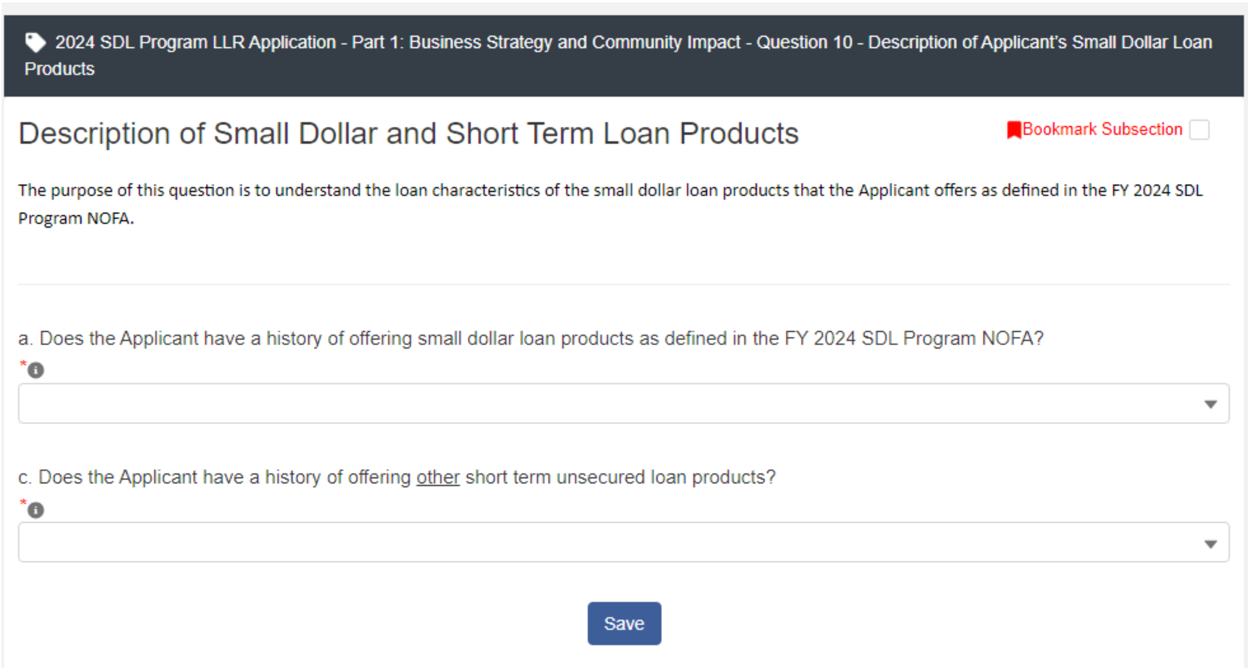



*Figure 4919: Subsection Questions "Question 10 - Description of Applicant's Small Dollar Loan Products"*

When the subsection "Question 10 - Description of Applicant's Small Dollar Loan Products" is saved and marked complete, the response of "Yes" to "Does the Applicant have a history of offering small dollar loan products as of the publication date …" will enable the dependent subsection "Table 2a – Track Record – Existing Small Dollar" to display and become visible in the menu.

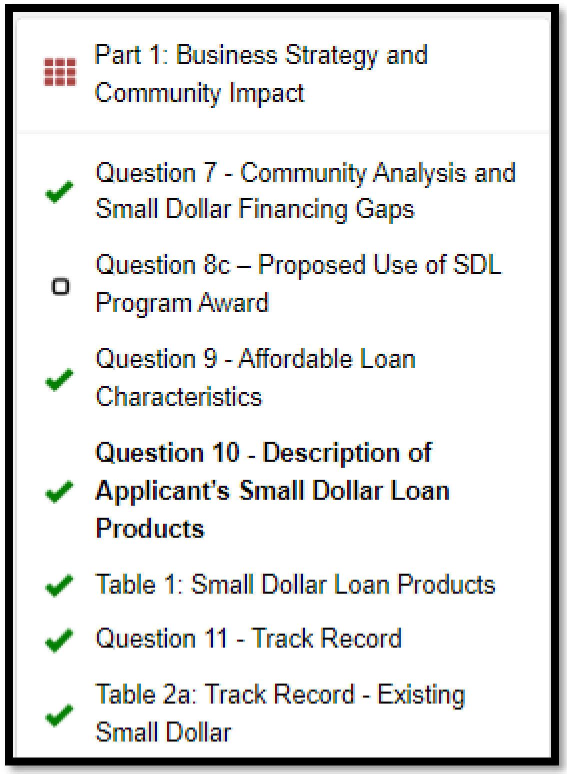



*Figure 5020: Enabled Dependent Subsection Visible in Menu*

If your response is "No" to "Does the Applicant have a history of offering small dollar loan products as of the publication date …" question, the corresponding subsection "Table 2a – Track Record – Existing Small Dollar"  will remain disabled and hidden in the menu.

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

## 3.3 Selecting Related Records

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

To select related records:

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


*Figure 5121: A Selected SF-424 Related Record*

2. You can view the selected record's detail page by clicking the **View Record** link. This will direct you to the record detail page, where you can see more detailed information about the selected record (this is useful for viewing records specific to your organization, like your organization contacts and related SF-424 records).

## 3.4 Adding Attachments

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

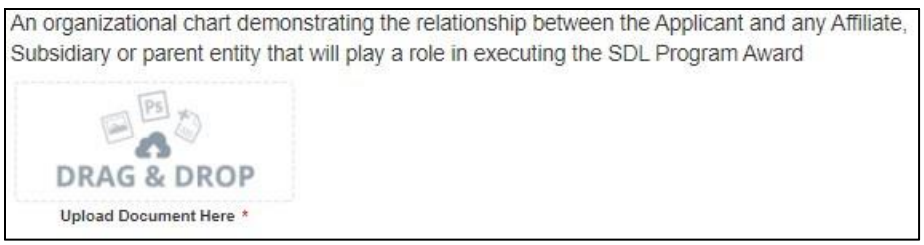



*Figure 52: Drag & Drop Upload Box*

To upload using the Drag & Drop:

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

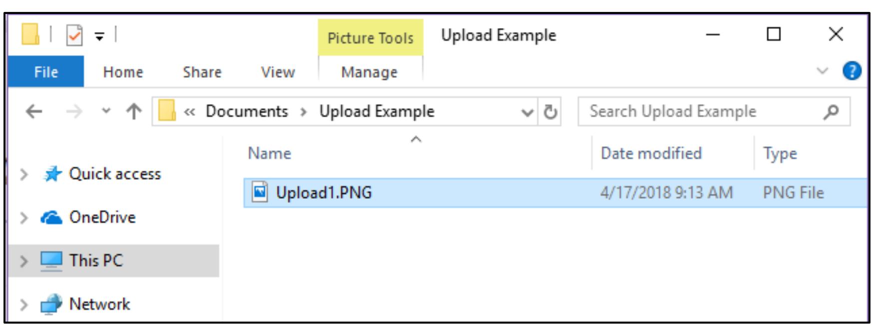



*Figure 5322: Attachment to Upload in File Explorer*

2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.
   Note: Use caution to ensure you drag and drop the file directly over the Drag & Drop upload box area to prevent your web browser from inadvertently trying to open the file.

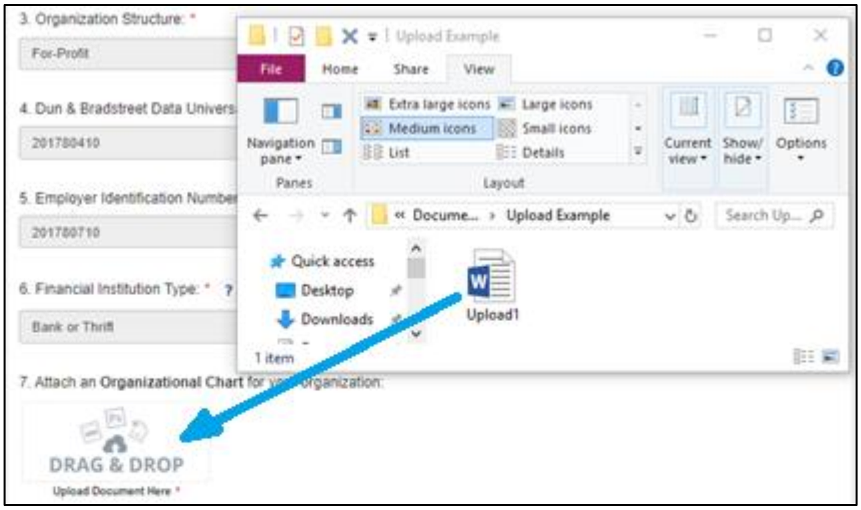



*Figure 5423: Upload File Using Drag & Drop*

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


*Figure 55: Successful File Upload*

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

## 3.5 Dynamic Record Tables

Applicants are able to enter a list of records for parts of the application (i.e. “Question 13a – Key Personnel”). These records are a series of questions that are repeated to the applicant and are collected dynamically through the application. An applicant may need to add a single record or up to 10 records depending on the application question.

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

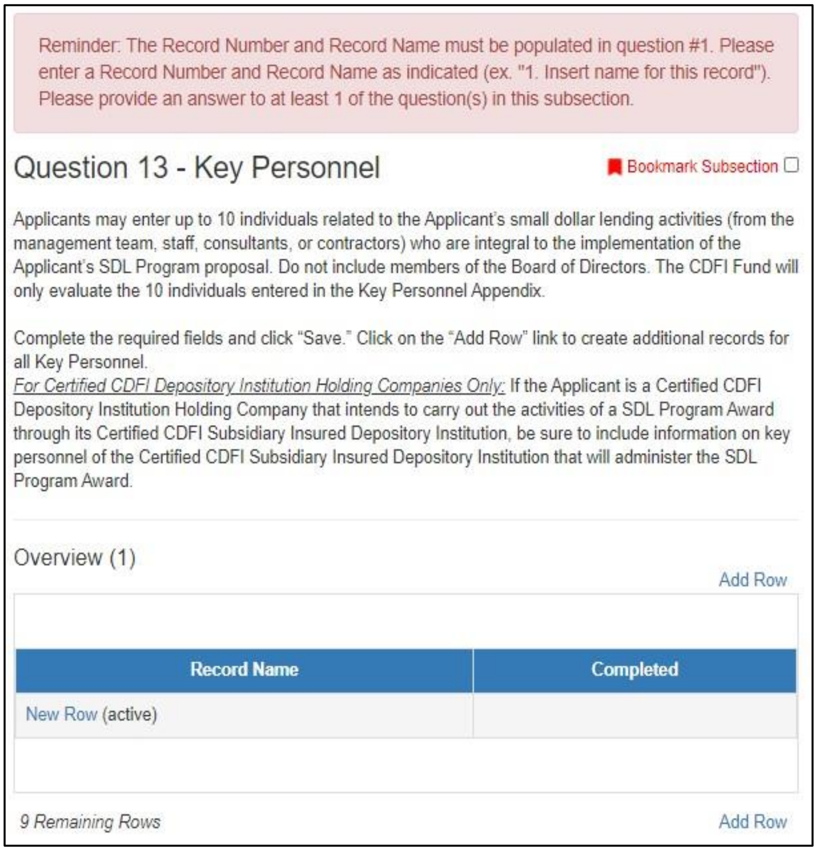



*Figure 5624: Reminder Message and Overview Table*

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

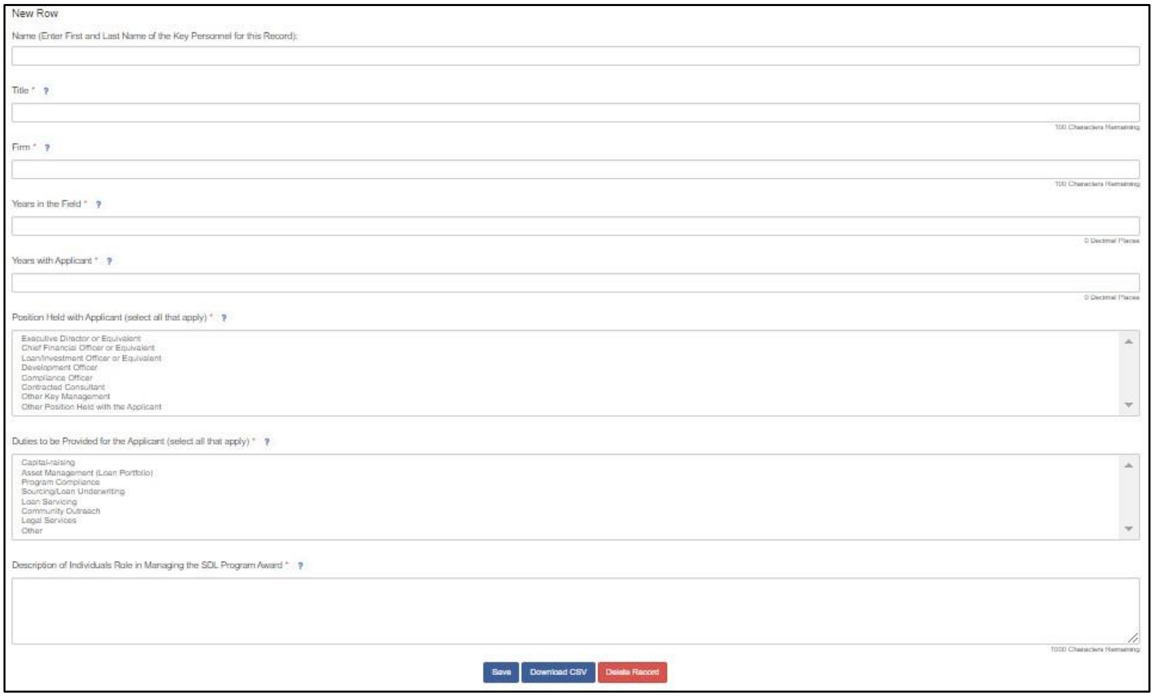



*Figure 5725: New Row Entry Fields*

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


*Figure 58: Dynamic Table Buttons*

To add or edit dynamic table records:

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

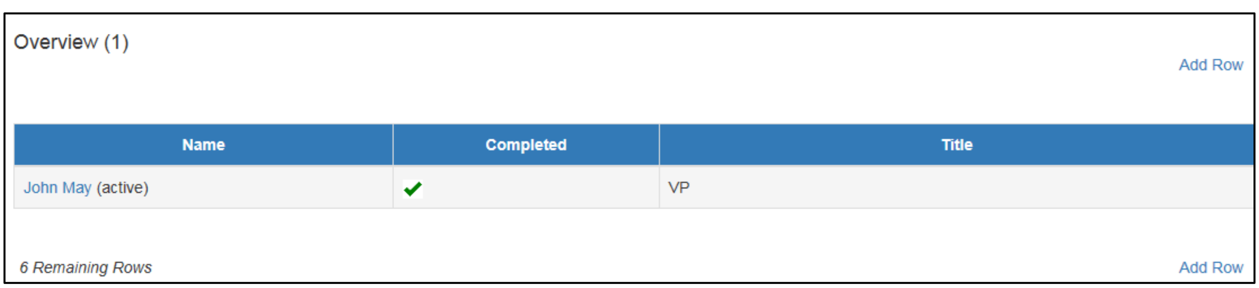



*Figure 59: New Record Row in Table Overview*

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

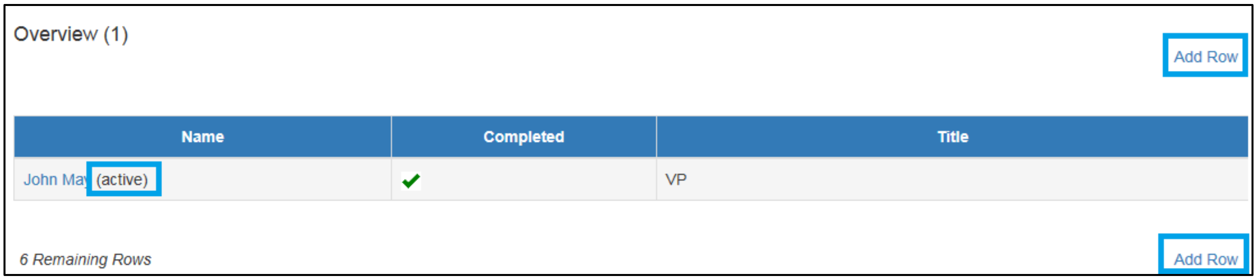



*Figure 60: Active Record Indicator and Add Row Links*

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

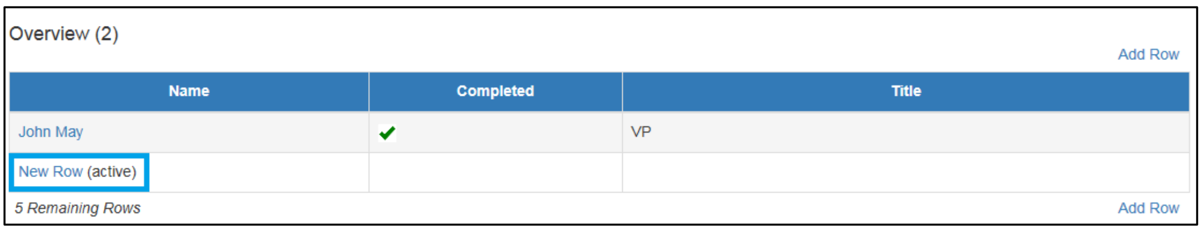



*Figure 61: New Active Record Row*

5. Repeat this process to add additional records as needed.
6. To edit any record, click on the hyperlink of the record name in the overview table. This will pull up the record's field form/make it the active record. Update any information as needed and **Save**.

To delete dynamic table records:

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


*Figure 62: Delete Record*

To Download CSV:

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


*Figure 6326: Download CSV Button*

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

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

*Figure 64: Sample CSV of Dynamic Record Table*

## 3.6 Direct-Entry Tables

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

| | Historic 3 | Historic 2 | Historic 1 | Current |
|---|---|---|---|---|
| Fiscal Year Selection * | * 2017 | * 2018 | * 2019 | * 2020 |
| **Assets** | | | | |
| Unrestricted Cash & Cash Equivalents ($) * | * $ 123,797,000 0 Decimal Places | * $ 109,993,000 0 Decimal Places | * $ 170,662,000 0 Decimal Places | * $ 342,664,000 0 Decimal Plac |
| Allowance for Loan and Lease Losses ($) * | * $ 27,422,000 0 Decimal Places | * $ 28,709,000 0 Decimal Places | * $ 33,117,000 0 Decimal Places | * $ 29,387,000 0 Decimal Plac |
| Average Assets ($) * | * $ 3,685,922,000 0 Decimal Places | * $ 3,810,143,000 0 Decimal Places | * $ 3,859,111,000 0 Decimal Places | * $ 4,063,275,000 0 Decimal Plac |

*Figure 65: Sample Direct-Entry Table*

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

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

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

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

**Note:** The large tables in the application are designed with cascading column and row headers to aid data entry. Due to the size of this table, you may experience a lag in header movement. If the moving headers are moving slowly or not at all, please try the following troubleshooting tactics:
- Scroll to the bottom of the subsection and click **Save** to record any data you have already entered. Then, refresh the application page.
- Try scrolling more slowly down or across the page.
-After saving the subsection, the **Exit** button in the upper right-hand corner of the page to exit the application. Then, re-open the application and re-load this subsection.
- If possible, try opening the application in a different web browser or with a different internet connection.
- Try zooming out within your browser window so more of the table is visible.

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

### 3.7 Exporting your Application as a PDF

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

To generate a PDF version of the application:

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

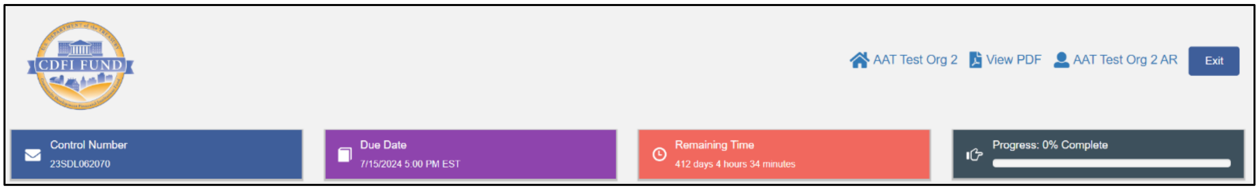



*Figure 66: UI Menu Bar*

2. Select **View PDF**.


*Figure 6727: View PDF*

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

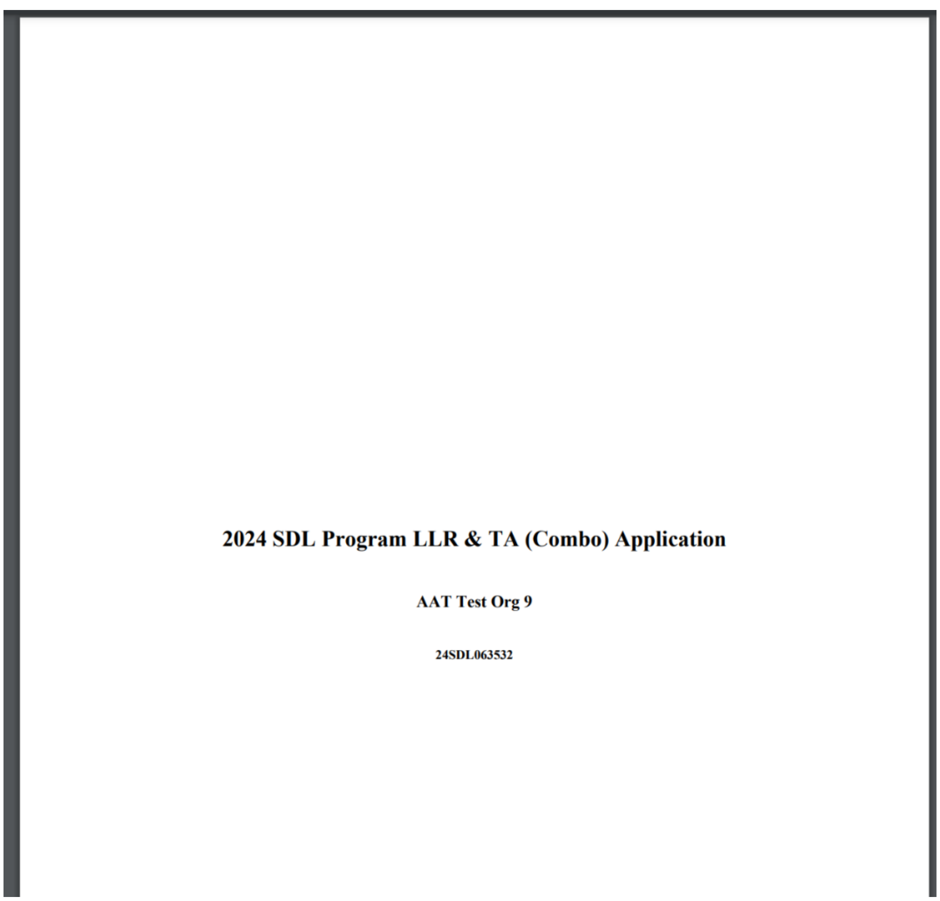



*Figure 68: Application PDF Open in a New Browser Window*

### 3.8 Printing the Application

To print your application, click the **View PDF** link in the navigation menu at the top of the User Interface.


*Figure 68: View PDF Button*

This will generate a PDF of your application you can download using your browser's download function that enables you to save the application to your computer and print. For more information on how to generate a PDF in this application, please see section 3.7 of this

# 4.0 SDL Program Application Specific Guidance

This section includes additional guidance for completing select portions of the SDL Program Application sections/subsections in the Application Template UI, including:

4.1 Attaching your SF-424 form to your application.
4.2 Attaching your Title VI Compliance Worksheet to you application
4.3 Providing Partnership information, if applicable.
4.4 Inputting your Application Financial Data.
4.5 Answering Compliance Evaluation Questions.

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

### 4.1 Associated SF-424 Record: Linking your SF-424 to your Application

All Applicants are required to submit the initial component of their FY 2024 SDL Program Application using the Grants.gov portal, the official website for federal grant information and applications. The only component of the SDL Program Application submitted via Grants.gov is the Standard Form (SF-424) Mandatory Form. The SF-424 is required for all Applicants.

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

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

To attach your SF-424:

1. Within the 2024 SDL Program application, expand the “Associated SF-424 Record” section in the menu bar. Click on the “Associated SF-424 Record” subsection.

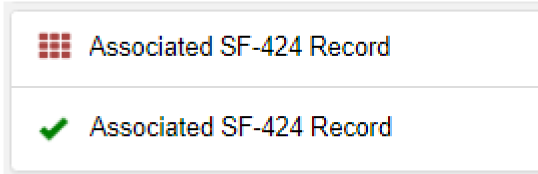



*Figure 69: Associated SF-424 Record Subsection in Menu*

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


*Figure 70: Attach SF-424 Related Record Field*

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

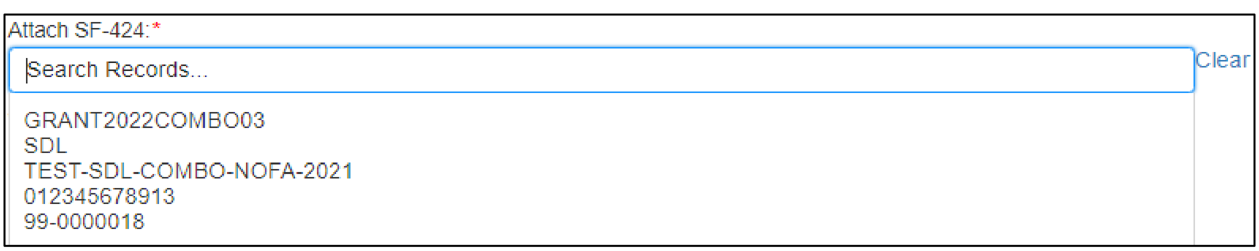



*Figure 7128: SF-424 Record for Your Organization in Related Record List*

4. Verify it is the correct record by confirming the correct Program (SDL) is listed below the grant name, and the Funding Opportunity Number listed is “SDL-2024”. The SF-424 ID

corresponds to your SF-424's Grants.gov Tracking Number (GRANTxxxxxxxx).

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


*Figure 7229: Selected SF-424 Record*

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

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

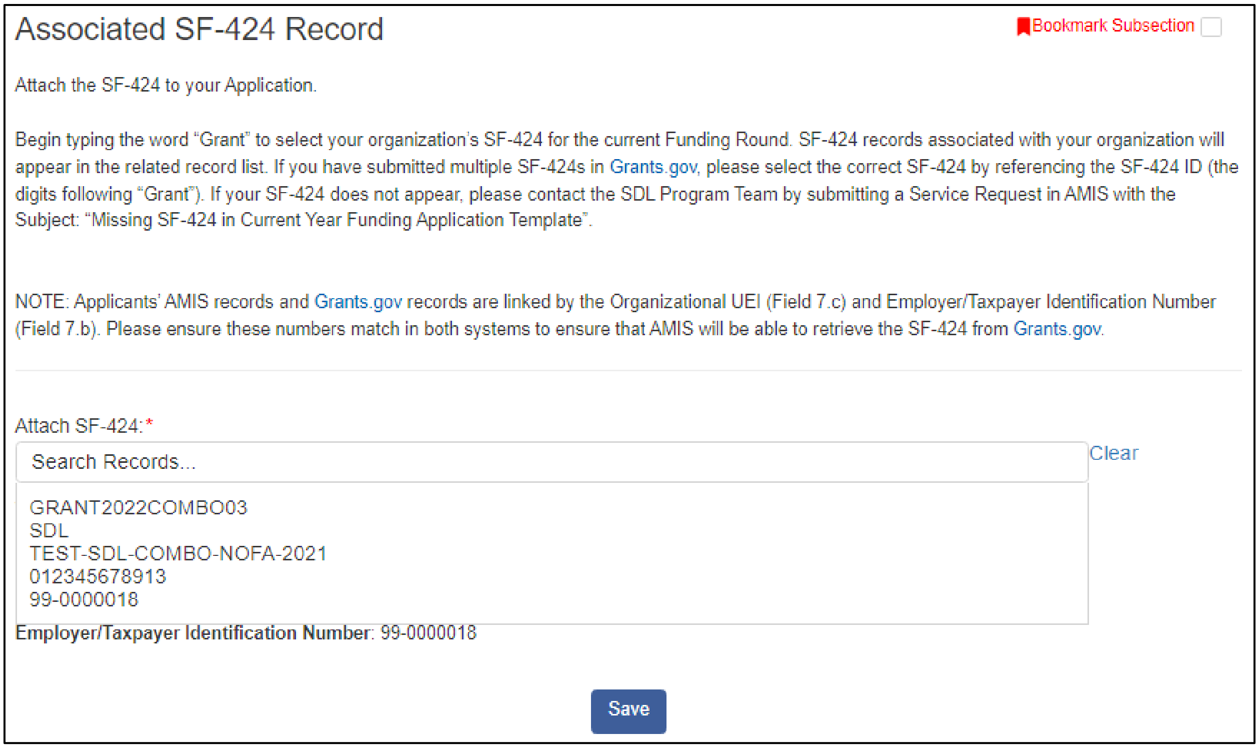



*Figure 7330: Successfully Attached SF-424 Record*

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

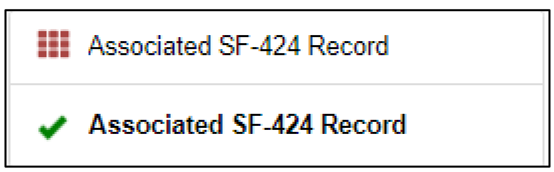



*Figure : Subsection SF-424 Marked Complete in Menu*

***Note:*** *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsections pertaining to partnership: Partner Organization Information, Partnership Agreement, and Qualified Federally Insured Depository Institution Partnership Attestation Form.*

## 4.2 Associated Title VI Compliance Worksheet: Linking your Title VI Compliance Worksheet to your Application

Applicants are required to submit the Title VI Compliance Worksheet in AMIS for the current calendar year.

To attach your Title VI Compliance Worksheet:

1. Navigate to the “Associated Title VI Worksheet” subsection. The subsection will display a single related record question. Click in the gray “Search Records” box and begin typing the word “Title VI”.

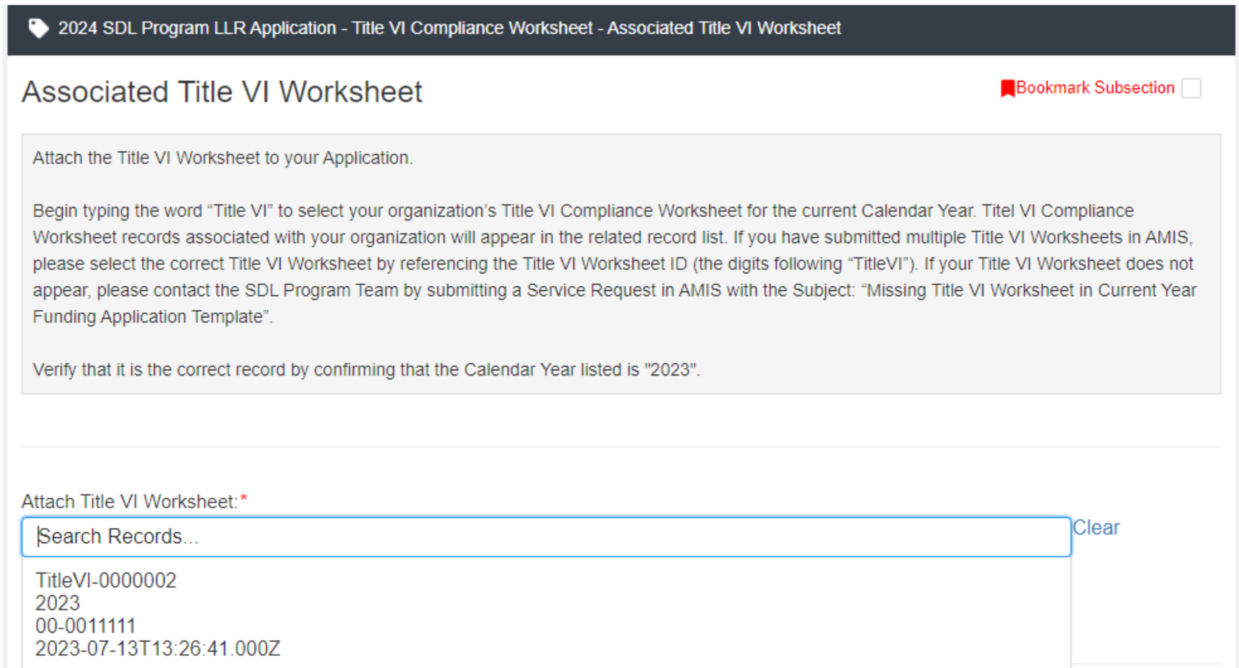



*Figure 74: Attach Title VI Worksheet Related Record Field*

2. If you have submitted multiple Title VI Worksheets in AMIS, please select the correct Title VI Worksheet by referencing the Title VI Worksheet ID (the digits following “Title VI”).

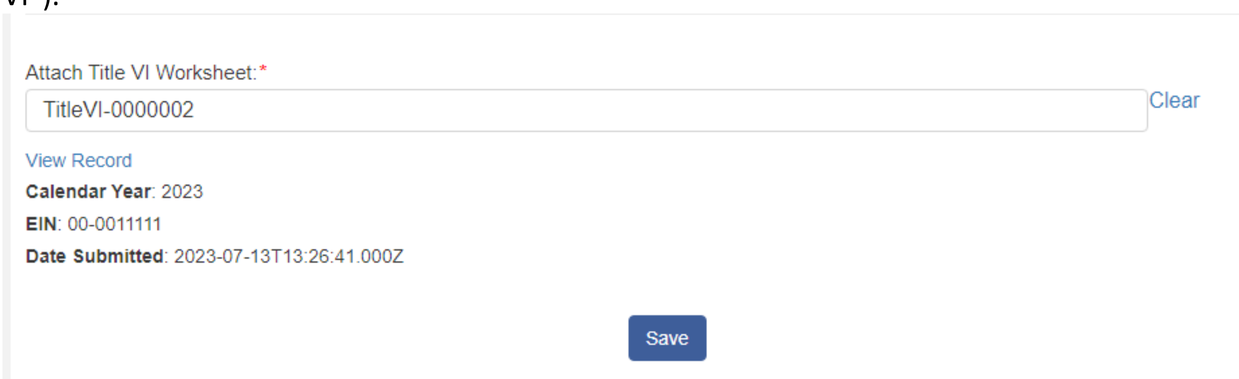



*Figure 7531: Successfully Attached Title VI Compliance Worksheet*

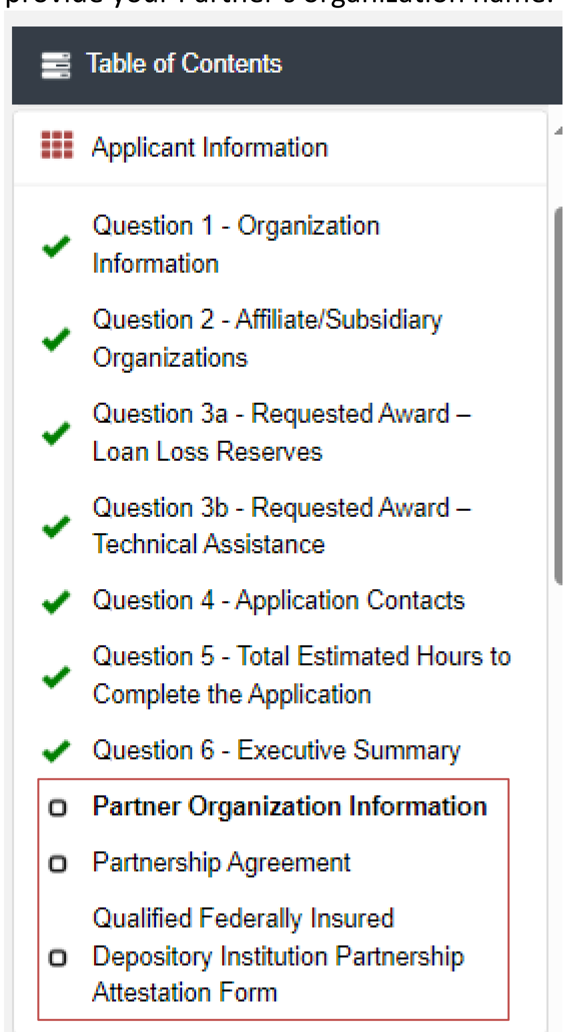
### 4.3 Partnership Subsections

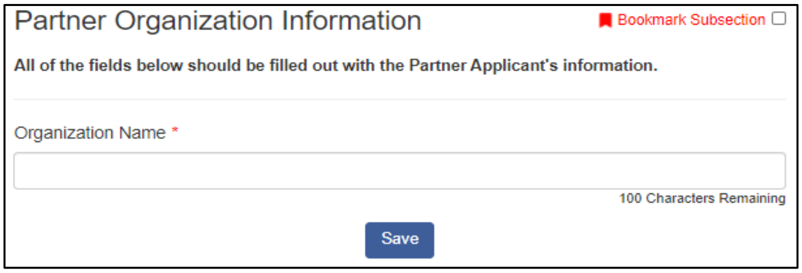
If a Certified CDFI Applicant is applying for a SDL Program Application with a partner, they will see up to three (3) subsections in the Applicant Information section that pertain to the partnership. These subsections will allow for the Certified CDFI to provide information about their Partner.

The three (3) partnership subsections are visible based on the application type and how you answer the SDL Program Applicant Type question in the “Question 1 - Organization Information” subsection.

**Partner Organization Information**

This subsection will appear if your partnership is with a FIDI or another Certified CDFI. This subsection asks for you to provide your Partner’s organization name.




Partner Organization Information
Bookmark Subsection

**All of the fields below should be filled out with the Partner Applicant's information.**

Organization Name *

100 Characters Remaining

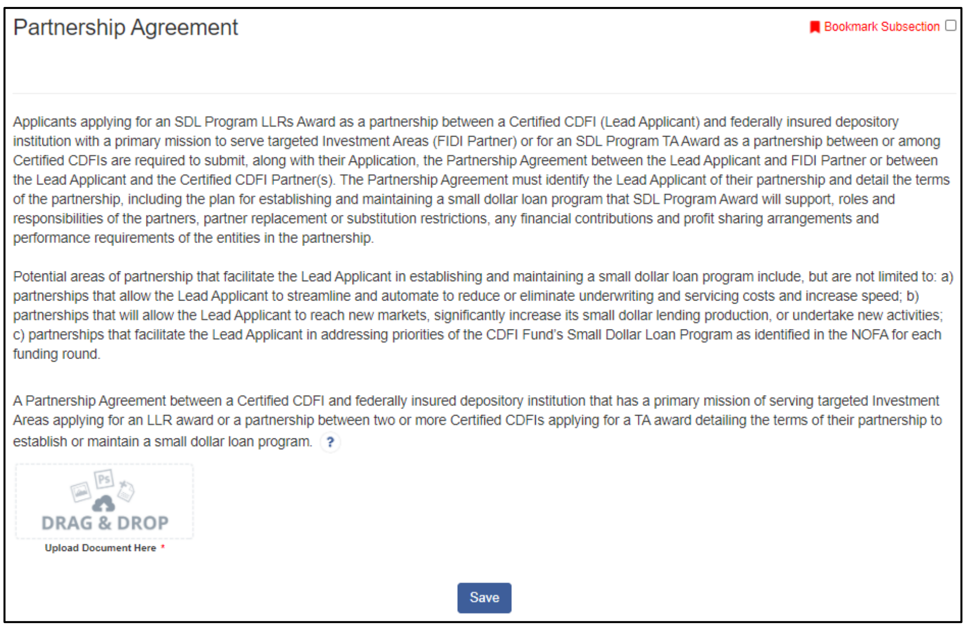
Save

*Figure76: Subsection Partner Organization Information - Field*

**Partnership Agreement**

This subsection will appear if your partnership is with a FIDI or another Certified CDFI. This subsection asks for you to provide your Partnership Agreement.

Read the guidance provided and upload the Partnership Agreement.


Partnership Agreement
Bookmark Subsection

Applicants applying for an SDL Program LLRs Award as a partnership between a Certified CDFI (Lead Applicant) and federally insured depository institution with a primary mission to serve targeted Investment Areas (FIDI Partner) or for an SDL Program TA Award as a partnership between or among Certified CDFIs are required to submit, along with their Application, the Partnership Agreement between the Lead Applicant and FIDI Partner or between the Lead Applicant and the Certified CDFI Partner(s). The Partnership Agreement must identify the Lead Applicant of their partnership and detail the terms of the partnership, including the plan for establishing and maintaining a small dollar loan program that SDL Program Award will support, roles and responsibilities of the partners, partner replacement or substitution restrictions, any financial contributions and profit sharing arrangements and performance requirements of the entities in the partnership.

Potential areas of partnership that facilitate the Lead Applicant in establishing and maintaining a small dollar loan program include, but are not limited to: a) partnerships that allow the Lead Applicant to streamline and automate to reduce or eliminate underwriting and servicing costs and increase speed; b) partnerships that will allow the Lead Applicant to reach new markets, significantly increase its small dollar lending production, or undertake new activities; c) partnerships that facilitate the Lead Applicant in addressing priorities of the CDFI Fund's Small Dollar Loan Program as identified in the NOFA for each funding round.

A Partnership Agreement between a Certified CDFI and federally insured depository institution that has a primary mission of serving targeted Investment Areas applying for an LLR award or a partnership between two or more Certified CDFIs applying for a TA award detailing the terms of their partnership to establish or maintain a small dollar loan program. ?

DRAG & DROP
Upload Document Here *

Save

*Figure 7732: Subsection Partnership Agreement*

***Note:*** *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsection entitled: Question 15 - Applicant Financial Data.*

## 4.4 Question 15 - Applicant Financial Data

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

Applicants are required to enter financial data for the three most recent historic fiscal years, the current fiscal year, and three projected fiscal years.

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

| | Historic 3 | Historic 2 | Historic 1 | Current |
|---|---|---|---|---|
| Fiscal Year Selection * | * 2017 | * 2018 | * 2019 | * 2020 |
| **Assets** | | | | |
| Unrestricted Cash & Cash Equivalents ($) * | * $ 123,797,000<br>0 Decimal Places | * $ 109,993,000<br>0 Decimal Places | * $ 170,662,000<br>0 Decimal Places | * $ 342,664,000<br>0 Decimal Plac |
| Allowance for Loan and Lease Losses ($) * | * $ 27,422,000<br>0 Decimal Places | * $ 28,709,000<br>0 Decimal Places | * $ 33,117,000<br>0 Decimal Places | * $ 29,387,000<br>0 Decimal Plac |
| Average Assets ($) * | * $ 3,685,922,000<br>0 Decimal Places | * $ 3,810,143,000<br>0 Decimal Places | * $ 3,859,111,000<br>0 Decimal Places | * $ 4,063,275,000<br>0 Decimal Plac |
| Earning Assets ($) * | * $ 3,330,925,000<br>0 Decimal Places | * $ 3,447,738,000<br>0 Decimal Places | * $ 3,586,220,000<br>0 Decimal Places | * $ 3,740,011,000<br>0 Decimal Plac |
| Total Assets ($) * | * $ 3,731,435,000<br>0 Decimal Places | * $ 3,821,277,000<br>0 Decimal Places | * $ 3,940,018,000<br>0 Decimal Places | * $ 4,122,133,000<br>0 Decimal Plac |
| **Liabilities** | | | | |
| Total Liabilities ($) * | * $ 3,370,625,000<br>0 Decimal Places | * $ 3,443,870,000<br>0 Decimal Places | * $ 3,550,538,000<br>0 Decimal Places | * $ 3,702,840,000<br>0 Decimal Plac |
| **Net Assets** | | | | |
| Tier 1 Capital ($) * | * $ 331,949,000<br>0 Decimal Places | * $ 348,491,000<br>0 Decimal Places | * $ 360,829,000<br>0 Decimal Places | * $ 389,117,000<br>0 Decimal Plac |

*Figure 78: Application Financial Data Subsection*

**<u>Table:</u>**
The Fiscal Year Selection row is automatically populated based on the Fiscal Year End field on your Organization Record in AMIS.

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

***Note:*** *This table is designed with a cascading column and row header to aid data entry. Due to the size of this table, you may experience a lag in header movement. If the moving headers are moving slowly or not at all, please try the following troubleshooting tactics:*
*- Scroll to the bottom of the subsection and click* ***Save*** *to record any data you have already entered. Then, refresh the application page.*
*-Try scrolling more slowly down or across the page.*
*-After saving the subsection, the* ***Exit*** *button in the upper right-hand corner of the page to exit the application. Then, re-open the application and re-load this subsection.*
*- If possible, try opening the application in a different web browser or with a different internet connection.*
*- Try zooming out within your browser window so that more of the table is visible.*

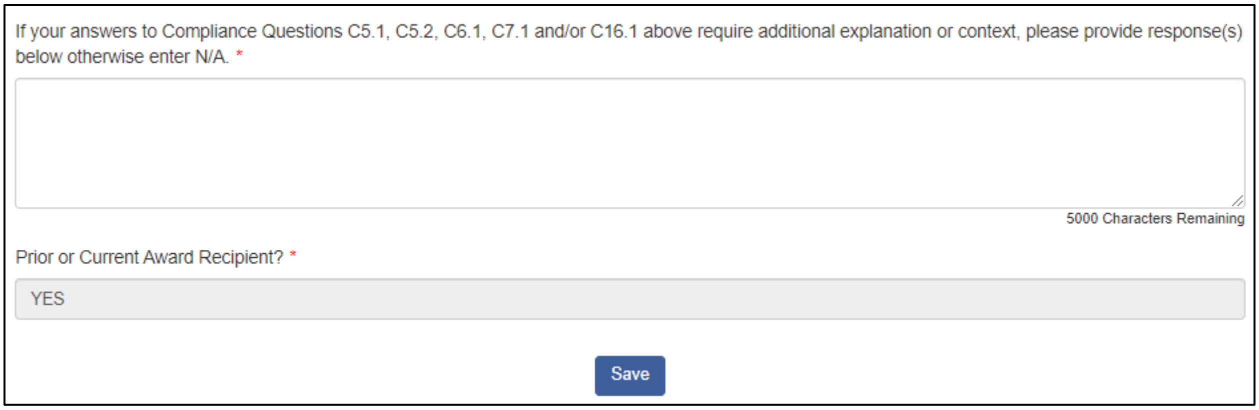
***Note:*** *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the Question 16a – Compliance Evaluation Questions subsection.*

### 4.4 Question 16a – Compliance Evaluation Questions

Responses are required to all Compliance Evaluation Questions.

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

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



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

5000 Characters Remaining

Prior or Current Award Recipient? *

YES

Save

*Figure 79: Compliance Questions Subsection – Large textbox at bottom of page showing where to provide additional explanation or context for Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1*

# 5.0 Completing and Submitting the Application

All subsections must be marked complete for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that subsection on the menu bar. Subsections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

**You will not be able to submit an application until all items are marked complete.**

**If you attempt to submit your application before all subsections are complete, you will receive error messages identifying which subsections remain incomplete or contain validation errors. Correct these subsections before trying to re-submit your application.**

> The section "Applicant Information - Question 1 - Organization Information" has not been marked as completed.
> The section "Applicant Information - Question 2 - Affiliate/Subsidiary Organizations" has not been marked as completed.
> The section "Applicant Information - Question 3a - Requested Award – Loan Loss Reserves" has not been marked as completed.
> The section "Applicant Information - Question 3b - Requested Award – Technical Assistance" has not been marked as completed.
> The section "Applicant Information - Question 4 - Application Contacts" has not been marked as completed.
> The section "Applicant Information - Associated SF-424 Record" has not been marked as completed.

*Figure 80: Example of Error Message for Incomplete Subsections*

Before you submit your application, the CDFI Fund recommends you closely review your application to ensure all information is accurate and correct.

**ONCE SUBMITTED, YOUR APPLICATION WILL BE LOCKED, AND RESPONSES CANNOT BE ALTERED.**

An Authorized Representative will need to attest the information provided in the application is accurate and complete to the best of your organization's knowledge. Before proceeding to this section, make **SURE** your application is complete, including the upload of all required attachments and table information.

**To Attest and Submit an Application:**

1. Log in to the Application as an Authorized Representative. Only Authorized Representatives will be able to Attest to the application.

2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.

3. Read the attestation and signify agreement with the statement by selecting the checkbox. Once the checkbox is selected, the Designated Authorized Representative's name and the time and date of attestation will appear on this page.

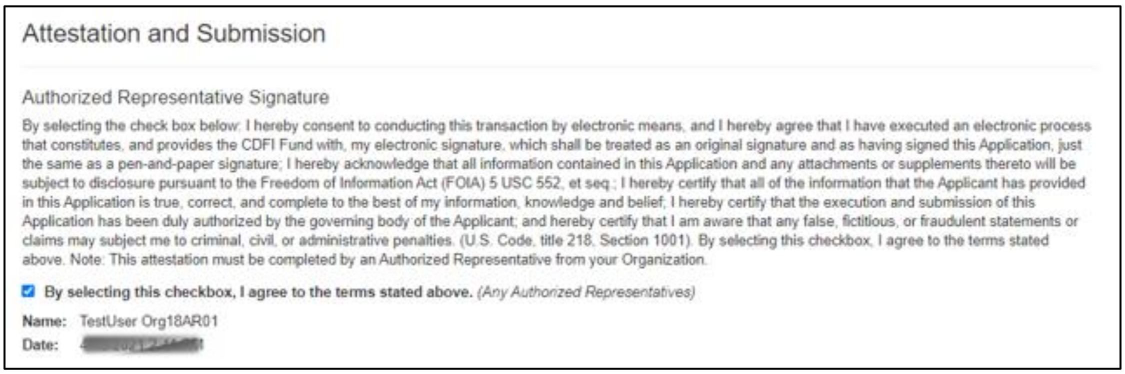



*Figure 81: Attestation and Submission Page*

4. Once the statement is attested to, either an Authorized Representative, or a Point of Contact, may submit the application. Click **Submit Application**. A dialog box will appear. Confirm you would like to submit the application and understand the application cannot be edited after this point.

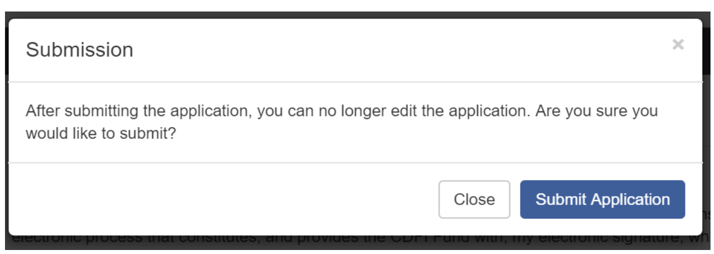



*Figure 82: Submission Dialog Box*

5. If any of your subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which subsection(s) is incomplete.


*Figure 83: Application Submission- Failed Attempt Error Message*

6. If your submission is successful, the application will return this message:

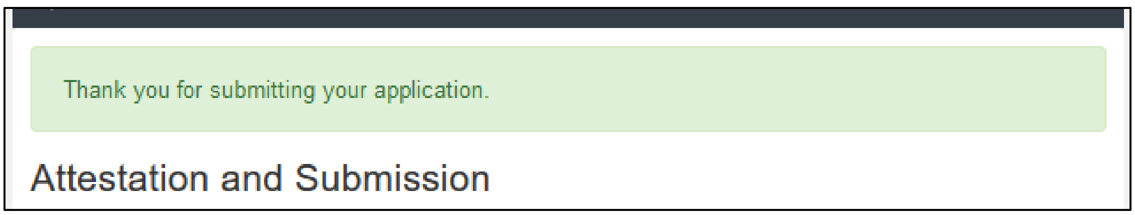



*Figure 84: Application Submission- Successful Message*