



CDFI Fund

Annual Certification and Data Collection Report

Report Year 2021

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COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

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Presentation Roadmap



Overview of Annual Certification and Data Collection Report (ACR)

2021 Reporting Year Changes: Administrative Policies

2021 Reporting Year Changes: Section 1 Organizational Information

2021 Reporting Year Changes: Section 3 Financial Data

2021 Reporting Year Changes: Section 4 Financial Portfolio Products Breakdown Detail

ACR Reminders and Contact

Annual Certification and Data Collection Report: Overview



- The CDFI Fund's ACR is used to ensure that Certified CDFIs continue to meet the requirements of Certification.
- The data collected also allows the CDFI Fund to gain insight on the CDFI industry.
- Certified CDFIs are required to submit ACRs on an annual basis through the CDFI Fund's Awards Management Information System (AMIS).
- CDFIs are required to submit their ACR within 90 days of the end of their organization's fiscal year. Failure to submit a required ACR may result in a loss of Certification status and additional sanctions for CDFIs that are program recipients.
- Newly Certified CDFIs are not required to submit an ACR until the next fiscal year after their initial Certification.

Annual Certification and Data Collection Report: Structure



- The ACR is comprised of four main sections in order of AMIS appearance:
 - Section 1: Organizational Information – collects organizational profile information, line(s) of business, governance structure, and details related to the seven requirements for Certification.
 - Section 2: Development Services Detail – collects information on Development Services provided by a Certified CDFI, including clients served and Development Services provided in Target Markets.
 - Section 3: Financial Data Detail – collects information and data related to a Certified CDFI's assets, liabilities, income, expenses, and loan and investment portfolio.
 - Section 4: Financial Products Portfolio Breakdown Detail – collects specific data related to Financial Products, types and subtypes of loans and investments, as well as detailed Target Market activity.

Presentation Roadmap



- Overview of Annual Certification and Data Collection Report (ACR)
- 2021 Reporting Year Changes: Administrative Policies**
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- 2021 Reporting Year Changes: Section 3 Financial Data
- 2021 Reporting Year Changes: Section 4 Financial Portfolio Products Breakdown Detail
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2021 Reporting Year Changes: Administrative Policies



- ACR Reporting Schedule can now be found in AMIS at the bottom of the Certification Detail Page
 - Remember ACRs must be completed in consecutive order, i.e. cannot skip years
- Automatic Notifications
- Accounting for Paycheck Protection Program (PPP) Activity Outside of Approved Target Market(s)

ACR Reporting Schedule



[Back to Organization: Test Applicant Org 10](#)

Certification
001t0000008tgBRAAY

[Printable View](#)

[Back to Organization: Test Applicant Org 10](#)

[CDFI Annual Certification Report \(1\)](#) | [Reporting Schedule \(1\)](#)

Certification Detail

Certification Name	001t0000008tgBRAAY	Record Type	CDFI
Organization	Test Applicant Org 10	Owner	System Administrator II
Certification Date	8/4/2015	Certification Control Number	TesttgBRAAY
Certification Application Date	6/12/2015	Decertification Date	
Certification Status	Certified	Approved Target Markets	Approved Target Markets

▼ CDFI Annual Certification Due Dates

Fiscal Year End Month	12
Fiscal Year End Day	31

▼ Latest Report Revision Information

Cure Period Start Date		Report Revision Request Deadline	12/18/2020
Cure Period End Date		Revision Request Comments	test
Created By	System Administrator II , 10/4/2017 4:50 PM	Last Modified By	Anand Indoori , 10/18/2020 11:51 AM

CDFI Annual Certification Report

[New CDFI Annual Certification Report](#)

<input type="checkbox"/> Action	CDFI Annual Certification Report ID	Report Year	Date Submitted	Report Status	Owner First Name	Owner Last Name
<input type="checkbox"/> Edit Del	CACR-00005248	2020	10/18/2020	New	Anand	Indoori

Reporting Schedule

Action	Reporting Schedule Name	Compliance Report	Report Year	Status	Due Date	Date Received	Submission indicator	Organization
	RS-136805	CDFI Annual Certification Report	2020	Overdue	3/31/2020			Test Applicant Org 10

[Back To Top](#)

Always show me [more records per related list](#)

Presentation Roadmap



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2021 Reporting Year Changes: Section 1 Organizational Information



- Changes affect two subsections only
 - Target Market Attestation
 - Addition of question on Paycheck Protection Program (PPP) activities
 - Expansion of answer choices to the Target Market attestation question to capture PPP activity and revised “Help” text
 - Revision to “Help” text for the “If No explain Target Market” question to provide clearer guidance on what to include in explanation
 - Addition of link to Approved Target Markets page in AMIS
 - Elimination of “2006-2010 eligible tracts” as an answer choice for the “Dataset Used” question
 - Regulator Attestation
 - New subsection tied to pre-populated regulator call report data for select financial data fields

Updated Target Market Attestation Subsection



▼ Target Market

NOTE: Responding "Yes" to the PPP Activities field below requires that a Financial Products Portfolio Breakdown loan record be created with type set to 'Paycheck Protection Program (PPP)'.

NOTE: Responding "No" to the Target Market changes field below means that the CDFI is seeking a change to the approved Target Market in connection with its CDFI certification. See ACR guidance for TM Modification requests.

PPP Activities Yes

Target Market changes Yes, the Target Market description and Target Market maps in CIMS are the same

Target Market attestation Yes, at least 60% of transactions (# & \$) in the last FY were to clients in the approved TMs – Non-PPP participant or PPP participant

If No, describe Target Market changes

If No, explain Target Market Sample Screenshot for Webinar

Dataset Used 2011 - 2015 eligible tracts

Approved Target Markets [Approved Target Markets](#)

▼ Accountability

NOTE: Responding "No" to the attestation below means that the CDFI certification requirement was not met during the period being reported on or that the CDFI has changed the way it meets that requirement.

Accountability attestation Yes, Accountability to the approved Target Market continues to be met

Accountability method changes Yes, the Accountability methodology for the approved Target Market remains the same

If No, explain Accountability

If No, explain Account. method changes

PPP Activities Question



Development Services

Development Services attestation If No, explain Development Services

Target Market

PPP Activities

Target Market attestation

If No, explain Target Market

Accountability

Accountability attestation Accountability method changes

If No, explain Accountability

Has the CDFI originated any loans in connection with the Payment Protection Program (PPP) during the last fiscal year?

If a CDFI answers “Yes” to the PPP question, then you must enter information about PPP activity in the Financial Products Portfolio Breakdown Detail section

Target Market Attestation Question: Help Text & Answer Choice Changes



CDFI Annual Certification Report

AMIS Support Page Lo...

Target Market

PPP Activities Yes

Target Market attestation --None--

- Yes, at least 60% of transactions (# & \$) in the last FY were to clients in the approved TMs – Non-PPP participant or PPP participant
- Yes, at least 60% of transactions (# & \$) in the last FY were to clients in the approved TMs and Eligible Markets that are not part of the CDFI's currently approved TMs – PPP participant only
- No, less than 60% of transactions (# & \$) in the last FY were to clients in the approved TMs – Non-PPP participant
- No, less than 60% of transactions (# & \$) in the last FY were to clients in the approved TMs and Eligible Markets that are not part of the CDFI's currently approved TMs – PPP participant only

If No, explain Target Market changes

Accountability method changes

If No, explain Account. method changes

Non-Governmental Entity

Non-government Entity attestation --None--

If No, explain Non-gov Entity change

At least 60% of the organization's transactions are directed to currently approved TMs and Eligible Markets, in accordance with the CDFI Fund's policies and guidance.

“If No Explain Target Market” Question: Help Text Revision



Target Market

PPP Activities

Target Market attestation

If No, explain Target Market

Accountability

Accountability attestation

If No, explain Accountability

Accountability method changes

If No, explain Account. method changes

Callout Text: If response is "No", please explain the change using the guidance provided in the ACR Instructions posted on the Fund's website. If a TM Modification is needed, indicate if an application has been submitted.

Approved Target Markets AMIS Link



▼ Development Services

NOTE: Responding "No" to the attestation below means that the CDFI certification requirement was not met during the period being reported on or that the CDFI has changed the way it meets that requirement.

Development Services attestation Yes, Development Services remain the same since the last certification review

If No, explain Development Services

▼ Target Market

NOTE: Responding "Yes" to the PPP Activities field below requires that a Financial Products Portfolio Breakdown loan record be created with type set to 'Paycheck Protection Program (PPP)'.

NOTE: Responding "No" to the Target Market changes field below means that the CDFI is seeking a change to the approved Target Market in connection with its CDFI certification. See ACR guidance for TM Modification requests.

PPP Activities Yes

Target Market changes Yes, the Target Market description and Target Market maps in CIMS are the same

Target Market attestation Yes, at least 60% of transactions (# & \$) in the last FY were to clients in the approved TMs and Eligible Markets that are not part of the CDFI's currently approved TMs – PPP participant only

If No, describe Target Market changes

If No, explain Target Market

Approved Target Markets [Approved Target Markets](#)

2011 - 2015 eligible tracts

Click on Link

▼ Accountability

NOTE: Responding "No" to the attestation below means that the CDFI certification requirement was not met during the period being reported on or that the CDFI has changed the way it meets that requirement.

Accountability attestation Yes, Accountability to the approved Target Market continues to be met

Accountability method changes Yes, the Accountability methodology for the approved Target Market remains the same

If No, explain Accountability

If No, explain Account. method changes

Approved Target Markets AMIS Link (Cont.)



Example: Name shown under “Target Market Name” is hyperlinked, so you can click it and go to the “Target Market Detail” page in AMIS

Approved Target Markets		
Target Market Name	Target Market Description	Target Market Type
[REDACTED]	An 360 census tract Investment Area in Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Newton, Paulding, and Rockdale counties in Georgia.	IA

Note: “Target Market Name” is masked here for privacy concerns. It is also the name of the associated map in the CDFI Information Mapping System (CIMS).

“Dataset Used” Question: Elimination of An Answer Choice



Development Services

Development Services attestation

If No, explain Development Services

Target Market

PPP Activities

Target Market attestation

If No, explain Target Market

Target Market changes

If No, describe Target Market changes

Dataset Used

Select the CIMS dataset used to verify Target Market activity

- None--
- 2011 - 2015 eligible tracts

Accountability

Accountability attestation

If No, explain Accountability

Accountability method changes

Target Market(s) Reminders



- Target Market Attestation information is based on originations
- Use the [2011-2015 American Community Survey dataset](#) to determine Target Market(s) which may require a Target Market Modification
- Target Market Modification Application is in AMIS and can be submitted at anytime or in conjunction with ACR
- Target Market Portfolio data is not related to the Target Market Attestation determination

New Subsection: Regulator Attestation



The screenshot shows a web browser window with the URL <https://full02-mycdfifund.cs32.force.com/a1e/e?CF00Nt0000005fiE=131CE012237&CF00Nt0000000>. The page is titled "CDFI Annual Certification Report" and "AMIS Support Page Lo...".

The form contains several sections:

- Non-Governmental Entity**: Includes a dropdown for "Non-government Entity attestation" (set to "--None--") and a text area for "If No, explain Non-gov Entity change".
- Other Eligibility Information Changes**: Includes a dropdown for "Other eligibility information changes?" (set to "--None--") and a text area for "If Yes, explain changes in eligibility".
- Review Summary**: Includes "Report Revision Request Deadline" and "Revision Request Comments".
- Regulator Attestation (Certain Regulated Institutions Only)**: This section is highlighted with a red border. It contains:
 - "Regulator Attestation Selection" dropdown (set to "--None--")
 - "I acknowledge the note below" checkbox (unchecked)
 - "Note" text area
 - "Save", "Save & New", and "Cancel" buttons

A red arrow points from a yellow callout box to the Regulator Attestation section. The callout box contains the text: "Do Not Answer These Questions Until You Have Finished the Financial Data Section!"

New Subsection: Regulator Attestation (Cont.)



▼ Regulator Attestation (Certain Regulated Institutions Only)

Regulator Attestation

After completing the Financial Data section, please select "Yes" or "No" to the question below to indicate if the values in the pre-populated fields accurately reflect information submitted to your regulator (FRB, FDIC, OCC, NCUA or COSSEC).

If you select "Yes", then you are in agreement that all of the pre-populated numeric values from your regulator's publicly available quarterly call report data are accurate.

If you select "No", then you do not agree with one or more of the pre-populated numeric values from your regulator's publicly available quarterly call report data. A "No" response requires the respondent to attach documentation detailing the financial data fields with the incorrect values and what the correct values should be using the "Related Attachments" section on the "CDFI Annual Certification Report Detail" page with the document type of "Regulator Attestation Documentation". Documentation examples may include a submitted call report form (original or revised), audited financial statements, interim statements and balance sheets.

Pre-populated fields vary by the institution type.

For banks/thrifts, the fields are:

- Unrestricted Cash and Cash Equivalents
- Average Assets
- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Liabilities
- Tier 1 Capital
- Interest Income
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 90-Days or More Past Due

For credit unions and cooperatives, the fields are:

- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Net Worth
- Interest Income
- Total Liabilities
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 60 Days or More Past Due

(1) After you click the "Save" button, the subsection changes to include this additional information.

Regulator Attestation Selection

I acknowledge the note below

Note

ACR submission will be delayed if you have selected "No" to the attestation above and DO NOT attach supporting documentation via the "Related Attachments" section below.

(2) Click the "Edit" button to answer the questions.

Edit

Delete

Submit CDFI Annual Certification Report

New Subsection: Regulator Attestation (Cont.)



Regulator Attestation (Certain Regulated Institutions Only)

Regulator Attestation

After completing the Financial Data section, please select "Yes" or "No" to the question below.

If you select "Yes", then you are in agreement that all of the pre-populated numeric values from your regulator's publicly available quarterly call report data are accurate.

If you select "No", then you do not agree with one or more of the pre-populated numeric values from your regulator's publicly available quarterly call report data and what the correct values should be using the "Related Attestation" section. The "Related Attestation" section may include a submitted call report form (original or revised), audited financial statements, or other supporting documentation.

Pre-populated fields vary by the institution type.

For banks/thrifts, the fields are:

- Unrestricted Cash and Cash Equivalents
- Average Assets
- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Liabilities
- Tier 1 Capital
- Interest Income
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 90-Days or More Past Due

For credit unions and cooperatives, the fields are:

- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Net Worth
- Interest Income
- Total Liabilities
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 90 Days or More Past Due

Regulator Attestation Selection

Do you agree that all of the pre-populated numeric values from your regulator's publicly available quarterly call report data are accurate?

ACR submission will be delayed if you have selected "No" to the attestation question.

First Step is to answer the "Regulator Attestation Selection" question.



Do you agree that all of the pre-populated numeric values from your regulator's publicly available quarterly call report data are accurate?

--None--
--None--
Yes
No

New Subsection: Regulator Attestation (Cont.)



Regulator Attestation (Certain Regulated Institutions Only)

Regulator Attestation

After completing the Financial Data section, please select "Yes" or "No" to the question below to indicate if the values in the pre-populated fields accurately reflect information submitted to your regulator.

If you select "Yes", then you are in agreement that all of the pre-populated numeric values from your regulator's publicly available quarterly call report data are accurate.

If you select "No", then you do not agree with one or more of the pre-populated numeric values from your regulator's publicly available quarterly call report data. A "No" response requires the respondent to provide the correct values and what the correct values should be using the "Related Attachments" section on the "CDFI Annual Certification Report Detail" page with the document type of "Regulator Attestation". Supporting documentation may include a submitted call report form (original or revised), audited financial statements, interim statements and balance sheets.

Pre-populated fields vary by the institution type.

For banks/thrifts, the fields are:

- Unrestricted Cash and Cash Equivalents
- Average Assets
- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Liabilities
- Tier 1 Capital
- Interest Income
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 90-Days or More Past Due

For credit unions and cooperatives, the fields are:

- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Net Worth
- Interest Income
- Total Liabilities
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 60 Days or More Past Due

Regulator Attestation Selection

Save

Review of your ACR submission will be delayed if you have selected "No" to the attestation above and DO NOT attach supporting documentation.

Second Step is to check the box next to the "I acknowledge the note below" label.

Click to acknowledge that review of your ACR submission will be delayed if you have selected "No" to the attestation above and DO NOT attach supporting documentation.

Third Step is to click the "Save" button at the bottom of the subsection.

New Subsection: Regulator Attestation (Cont.)

A screenshot of the "Attach File" form for CACR-00005281. The form includes a "File" section with a "Browse..." button and the text "No file selected.". Below this is a "Type" dropdown menu currently set to "None". There is also a "Description" text area and an "Attach File" button. Navigation buttons "Back to the Annual Report [CACR-00005281]" and "Cancel" are present at the top and bottom of the form.A screenshot of the "Attach File" form for CACR-00005281, identical to the top one but with the "Type" dropdown menu open. The menu options are "None", "Legal Entity Documentation changes", "Regulator Attestation Documentation" (which is highlighted in blue), and "Other". The "Description" text area is empty.

If you need to attach documentation to explain the requested change(s) to your pre-populated financial data values, here is what the “Related Attachments” section looks like. Select “Regulator Attestation Documentation” as the “Type” and attach the file(s).

New Subsection: Regulator Attestation (Cont.)



- If there are values in the pre-populated data fields that are incorrect, you will indicate through your answer (YES/NO) to the “Regulator Attestation” question on the ACR Certification Detail Section and submit documentation to support your requested value changes as “Related Attachments” to the ACR.
- After your organization receives their ACR certification reaffirmation notice, you may go in and review your submitted ACR to verify the changes were entered correctly. If there is an error, you will need to submit an AMIS service request detailing the error and the appropriate correction.
- If your organization’s ACR does have errors in the financial data fields pre-populated from regulator data, we encourage your organization to contact the appropriate regulatory agency and alert them to the data errors so they can take the appropriate steps to make corrections for future public data releases.

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2021 Reporting Year Changes: Section 3 Financial Data



- Revised Introductory Screen for Section
- Enter Begin and End Dates for Reported Data
- Additional Validations and Indicator Flags
- Required Explanations for Negative and Zero Values
- Pre-populated Data Fields for Certain Regulated Entities

Revised Introductory Section Screen



 New Financial Data

Select Financial Data Record Type

Select a record type for the new financial data. The default was selected based on the Financial Institution Type and Tax Status of your organization.

Record Type of New Record	Loan Fund and Venture Capital – Non-Profit <input type="button" value="v"/>
	Loan Fund and Venture Capital – Non-Profit

Note to CDFI (Please read)

All numbers related to a CDFI's financial data 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" section and the line item for "Total Charge-Offs" listed under the "Loan Investment Portfolio Values" section. Auditors commonly express ALLL as a contra asset and present it as a negative number on audited financial statements. In such instances, where ALLL and Total Charge-offs are negative numbers on a CDFI's financial statements, the CDFI must convert these numbers to their absolute value (a positive number), and enter the positive number in the CDFI's Financial Data inputs subsection of the ACR for the ALLL and Total-Charge-offs line items.

In instances other than line items noted above where the CDFI has a negative value expressed on its Audit or internal financial statements, CDFIs are to enter a zero ("0") on the corresponding line item on the ACR Financial Data inputs page. CDFIs who need to enter a "0" instead of a negative number(s) are to provide an explanation for each of these entries via a dropdown menu selection.

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If the default record type shown does not reflect what is your organization's actual financial institution type and tax status, then click on the "Cancel" button and submit an AMIS service request asking that the "Financial Institution Type" and "Organization Structure" fields in your organization's AMIS "Organization Detail" profile be updated to reflect the correct information.

Enter Begin and End Dates for Reported Data



Applicant x +

https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride

AMIS Support Page Lo...

Home Organizations Allocations Contacts Service Areas Service Requests App Launcher Awards Reporting Schedule CMF Performance Report Closeout Reports

Create New...

Recent Items

- CACR-00005248
- Test Applicant Org 10
- CACR-00005243
- Test Applicant Org 14
- Test Organization 2-Bank
- Test Applicant Org 03
- CACR-00005240
- CACR-00004520
- CDFI Test Organization-Cr...
- Test Org

Financial Data

Save Cancel

Financial Data Detail ⓘ = Required Information

CDFI Annual Certification Report CACR-00005248 Record Type ID Loan Fund and Venture Capital – Non-Profit

Organization Type

Values from audited financial statement ⓘ --None--

Fiscal Year Begin Date ⓘ Year Month Day Fiscal Year End Date ⓘ Year Month Day

--None-- --None-- --None-- --None-- --None-- --None--

Assets

Restricted Cash and Cash Equivalents

Unrestricted Cash and Cash Equivalents

Cash and Cash Equivalents ⓘ 0.00

Average Assets

Current Assets

Allowance Loan and Lease Losses Reserve ⓘ

Total Assets

6:13 PM 10/22/2020

Enter Begin and End Dates for Reported Data (Cont.)



The screenshot shows a web browser window with the URL https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The page title is "Financial Data". A modal dialog box is displayed in the center with the following text: "Period End Date must be on or prior to Today's date of Thu Oct 22 2020 18:15:13 GMT-0400 (Eastern Daylight Time)". Below the modal, the "Fiscal Year End Date" is set to Year: 2020, Month: 12, Day: 31. The "Assets" section includes fields for Restricted Cash and Cash Equivalents, Unrestricted Cash and Cash Equivalents, Cash and Cash Equivalents (0.00), Average Assets, Current Assets, Allowance Loan and Lease Losses Reserve, and Total Assets. The Windows taskbar at the bottom shows the date and time as 6:15 PM on 10/22/2020.

Enter Begin and End Dates for Reported Data (Cont.)



Applicant

AMIS Support Page Lo...

Home Organizations Allocations Contacts Service Areas Service Requests App Launcher Awards Reporting Schedule CMF Performance Report Closeout Reports

Create New...

Recent Items

- CACR-00005248
- Test Applicant Org 10
- CACR-00005243
- Test Applicant Org 14
- Test Organization 2-Bank
- Test Applicant Org 03
- CACR-00005240
- CACR-00004520
- CDFI Test Organization-Cr...
- Test Org

Financial Data

Save Cancel

Period End Date cannot be more than an year after Period Begin Date, Please check your entries and re-enter correct dates

OK

Fiscal Year Begin Date Year Month Day Fiscal Year End Date Year Month Day

2019 01 01 2020 02 01

Assets

- Restricted Cash and Cash Equivalents
- Unrestricted Cash and Cash Equivalents
- Cash and Cash Equivalents 0.00
- Average Assets
- Current Assets
- Allowance Loan and Lease Losses Reserve
- Total Assets

6:17 PM 10/22/2020

Enter Begin and End Dates for Reported Data (Cont.)



The screenshot shows a web browser window with the URL https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The page title is "Financial Data". A navigation menu at the top includes "Home", "Organizations", "Allocations", "Contacts", "Service Areas", "Service Requests", "App Launcher", "Awards", "Reporting Schedule", "CMF Performance Report", and "Closeout Reports". A sidebar on the left has a "Create New..." dropdown and a "Recent Items" list containing various organization names and IDs.

The main content area displays a form for entering financial data. A modal dialog box is open in the center with the following text: "Period End Date cannot be less than an year after Period Begin Date, Please check your entries and re-enter correct dates". Below the dialog, the "Fiscal Year Begin Date" is set to Year: 2019, Month: 01, Day: 01. The "Fiscal Year End Date" is set to Year: 2019, Month: 10, Day: 31. Below these are sections for "Assets" with input fields for "Restricted Cash and Cash Equivalents", "Unrestricted Cash and Cash Equivalents", "Cash and Cash Equivalents" (with a value of 0.00), "Average Assets", "Current Assets", "Allowance Loan and Lease Losses Reserve", and "Total Assets".

The Windows taskbar at the bottom shows the system clock as 6:18 PM on 10/22/2020.

Additional Validations and Indicator Flags



Example: Enter \$50 million for “Current Assets” and \$5 million for “Total Assets” which violates the AMIS validation of “Current Assets” must be less than “Total Assets”. If the values are correct, then an explanation of at least 20 characters is required in order to “Save” the Financial Data Section

The screenshot shows the AMIS Financial Data entry form. The browser address bar is https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The form includes a navigation menu with items like 'Home', 'Contacts', 'Service Areas', etc. The main section is titled 'Financial Data' and contains a 'Save' and 'Cancel' button. Below this is the 'Financial Data Detail' section with fields for 'CDFI Annual Certification Report' (CACR-00005243), 'Record Type ID' (Bank or Thrift and Depository Institution Holding Company), 'Organization Type', and 'Values from audited financial statement' (Yes). The 'Fiscal Year Begin Date' is set to 2019-10-01 and the 'Fiscal Year End Date' is set to 2020-09-30. The 'Assets' section contains several input fields: 'Restricted Cash and Cash Equivalents' (14,000,000.00), 'Unrestricted Cash and Cash Equivalents' (26,000,000.00), 'Cash and Cash Equivalents' (40,000,000.00), 'Average Assets' (2,000,000.00), 'Current Assets' (50,000,000.00), 'Allowance Loan and Lease Losses Reserve' (1,500,000.00), and 'Total Assets' (5,000,000.00). A red box highlights a validation error message: 'Validation Error: Current Assets must be less than Total Assets and Current Assets must be greater than Cash and Cash Equivalents. If this cannot be corrected, please explain.' The 'Validation Explanation: Current Assets' field is empty.

Additional Validations and Indicator Flags (Cont.)



Sample of Indicator Flags that may appear after you click “Save” button and no longer have any error message (if you had any)

▼ Assets			
Restricted Cash and Cash Equivalents	\$0.00		
Unrestricted Cash and Cash Equivalents	\$5,038,631.00		
Cash and Cash Equivalents	\$5,038,631.00		
Average Assets	\$24,983,886.00		
Current Assets	\$1,143,581,500.00	Current Assets Indicator	- WARNING - Current Assets is over the max threshold which is 50 * Total Liabilities
Allowance Loan and Lease Losses Reserve	\$10,000,000.00	Allow. Ln and Lease Losses Res Indicator	- WARNING - Allowance Loan and Lease Losses Reserve is over the max threshold which is 0.4 * Total Outstanding Loan Portfolio
Total Assets	\$11,500,000,000.00	Total Assets Indicator	- WARNING - Total Assets is over the max threshold which is 50 * Total Liabilities.
Total Asset Indicator	- WARNING - Total Assets should be equal to Total Liabilities + Net Worth		
▼ Liabilities			
Current Liabilities	\$58,000,000,000.00	Current Liabilities Indicator	- WARNING - Current Liabilities is over the max threshold which is 50 * Current Assets.
Total Liabilities	\$22,871,624.00		
Total Liabilities Indicator	[Green Flag]		

New Indicator Flags focus on warnings about maximum threshold values for data fields

Required Explanations for Negative and Zero Values



- All numbers related to a CDFI's financial data must be entered as a positive whole integer, greater or equal to zero (" ≥ 0 ")
- If Allowance Loan and Lease Losses Reserve (ALLL) and Total Charge-offs are negative numbers on a CDFI's financial statements, the CDFI should convert these numbers to their absolute value (a positive number), and enter the positive number. If the CDFI forgets to do so and enters a negative value for ALLL and Total Charge-offs data fields, the newly implemented ACR automated validations will cause a message to pop-up about the negative value and inform you that AMIS will convert the entered negative value to a positive value.
- Other line items where the CDFI has a negative value expressed on its Audit or internal financial statements, CDFIs are to enter a zero ("0") on and then select "The actual numeric value is negative" as the reason from the list of pull-down options for why the value is zero.

Required Explanations for Negative and Zero Values (Cont.)



Example: Enter a value of -5,000 into “Allowance Loan and Lease Losses Reserve” Data Field

Assets ! = Required Information

Restricted Cash and Cash Equivalents	<input type="text"/>
Unrestricted Cash and Cash Equivalents	<input type="text"/>
Cash and Cash Equivalents	0.00
Average Assets	<input type="text"/>
Current Assets	<input type="text"/>
Allowance Loan and Lease Losses Reserve	<input type="text" value="-5,000.00"/>
Total Assets	<input type="text"/>

Liabilities

Current Liabilities	<input type="text"/>
Total Liabilities	<input type="text"/>

Required Explanations for Negative and Zero Values (Cont.)



Pop-up Message will appear letting the user know this is one of the data Fields where AMIS will make the absolute value conversion for you

A screenshot of a web browser window showing the AMIS financial data entry interface. The browser's address bar displays the URL: https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The page content is organized into sections: "Assets", "Liabilities", and "Net Assets, Net Worth, or Equity Information". Under "Assets", there are input fields for "Restricted Cash and Cash Equivalents", "Unrestricted Cash and Cash Equivalents", "Cash and Cash Equivalents" (with a value of 0.00), and "Average Assets". A pop-up message box is overlaid on the "Current Asset" field, containing the text: "The value must be represented as a positive value so 5,000 will be entered." Below the message is an "OK" button. The "Liabilities" section includes input fields for "Current Liabilities" and "Total Liabilities". A legend in the top right corner indicates that a red vertical bar next to a field name signifies "Required Information".

Required Explanations for Negative and Zero Values (Cont.)



Example: AMIS will save 5,000 as the value for the “Allowance Loan and Lease Losses Reserve” data field

Assets ! = Required Information

Restricted Cash and Cash Equivalents	<input type="text"/>
Unrestricted Cash and Cash Equivalents	<input type="text"/>
Cash and Cash Equivalents	0.00
Average Assets	<input type="text"/>
Current Assets	<input type="text"/>
Allowance Loan and Lease Losses Reserve	5,000.00
Total Assets	<input type="text"/>

Liabilities

Current Liabilities	<input type="text"/>
Total Liabilities	<input type="text"/>

Required Explanations for Negative and Zero Values (Cont.)



Example: CDFI enters -5,000 as the value for the “Restricted Cash and Cash Equivalents” data field which results in the following pop-up message appearing

The screenshot shows a web browser window with the URL https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The page title is "Financial Data". There are "Save" and "Cancel" buttons at the top. Below is a "Financial Data Detail" section with a legend indicating that a red vertical bar next to a field name means it is required information. A pop-up message box is displayed in the center, containing the text: "The value cannot be negative so 0 will be entered and for the reason, please enter 'The actual numeric value is negative'". Below the message is an "OK" button. In the background, the "Assets" section is visible, with the "Restricted Cash and Cash Equivalents" field highlighted by a red rectangle and containing the value "-5000". Other fields include "Unrestricted Cash and Cash Equivalents", "Cash and Cash Equivalents" (with a value of 0.00), "Average Assets", "Current Assets", "Allowance Loan and Lease Losses Reserve", and "Total Assets".

Required Explanations for Negative and Zero Values (Cont.)



Example: The pull-down menu shows the available explanations of which is “The actual numeric value is negative”.

The screenshot shows a web browser window with the URL https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The page title is "Financial Data".

Financial Data Detail | = Required Information

CDFI Annual Certification Report: CACR-00005248 | Record Type ID: Loan Fund and Venture Capital – Non-Profit

Organization Type: Values from audited financial statement: **--None--**

Fiscal Year Begin Date: Year: **--None--** Month: **--None--** Day: **--None--** | Fiscal Year End Date: Year: **--None--** Month: **--None--** Day: **--None--**

Assets | = Required Information

Restricted Cash and Cash Equivalents:

Zero Value Reason: RE Cash/Cash Equivint

Unrestricted Cash and Cash Equivalents: **--None--**

Cash and Cash Equivalents: **--None--**

Average Assets: The actual numeric value is negative

Current Assets: The actual numeric value is zero

Allowance Loan and Lease Losses Reserve: Other (please describe)

Total Assets:

Required Explanations for Negative and Zero Values (Cont.)



- In an effort to better understand financial data fields where CDFIs have entered a zero value, the user will be asked to select a reason from the list of pull-down options for why the value is zero. The list of options includes:
 - “This data point is not applicable to my organization’s institution type”
 - “My organization’s accounting system does not track this data point”
 - “The actual numeric value is negative”
 - “The actual numeric value is zero”
 - “Other (please describe)”
- If the none of the reasons listed in the pull-down menu are appropriate for why the CDFI entered zero as their answer, then select “Other (please describe)” and provide an explanation of at least 20 characters in the open text box.

Required Explanations for Negative and Zero Values (Cont.)



Example: CDFI enters 0 as the value for the “Restricted Cash and Cash Equivalents” data field which results in the following explanation menu appearing

The screenshot shows the 'Financial Data' entry interface. At the top, there are 'Save' and 'Cancel' buttons. Below is the 'Financial Data Detail' section with fields for 'CDFI Annual Certification Report' (CACR-00005248), 'Record Type ID' (Loan Fund and Venture Capital – Non-Profit), 'Organization Type', and 'Values from audited financial statement' (set to '--None--'). There are also fields for 'Fiscal Year Begin Date' and 'Fiscal Year End Date', each with Year, Month, and Day dropdowns. The 'Assets' section is highlighted, showing 'Restricted Cash and Cash Equivalents' with a value of 0.00. A dropdown menu is open for this field, listing several 'Zero Value Reason' options: '--None--', 'This data point is not applicable to my organization's institution type', 'My organization's accounting system does not track this data point', 'The actual numeric value is negative', 'The actual numeric value is zero', and 'Other (please describe)'. The 'Total Assets' field is at the bottom.

Required Explanations for Negative and Zero Values (Cont.)



Example: CDFI selects “Other (please describe)” from the pull-down menu then an open text box appears where the CDFI enters their explanation of at least 20 characters

The screenshot shows a web browser window with the URL https://amis.cdfifund.gov/ACR_FinancialData_NewButtonOverride. The page title is "Financial Data". Below the title are "Save" and "Cancel" buttons. The main section is "Financial Data Detail" with a red bar indicating required information. It contains the following fields:

- CDFI Annual Certification Report: CACR-00005248
- Record Type ID: Loan Fund and Venture Capital – Non-Profit
- Organization Type: [Empty]
- Values from audited financial statement: [--None--]
- Fiscal Year Begin Date: Year [Year], Month [Month], Day [Day]
- Fiscal Year End Date: Year [Year], Month [Month], Day [Day]

Below this is the "Assets" section, also with a red bar for required information. It includes:

- Restricted Cash and Cash Equivalents: [0.00]
- Zero Value Reason: RE Cash/Cash Equivnt: [Other (please describe)]
- Other Reason: RE Cash/Cash Equivnts: [Empty text box]

The "Zero Value Reason" and "Other Reason" fields are highlighted with a red border. The "Other Reason" field is a large text area for providing an explanation.

Pre-populated Data Fields for Certain Regulated Entities



Data fields will be pre-populated based on data obtained from publicly available regulator quarterly call report (FFIEC, NCUA, COSSEC)

Banks and Thrifts Only

- Unrestricted Cash and Cash Equivalents
- Average Assets
- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Liabilities
- Tier 1 Capital
- Interest Income
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 90-Days or More Past Due

Credit Unions and Cooperatives Only

- Allowance Loan and Lease Losses Reserve
- Total Assets
- Total Net Worth
- Interest Income
- Total Liabilities
- Interest Expense
- Total Charge-Offs
- Total Recoveries
- Loans 60 Days or More Past Due

Pre-populated Data Fields for Certain Regulated Entities (Cont.)



Example: For a Bank/Thrift CDFI, the space next to “Unrestricted Cash and Cash Equivalents”, “Average Assets”, “Allowance Loan and Lease Losses Reserve”, and “Total Assets” are grayed out.

A screenshot of a web-based form titled "Financial Data". The form includes fields for "CDFI Annual Certification Report" (CACR-00000005), "Record Type ID" (Bank or Thrift), "Organization Type", and "Values from audited financial statement" (set to "--None--"). It also has date pickers for "Fiscal Year Begin Date" and "Fiscal Year End Date". Under the "Assets" section, several fields are visible: "Restricted Cash and Cash Equivalents", "Unrestricted Cash and Cash Equivalents", "Cash and Cash Equivalents" (0.00), "Average Assets", "Current Assets", "Allowance Loan and Lease Losses Reserve", and "Total Assets". The fields for "Unrestricted Cash and Cash Equivalents", "Average Assets", "Allowance Loan and Lease Losses Reserve", and "Total Assets" are highlighted with red boxes, indicating they are pre-populated and grayed out for this entity type.

Pre-populated Data Fields for Certain Regulated Entities (Cont.)



Example: For a Credit Union CDFI, the space next to “Allowance Loan and Lease Losses Reserve”, “Total Assets”, “Total Liabilities”, and “Total Net Worth” are grayed out.

Financial Data

Save Cancel

Financial Data Detail | = Required Information

CDFI Annual Certification Report CACR-00005239 Record Type ID Credit Unions

Organization Type

Values from audited financial statement --None--

Fiscal Year Begin Date Year Month Day Fiscal Year End Date Year Month Day

--None-- --None-- --None-- --None-- --None-- --None-- --None--

Assets

Restricted Cash and Cash Equivalents

Unrestricted Cash and Cash Equivalents

Cash and Cash Equivalents 0.00

Average Assets

Current Assets

Allowance Loan and Lease Losses Reserve

Total Assets

Liabilities

Current Liabilities

Total Liabilities

Net Assets, Net Worth, or Equity Information

Total Net Worth

Pre-populated Data Fields for Certain Regulated Entities (Cont.)



Example: After hitting “Save” for the CDFI Credit Union, we now see numeric values populated in the space next to “Allowance Loan and Lease Losses Reserve”, “Total Assets”, “Total Liabilities”, and “Total Net Worth”.

Financial Data F-00005083 Printable View

Financial Data Detail Edit Delete

CDFI Annual Certification Report	CACR-00005256	Record Type	Credit Unions
Organization Type	Credit Union	Financials ID	F-00005083
Values from audited financial statement	Yes	ACR FY Date	12/31/2022
Fiscal Year Begin Date	1/1/2019	RSSD ID	1234567890
Fiscal Year End Date	12/31/2019		

▼ **Assets**

Restricted Cash and Cash Equivalents	\$1.00	
Unrestricted Cash and Cash Equivalents	\$1.00	
Cash and Cash Equivalents	\$2.00	
Average Assets	\$1.00	
Current Assets	\$1.00	Current Assets Indicator 🟢
Allowance Loan and Lease Losses Reserve	\$36,541.00	Allow. Ln and Lease Losses Res Indicator 🚩 - WARNING - Allowance Loan and Lease Losses Reserve is over the max threshold which is 0.4 * Total Outstanding Loan Portfolio
Total Assets	\$8,352,746.00	Total Assets Indicator 🟢
Total Asset Indicator	🟢	

▼ **Liabilities**

Current Liabilities	\$1.00	Current Liabilities Indicator 🟢
Total Liabilities	\$7,304,444.00	
Total Liabilities Indicator	🟢	

▼ **Net Assets, Net Worth, or Equity Information**

Total Net Worth	\$1,048,302.00	
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Presentation Roadmap



- Overview of Annual Certification and Data Collection Report (ACR)
- 2021 Reporting Year Changes: Administrative Policies
- 2021 Reporting Year Changes: Section 1 Organizational Information
- 2021 Reporting Year Changes: Section 3 Financial Data
- 2021 Reporting Year Changes: Section 4 Financial Portfolio Products Breakdown Detail**
- ACR Reminders and Contact

2021 Reporting Year Changes: Section 4 Financial Portfolio Products Breakdown Detail



- Addition of “Paycheck Protection Program (PPP)” as a “Type” option for “Loans”
 - Once selected, complete Total Portfolio #, Total Portfolio \$, Target Market #, and Target Market \$ with PPP activity information
 - Be aware if you did not answer “Yes” to the “PPP Activities” question in the “Target Market Attestation” section then you can not select PPP as a Type

PPP as a “Type” Option

A screenshot of a web browser displaying the "Financial Products Portfolio Breakdown Edit" form. The browser address bar shows the URL: https://amis.cdfifund.gov/a1h/e?CF00Nt000000Sf0=CACR-00005248&CF00Nt000000Sf0_lkid=a1et00000. The form has a navigation menu at the top with items like "Contacts", "Service Areas", "Service Requests", "App Launcher", "Awards", "Reporting Schedule", "CMF Performance Report", and "Closeout Reports". The main form area is titled "New Financial Products Portfolio Breakdown" and includes a sub-header "Financial Products Portfolio Breakdown Edit" with "Save", "Save & New", and "Cancel" buttons. Below this is an "Information" section with a legend "I = Required Information". The form fields include: "CDFI Annual Certification Report" (text input with value "CACR-00005248"), "Financial Product" (dropdown menu with value "Loans"), "Type" (dropdown menu with value "--None--"), "Subtype" (dropdown menu with value "--None--"), and "If Type is Other Financing, Describe" (text input). A list of financing types is shown in a dropdown menu, including "Business Financing", "Commercial Real Estate Financing", "Consumer Financing", "Intermediary Financing", "Microfinance Financing", "Residential Real Estate Financing", and "Other Financing". The "Paycheck Protection Program (PPP)" option is highlighted with a red box. At the bottom of the form, there are "Save", "Save & New", and "Cancel" buttons. The footer of the page contains the text: "Copyright © 2000-2020 salesforce.com, inc. All rights reserved. | [Privacy Statement](#) | [Security Statement](#) | [Terms of Use](#)".

Presentation Roadmap



- Overview of Annual Certification and Data Collection Report (ACR)
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- ACR Reminders and Contact**

ACR Reminders



- For the 2021 ACR Reporting Cycle Only – All Paycheck Protection Program loans originated in eligible Target Market(s) in addition to your approved Target Market(s) will be considered as Target Market activity without the need for a Target Market modification
- ACR Due Date is 90 Days after most recent Fiscal Year End Date
- If there have been no changes, DO NOT include any unnecessary attachments
- Email notices are sent to all active Contacts on file in AMIS, so please review and make sure these are up-to-date

Contact & Online Resources



- CDFI Fund Contact Information
 - Certification, Compliance Monitoring and Evaluation Support:
 - AMIS Service Request
 - ccme@cdfi.treas.gov
 - (202) 653-0423
 - Technical AMIS Support:
 - AMIS@cdfi.treas.gov
 - (202) 653-0422
 - Financial Strategies and Research Support:
 - CDFI-FinancialStrategiesandResearch@cdfi.treas.gov
- CDFI Fund ACR Online Resources
 - <https://www.cdfifund.gov/programs-training/certification/cdfi/Pages/reporting-step.aspx#step2>