FY 2025 AMIS Training Manual for CDFI Program and NACA Program: **Financial Assistance (FA) Applicants**

FY 2025 CDFI Program & Native American CDFI Assistance Program (NACA Program) Application

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Summary

This AMIS Training Manual for CDFI Program and NACA Program: FA Applicants (AMIS Training Manual) is intended to help Applicants complete the CDFI Program and NACA Program Funding Application in AMIS. This is a technical guide and is not intended to replace the Financial Assistance (FA) Application Guidance and other Application materials which are available on the CDFI Fund website for CDFI Applicants and NACA Applicants.

Launching a FA Application (Section 2) describes how to create your application in AMIS.

User Interface (UI) Appearance and Navigation (Section 3) and **UI Form Features** (Section 4) provide guidance on navigating the application's UI and explain how to use the application's form features to complete your application.

Application Specific Guidance (Section 5) contains additional instructions for completing specific sections/subsections of the CDFI-FA and NACA-FA Application.

Finally, **Completing and Submitting the Application** (Section 8) explains how to attest and successfully submit your CDFI Program and NACA Program Application.

1.0 New Features in 2025

1.1 Housing Production – Financial Assistance (HP-FA)

In 2025, Applicants can apply for a Base-FA award plus the new Housing Production-Financial Assistance (HP-FA) as an optional supplemental award, or they can choose to only apply for an HP-FA award and bypass the Base-FA and other FA supplementals.

When an applicant launches a new CDFI-FA or NACA-FA application, the left-hand navigation table of contents will look different than in previous years. The following sections will **not** be visible when the application is first launched.

- Section 4: Financial Assistance Request Details (Base-FA)
- Section 13: Introduction to FA Objectives
- Section 14: FA Objective 1-1: Increase Volume of Financial Products
- Section 15: FA Objective 1-2: Increase Volume of Financial Services
- Section 16: FA Objective 1-3: New Geographic Area(s)
- Section 17: FA Objective 1-4: New Financial Product(s)
- Section 18: FA Objective 1-7: Serve New Targeted Population(s)
- Section 20: Supplemental FA Applications
- Section 21: Matching Funds

Also, a new section called "HP-FA and Base-FA" will be visible directly under "Section 3: Applicant Level Information".

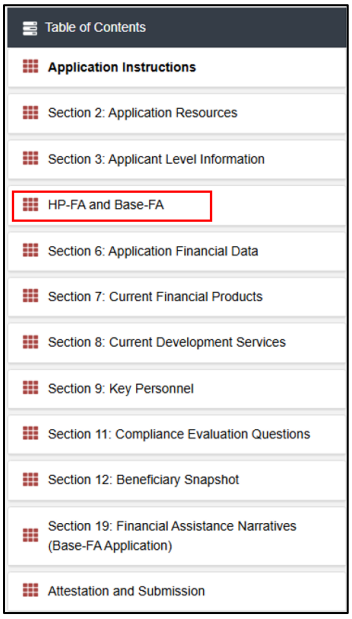


Figure 1: Table of Contents for HP-FA Only Application

The visible sections in Figure 1 above are the only sections needed for a standalone HP-FA application.

The new “HP-FA and Base-FA” section and subsection determines how you will complete the rest of the Base-FA Application: either as an Applicant applying for a Base-FA award (with or without an HP-FA or other FA supplemental award requests) or as an Applicant applying for HP-FA only with no Base-FA award request.

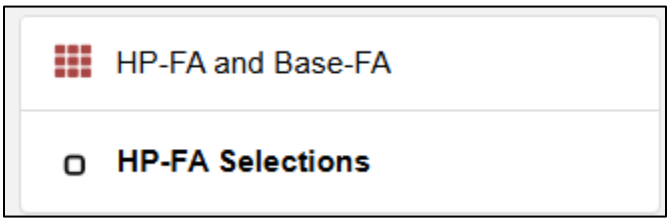


Figure 2: New HP-FA and Base-FA section and subsection

Options under the HP-FA Subsection:
An applicant must select “Yes” to at least one of the two questions within this subsection.

- Option 1: Applicants seeking to apply for Base-FA who do not wish to apply for an HP-FA award should answer “Yes” to Question 1 and “No” to Question 2. These Applicants will be able to indicate whether they want to apply for other FA supplemental awards in Section 20.
    - This option will open all the Application sections for the applicant.

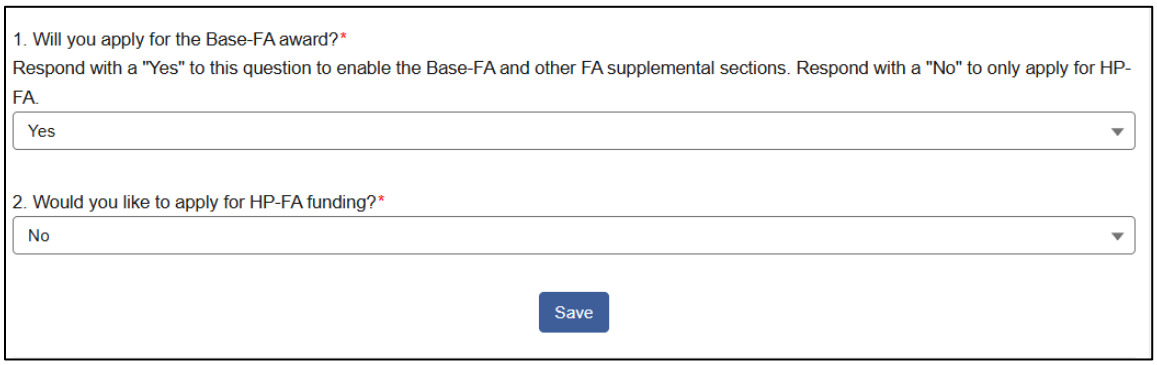


Figure 3: Option 1 - Selecting Base-FA Only, No FP-FA

- Option 2: Applicants seeking to apply for Base-FA and HP-FA as a supplemental award should answer "Yes" to Questions 1 and 2 and provide an HP-FA request amount. These Applicants will be able to indicate whether they want to apply for other FA supplemental awards in Section 20.
    - This option will open all the Application sections for the applicant.
    - The HP-FA request amount must be between $1M and $5M.

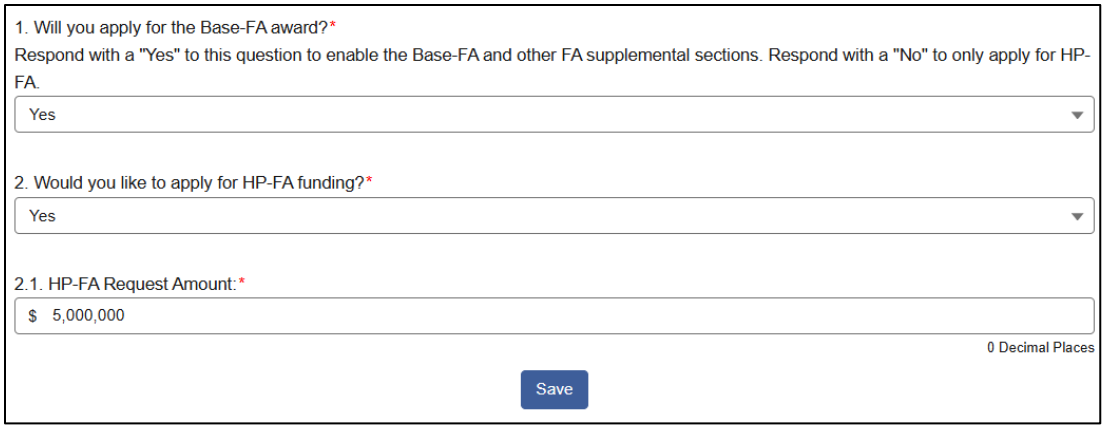


Figure 4: Option 2 - Selecting Base-FA and HP-FA

- Option 3: Applicants seeking to apply for HP-FA only and not requesting a Base-FA award or any other FA supplementals should respond "No" to Question 1 and "Yes" to Question 2 and provide an HP-FA request amount.
    - This option will keep sections 4, 13 – 18, 20, and 21 closed as they are not needed for HP-FA only applications
    - The HP-FA request amount must be between $1M and $5M.

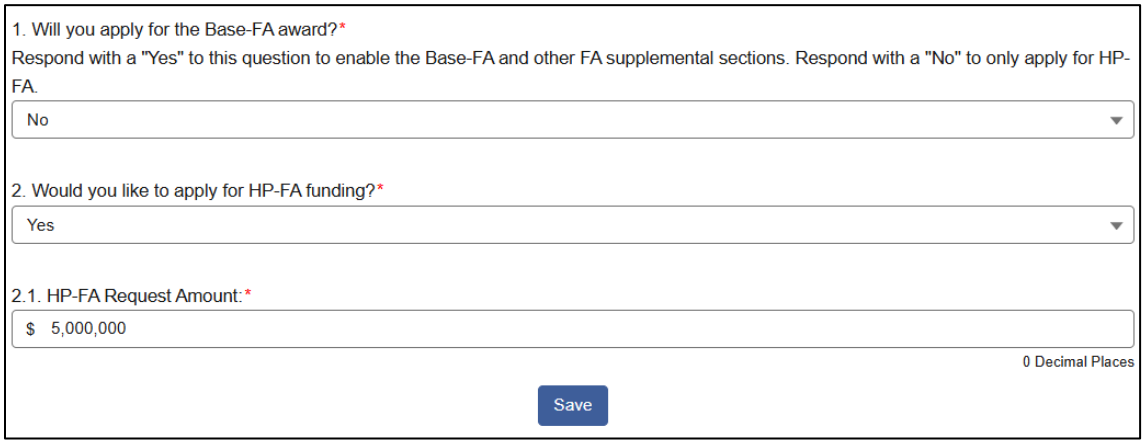


Figure 5: Option 3 - Selecting No to Base-FA and Yes to HP-FA

1.2 NACA eligible applicants must be consistent across NOFAs

In 2025, NACA eligible applicants who choose to submit two applications—one for the NACA NOFA and one for the CDFI NOFA—must choose either FA or TA for both NOFAs. They cannot submit a TA under one Program and an FA under the other Program. See the steps below for an example of how this will work.

1. When applicants first click on the "New FA or TA Application" button from the Program Profile, they will see a notice alerting them that NACA eligible applicants who plan to submit two applications—one under each Program—must choose either FA or TA for both Programs.

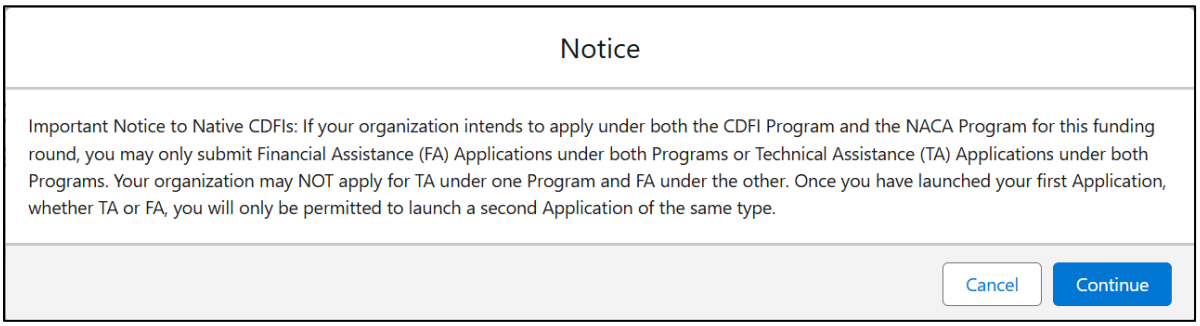


Figure 6: Notice to all Applicants about NACA Eligibility and Application Restrictions

2. In the screenshot below, you see an applicant who has not launched any applications for the 2025 CDFI/NACA round and is eligible to apply for all four types of applications.

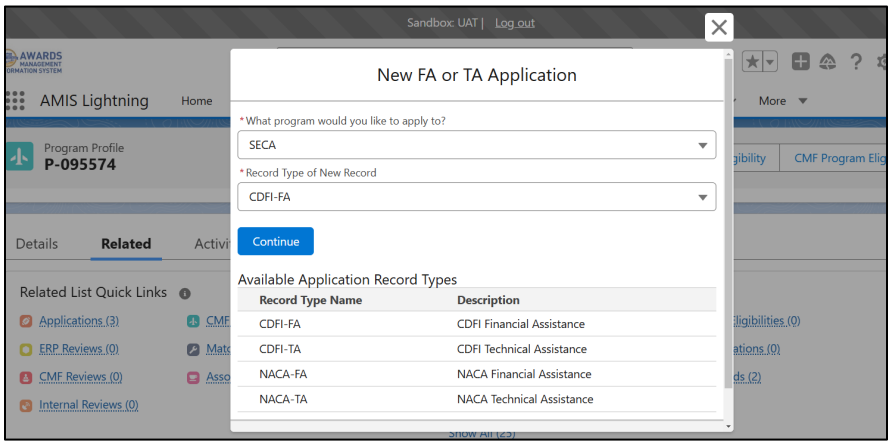


Figure 7: Fist Application Launch - Eligible for all Application Types

3. The applicant decides to launch an application for NACA-FA first.

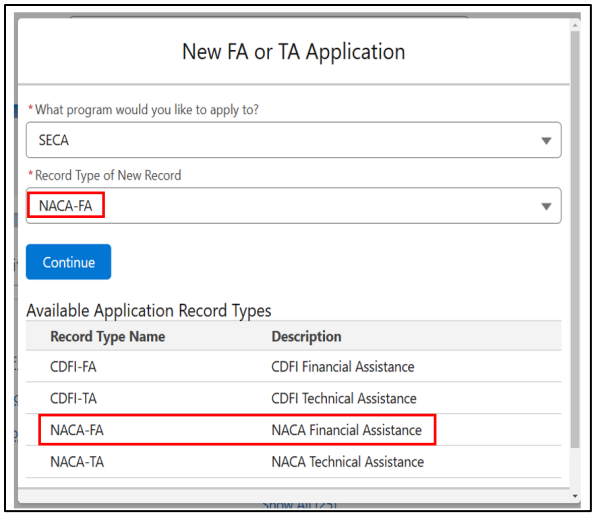


Figure 8: First Application Launch is NACA-FA

4. The application launches successfully and is ready to be filled out.

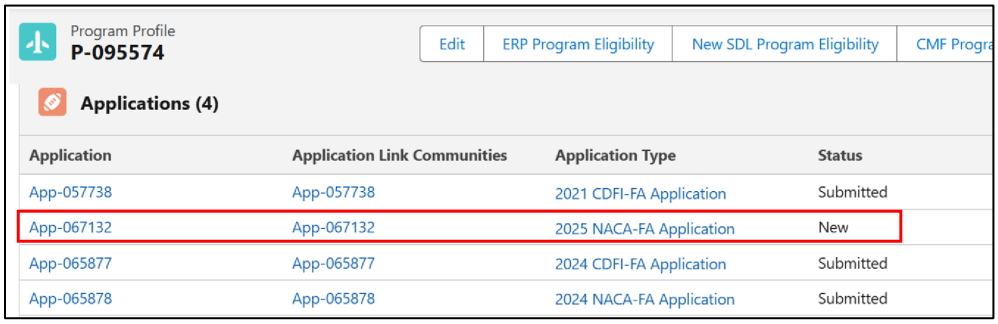


Figure 9: Screenshot showing the NACA-FA App Launched Successfully

5. The applicant decides to also apply for a CDFI application
6. From the Program Profile the applicant clicks on the "New FA or TA Application" button again
7. When the applicant gets to the window to select an application type, the only available choice for a new application is CDFI-TA.

   Note: the NACA-FA option is still available to select in the dropdown menu but since it was already launched earlier, selecting it will open the existing NACA-FA application for editing.

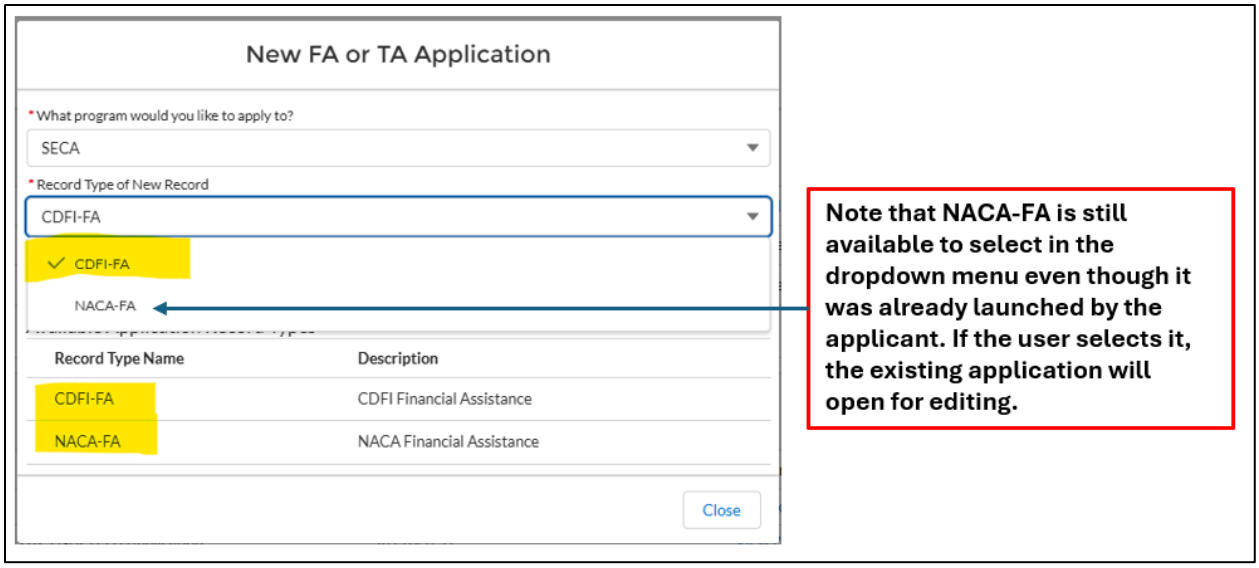


Figure 10: Second Application Launch Options are Limited to CDFI-FA

1.3 Organizations must be CDFI Certified to apply for Financial Assistance (FA)

This is a change from the 2023/2024 round when uncertified organizations were allowed to apply for FA Awards. In 2025, an organization must be CDFI Certified by the **round opening date** to be allowed to apply for FA Awards.

1.4 NACA Eligibility Record Types

If organizations are not certified and applying for NACA eligibility, they will have to select the record type 'Emerging CDFI'. The record type of 'Certifiable CDFI' is no longer available.

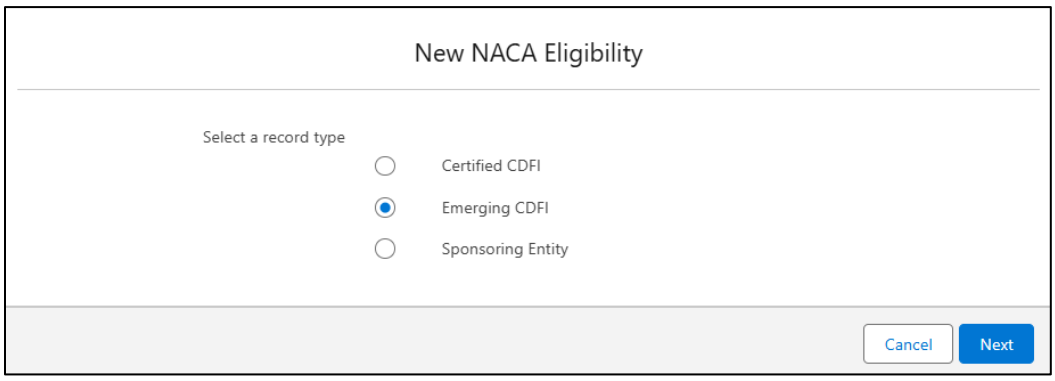


Figure 11: NACA Eligibility Record Types

1.5 The Term “Food Desert” replaced by "Low-Income and Low-Access Food Areas"

Please be aware that starting in 2025, the term “Food Desert” has been replaced by the term "Low-Income and Low-Access Food Areas" throughout the CDFI and NACA applications.

1.6 Matching Funds Detail – Only One Source of Retained Earnings

In 2025, Applicants may only submit one source of retained earnings. In past years, you could list multiple sources of retained earnings. The method to input your retained earnings will not change. See section 7.5 of this document for more details.

2.0 Launching a FA Application

This section includes guidance for updating your organization's Program Profile and launching a Financial Assistance (FA) Application. There are different requirements for launching CDFI-FA (Section 2.1) and NACA-FA (Section 2.2) Applications. Please follow the steps for the application type you are attempting to launch.

2.1 Setting Fields on the CDFI-NACA Program Profile (CDFI Applicants)

Before you can begin entering your application in the UI, you may need to set fields on your CDFI-NACA Program Profile.

To update fields on the CDFI-NACA Program Profile:

1. Log in to AMIS and click on the Organizations tab. Select your organization name.

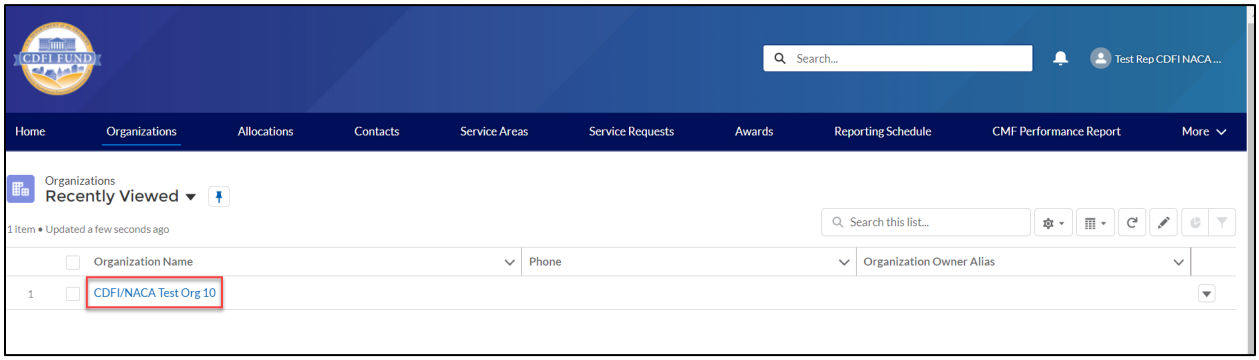


Figure 12: Organizations Home Page

2. On your organization's detail page, make sure the "Congressional District" and "Minority Depository Institution" fields are completed. Also, the "Total Asset Size" field must be populated with => $0. This field cannot be blank.

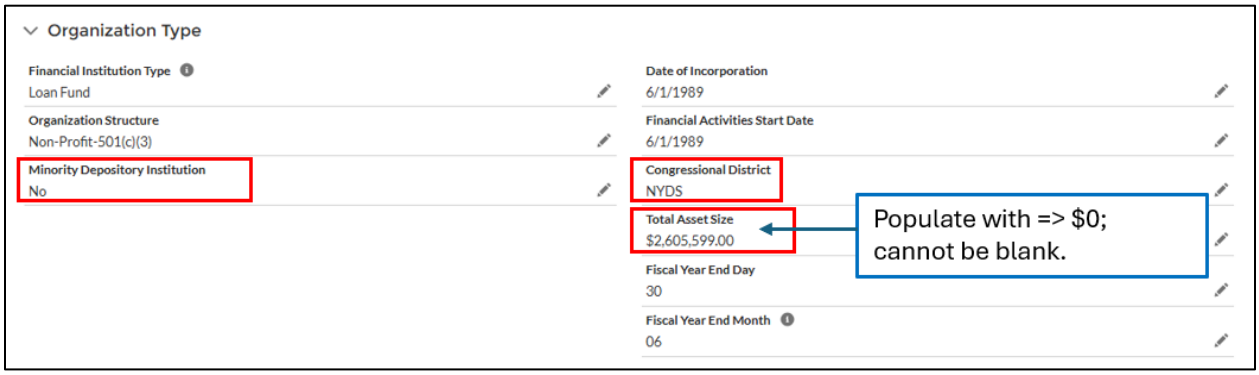


Figure 13: Organization Detail Page

3. From your organization's related page, scroll down to the Active Program Profiles section. Click on the CDFI-NACA Program Profile name.

Figure 14: Active Program Profiles Related List

4. On the Program Profile Detail page, there are three fields an applicant should make note of, the fields "Program", "Audit or Final Call Reports?" and "Primary Geographic Market" under the section "Organization Data".

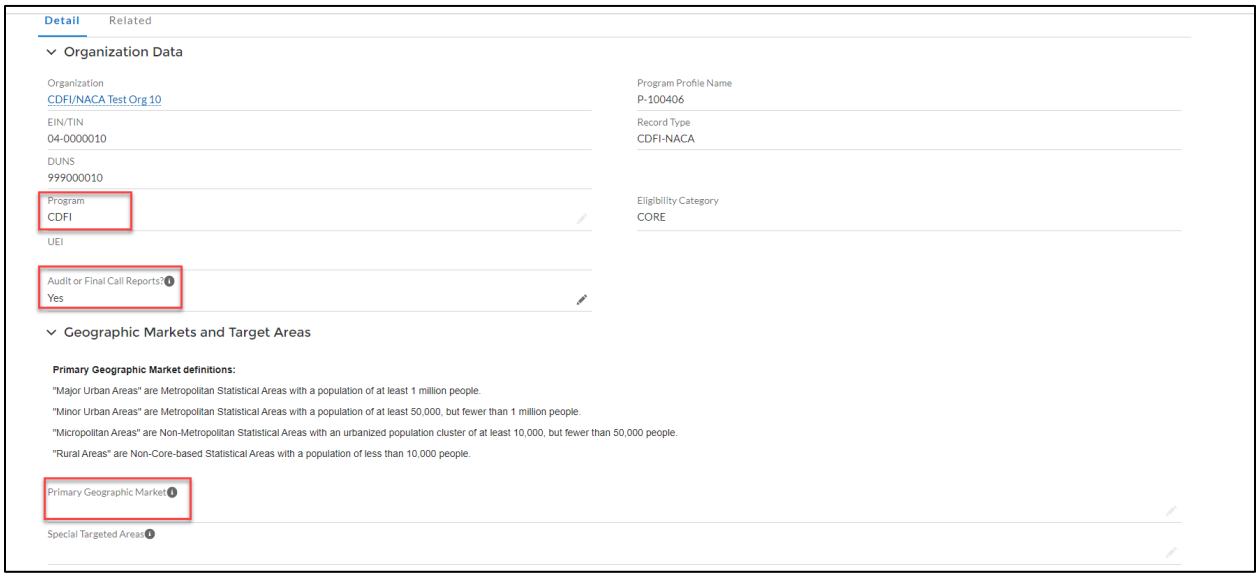


Figure 15: CDFI-NACA Program Profile- Fields

5. Click the **Edit** button at the top of the page to enable the CDFI-NACA edit page.

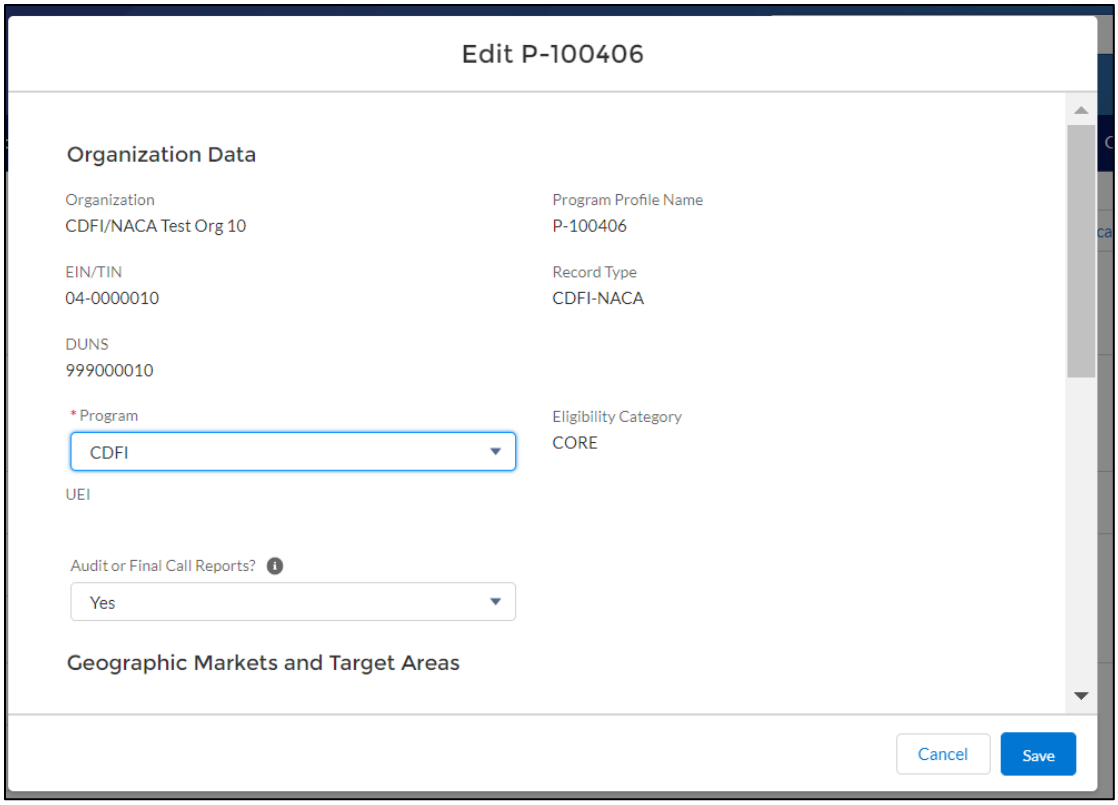


Figure 16: CDFI-NACA Program Profile - Edit Page

The Program field has the following selections: CDFI and NACA. Update the Program field, if necessary. **NACA Applicants Only: Update the Program field, if necessary. Refer to the "Setting up Your AMIS Profile and Application" section of the FA or TA Application Guidance for this year, for information on completing your NACA eligibility, if you have not already done so.**

The Audit or Final Call Reports field is optional and **ONLY needs to be answered if your organization fiscal year end is 09/30**. Select **Yes** if your organization has completed its Audit or Final call reports for the Fiscal Year ending 09/30/2024. Select **No** if your organization has not completed its Audit or Final call reports for the Fiscal Year ending 09/30/2024.

The Primary Geographic Market field has the following selections: Major Urban Area, Minor Urban Area, Micropolitan Area and Rural Area.

Primary Geographic Market definitions:

- "Major Urban Areas" are Metropolitan Statistical Areas with a population of at least 1 million people.
- "Minor Urban Areas" are Metropolitan Statistical Areas with a population at least 50,000, but fewer than 1 million people.
- "Micropolitan Areas" are Non-Metropolitan Statistical Areas with an urbanized population cluster of at least 10,000, but fewer than 50,000 people.

- "Rural Areas" are Non-Core-based Statistical Areas with a population of less than 10,000.

6. Click **Save.**

7. Verify the fields edited have been updated on the Program Profile.
8. **NACA Applicants Only: Refer to the "Setting up Your AMIS Profile and Application" section of the FA or TA Application Guidance for this year, for information on completing your NACA eligibility, if you have not already done so.**

9. Once the required fields are updated, you will be able to launch the application by clicking the "New FA or TA Application" button in the top right of the screen.

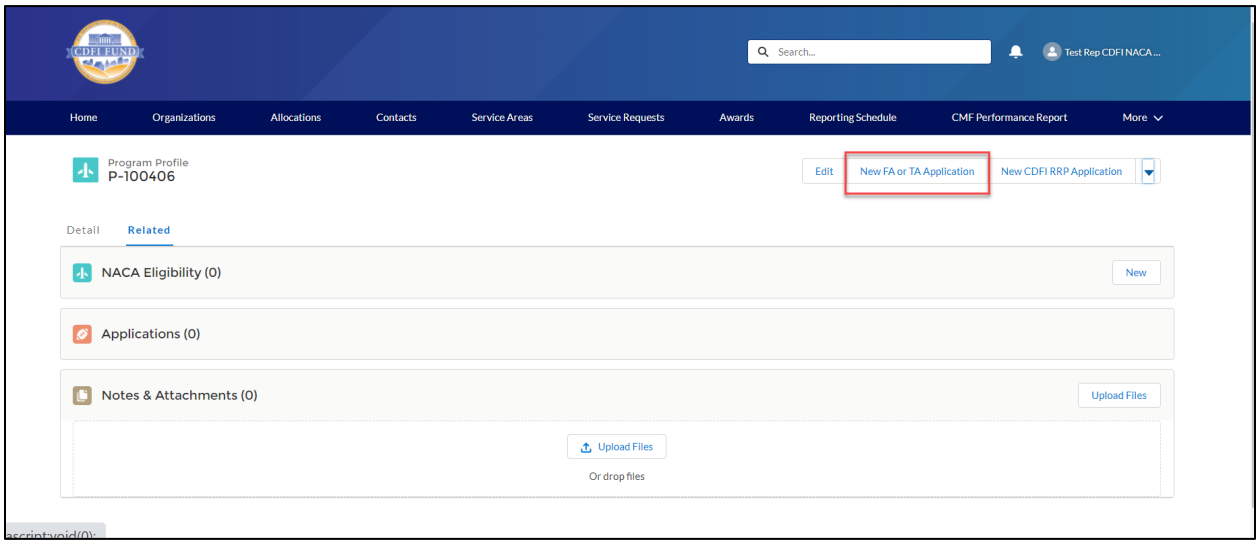


Figure 17: New FA or TA Application Button

Launch sequence:

10. After you click on the "New FA or TA Application" button from the Program Profile, a notice appears alerting you that NACA eligible applicants who intend to submit two applications—one under each Program—must choose either FA or TA for both Programs. This will impact the options available to your organization if you decide to apply under the other NOFA. Pressing the 'Continue' button will continue to launch the application, and 'Cancel' will stop the Application from launching.

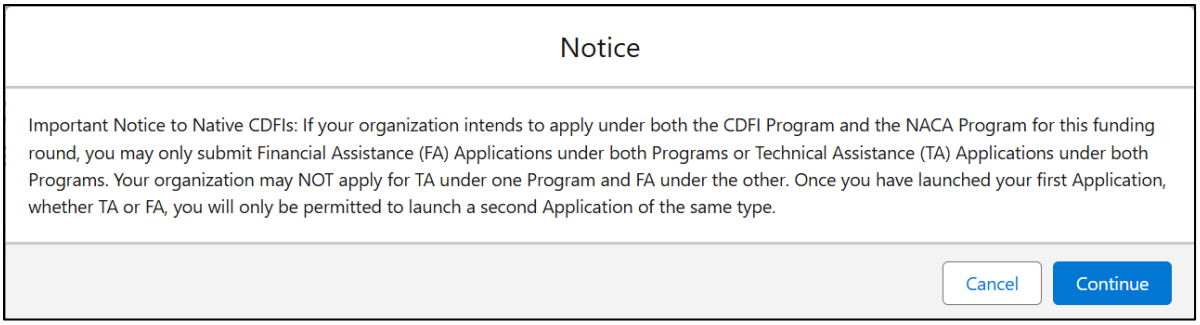


Figure 18: Notice of Restrictions for NACA Eligible Applicants Applying for two Applications

11. When you click on the 'Continue' button, the Pre-Application Landing Page will appear. This will show the applicants Org Total Assets and UEI number. The Applicant will be told to review and confirm these values and to change or request a change if needed. Pressing the 'Continue' button will continue to launch the application, and 'Cancel' will stop the Application from launching.

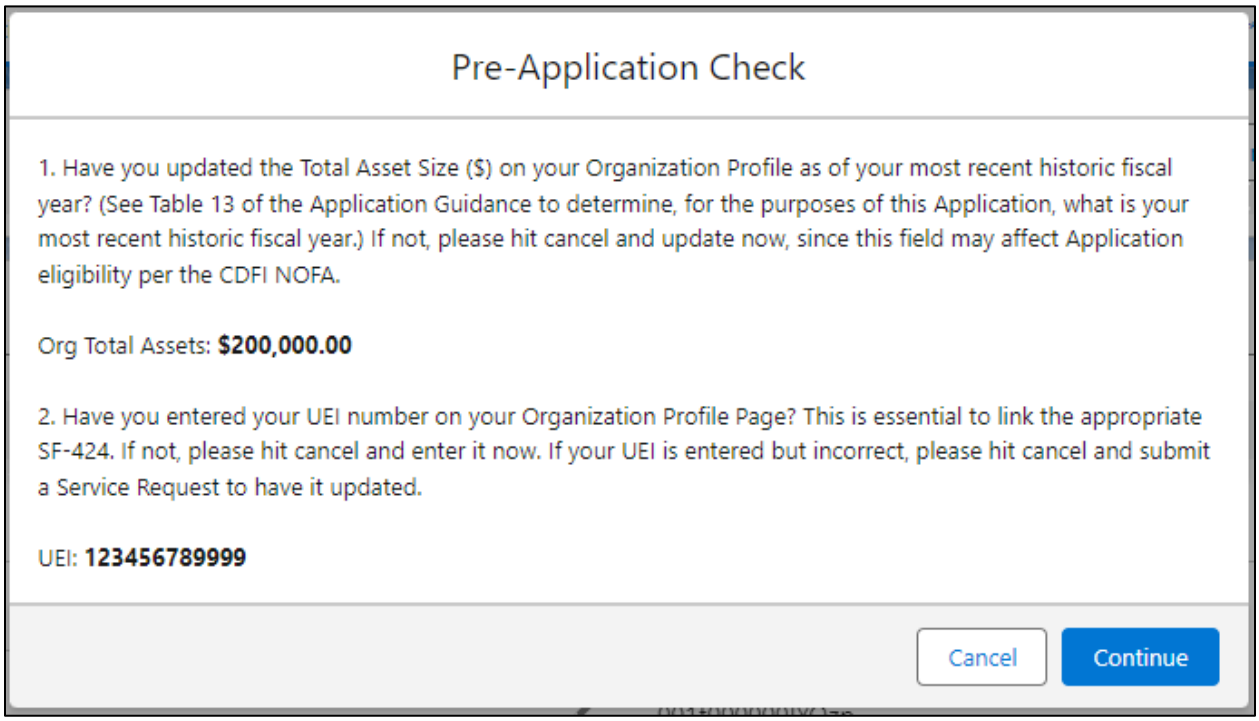


Figure 19: Pre-Application Landing Page

12. The next window that displays asks you to select the type of application you want to submit.

Please Note: An applicant will see different application types to apply for depending on the criteria the organization meets: CDFI-TA, NACA-TA, CDFI-FA, and/or NACA-FA. In addition, some organizations are eligible to apply under the SECA or CORE programs (see step 14 below). The screenshot in Figure 13 below indicates that the organization is eligible to apply for any of the four different application types and is eligible to apply under the SECA or CORE programs. Your organization may not see all the options available in the figure below.

NACA eligible applicants may intend to apply twice—once under the NACA NOFA and once under the CDFI NOFA. If this is the case, the applicant must choose either FA or TA for both NOFAs. They cannot submit a TA under one NOFA and an FA under the other NOFA. (See step 10 above in this section.) This is another factor that will limit the application types available during launch.

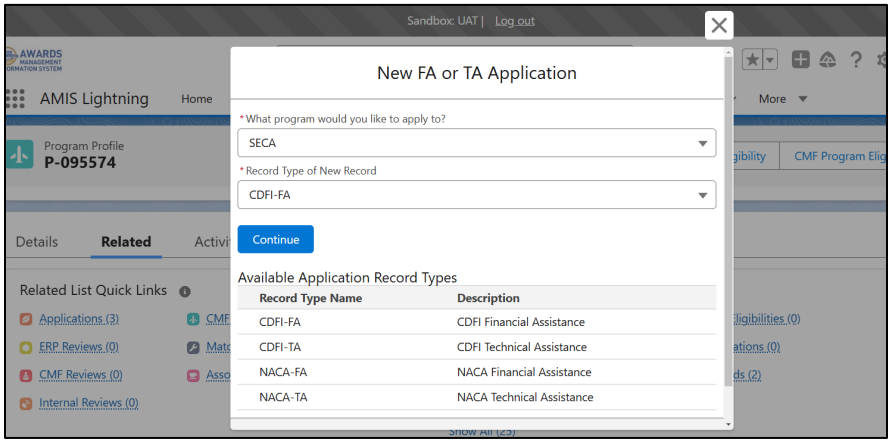


Figure 20: New FA or TA Application Options

13. Once you have made your selections, click the "Continue" button.

14. Finally, SECA FA eligible applicants are now allowed to choose to apply under either the SECA or Core program for FA.

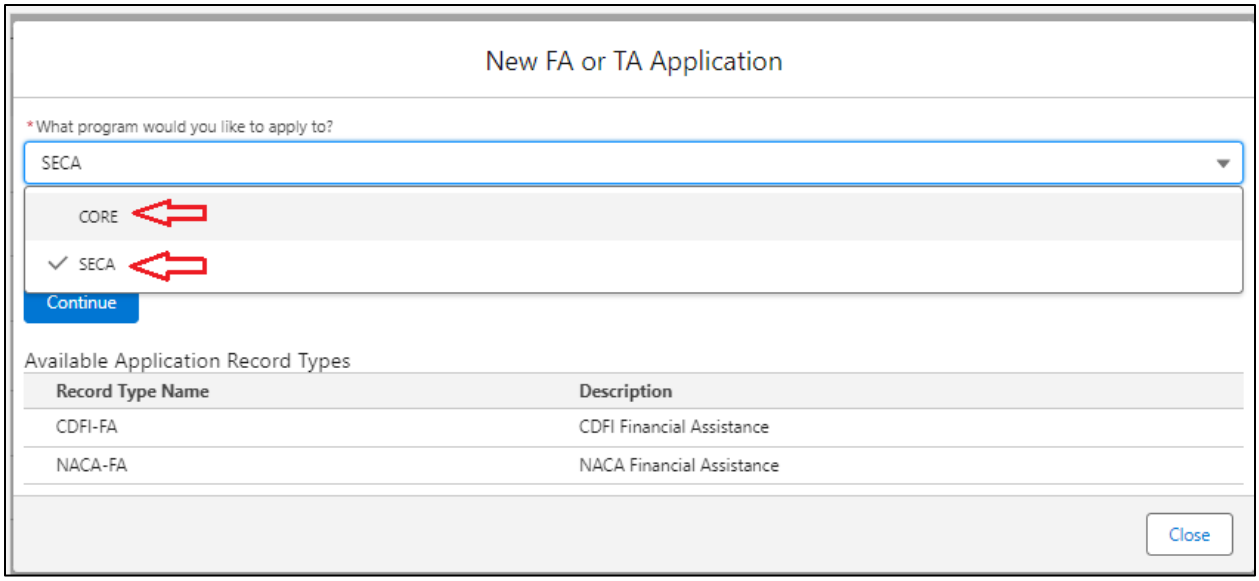


Figure 21 - SECA Eligible Applicants can Select to Apply under CORE

15. After making your section the window below will appear asking you to confirm your selection. If you need to go back, simply click on 'Cancel" and repeat the Application process. When ready click 'Continue' and your Application will generate.

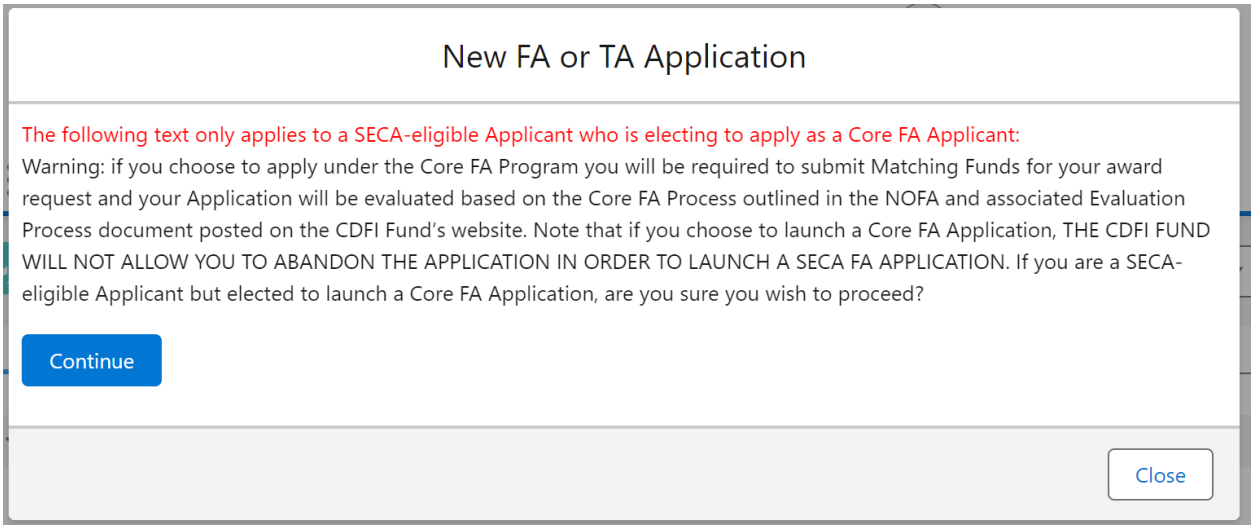


Figure 22 - Confirmation that Applicant is Applying under CORE

16. You will see a screen that displays a message "We will be starting the batch process in five seconds…" Several messages will be displayed on this screen while your application is built, including a percentage complete status:

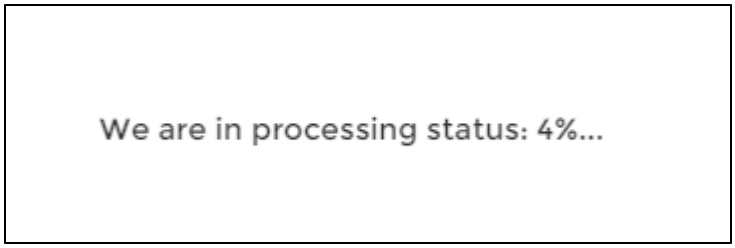


Figure 23: Processing Percentage Complete Status

When the application is finished rendering, a success message will display, and the Application UI will automatically open.

Figure 24: Application Creation Success Message

3.0 User Interface Appearance and Navigation

3.1 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.

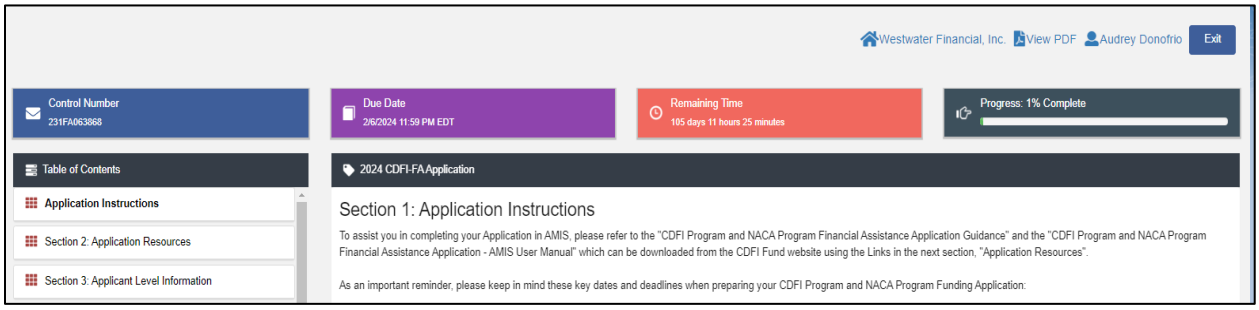


Figure 25: Application UI Home Page Stationary Header (CDFI NACA)

The header will include:

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

Figure 26: Application Control Number

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

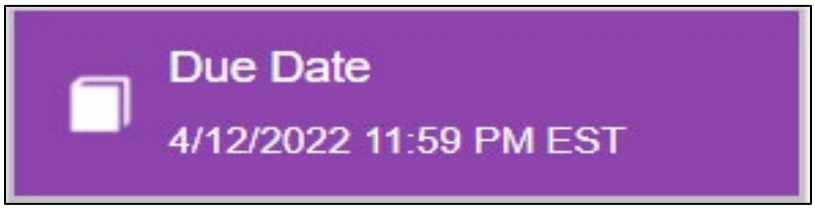


Figure 27: Application Due Date

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

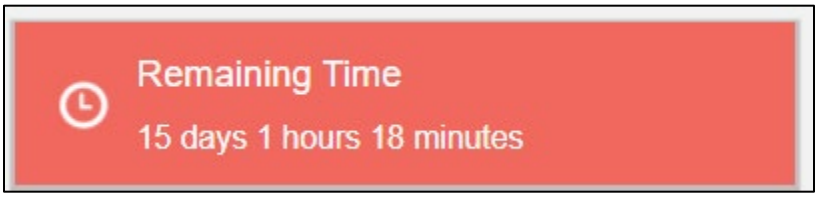


Figure 28: Remaining Time

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

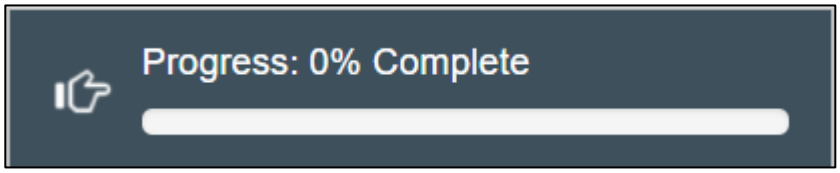


Figure 29: Application Progress Bar

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 30: Quick Links Menu

3.2 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.

Note that in 2025, the left-hand navigation sections will not display all the sections when the application is first launched. This is to accommodate applicants who want to submit a standalone HP-FA application. We covered this new functionality within section 1.0 New Functionality in 2025 at the beginning of this document. Please refer to 1.1 Housing Production – Financial Assistance (HP-FA).

For the purpose of this portion of the guide, we will assume the applicant selected to submit the Base-FA application. The Base-FA selection renders all the sections for the applicant.

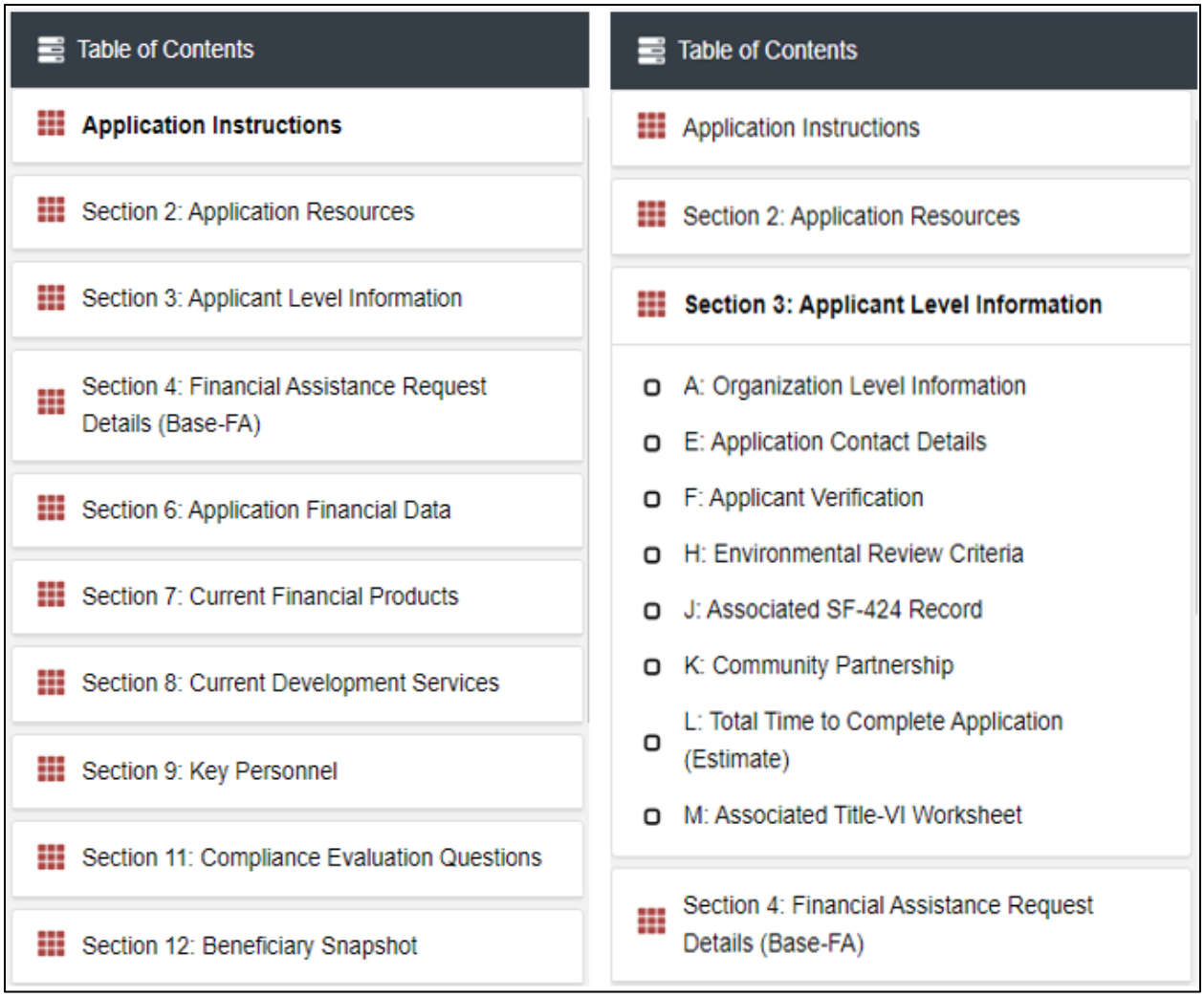


Figure 31: Collapsible Menu - Collapsed and Expanded

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

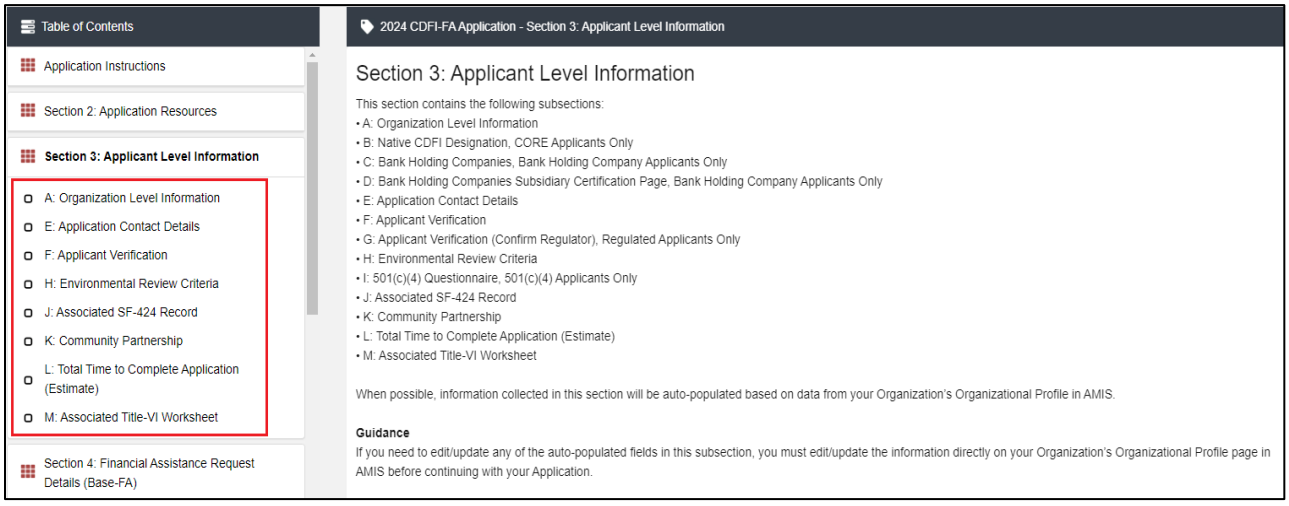


Figure 32: Expanded Section and Section Introduction Page

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.

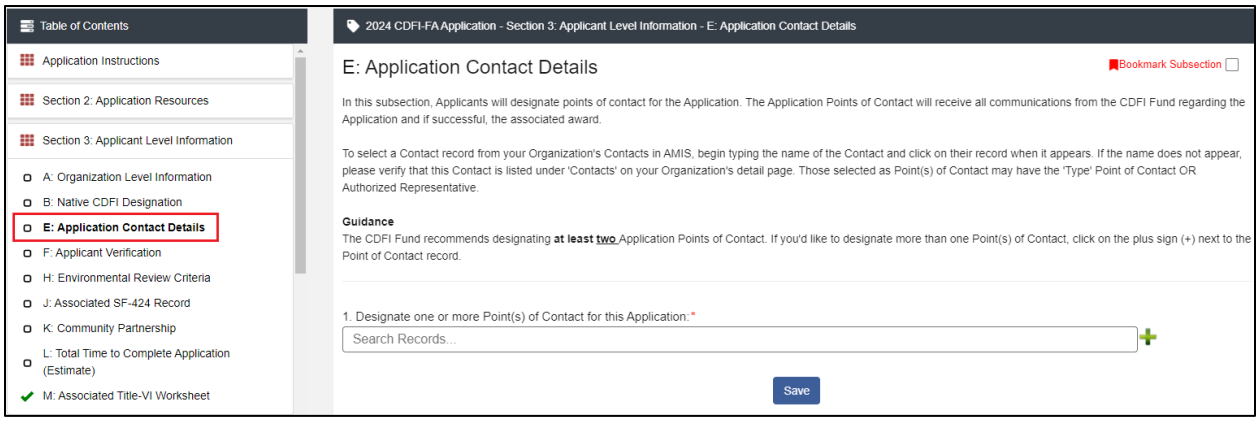


Figure 33: Subsection Page View

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 that 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 that 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.

3.3 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 *.

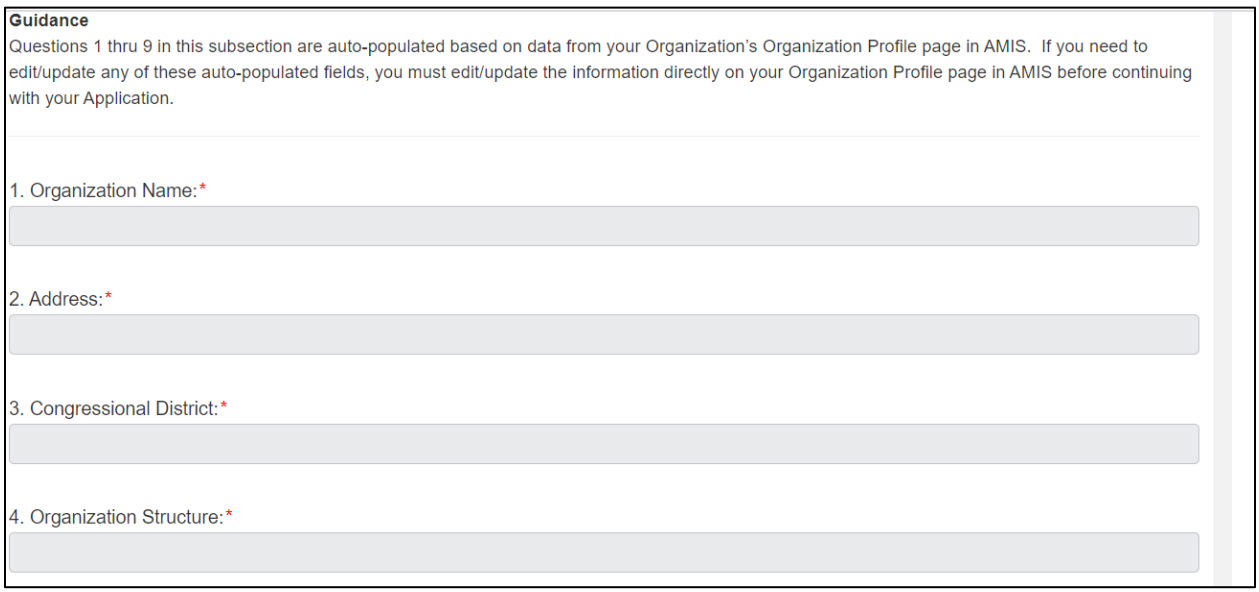


Figure 34: Sample Required Questions

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

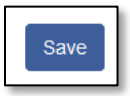


Figure 35: Save Button

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."

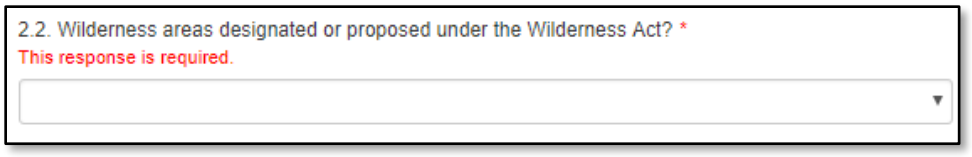


Figure 36: Validation Error Message

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 37: Subsection Saved and Completed Message

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

Figure 38: Completed Subsection Checkmark

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.

3.4 Time Management

You may save data, log out, and return to your application at a later date. The electronic application will automatically log you off after 2 hours of inactivity (i.e., no movement between screens). **If this happens, you will lose any data that you have entered and did not save.**

3.5 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.

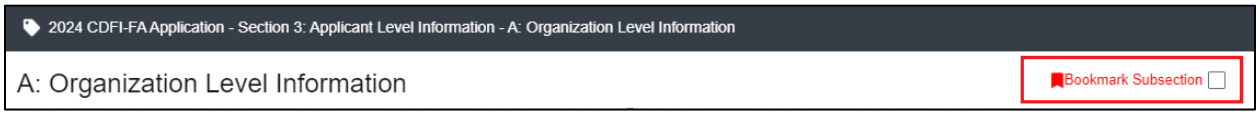


Figure 39: Bookmark Subsection Checkbox

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

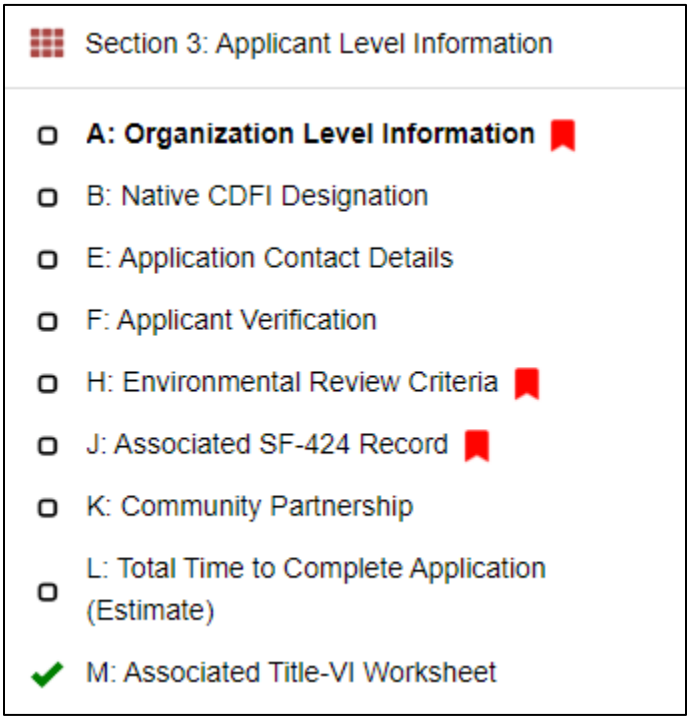


Figure 40: Bookmarked Subsection

To remove a bookmark, uncheck the checkbox.

3.6 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 an 'i' in it following the question text.

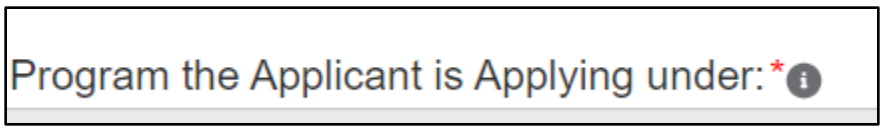


Figure 41: Question with Help Text

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

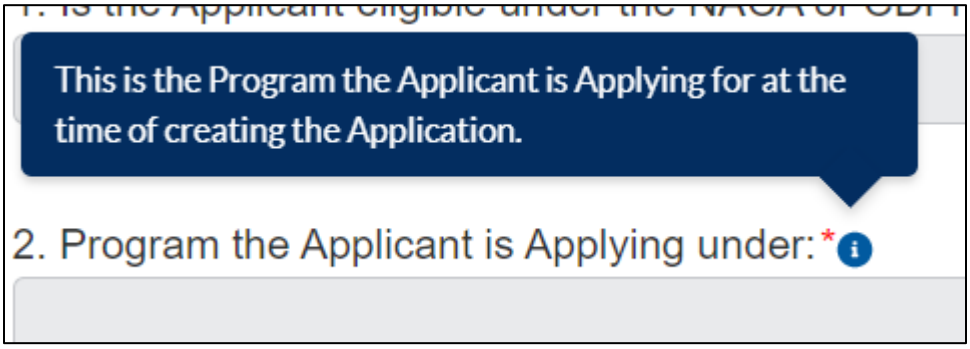


Figure 42: Help Text Displayed

If Help Text is not provided for that question or if you need additional guidance, please see the Additional Resources Section of the Application for links to application guidance materials.

4.0 User Interface Form Features

4.1 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.

Errors may range from entering an invalid value to omitting a required field. For example, in the Applicant Contact Details subsection below, this field is required.

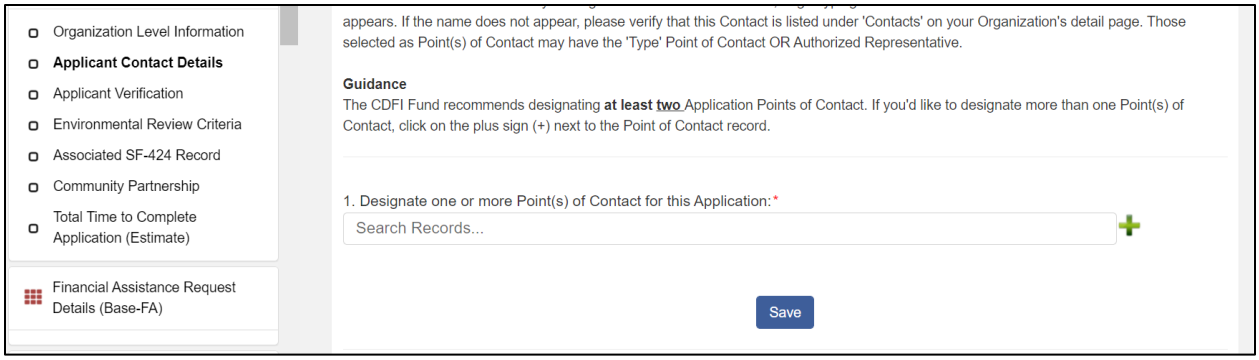


Figure 43: Required Field

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

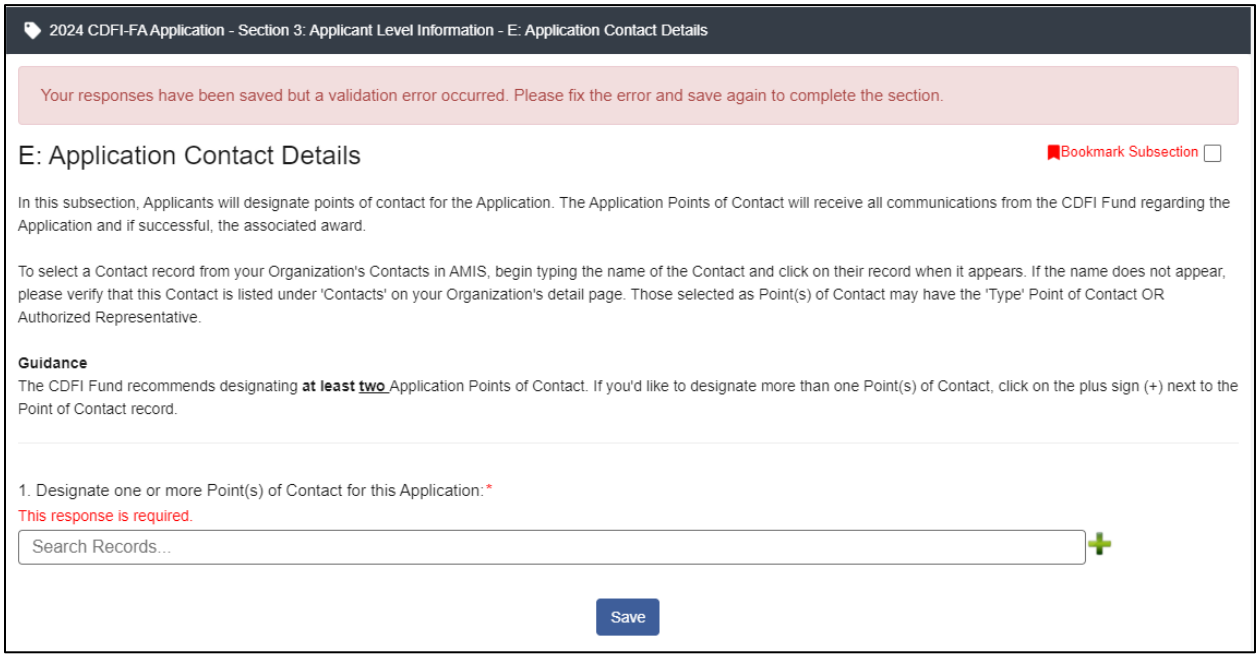


Figure 44: Response Required Validation Error Message

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 "Base-FA Request Amount" above, this field also has an additional validation that 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.

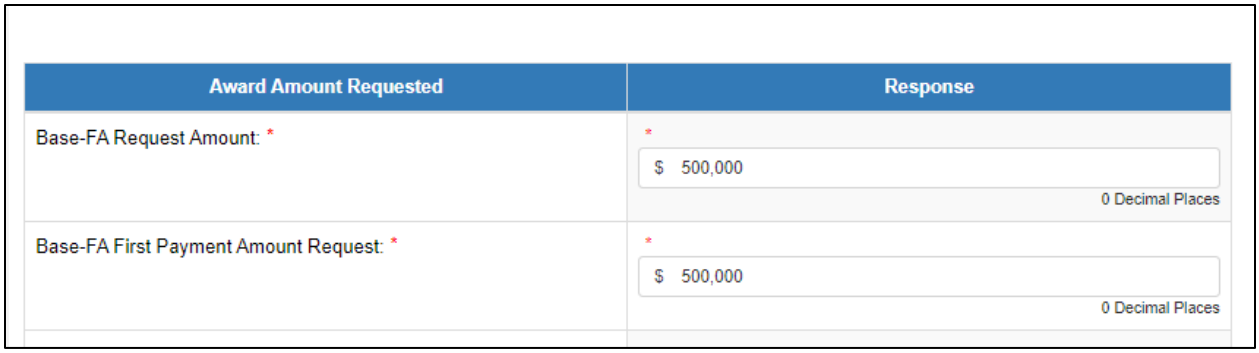


Figure 45: Subsection Guidance

The amounts you enter in these fields are validated against the amounts published in the NOFA, and the "Base-FA Request Amount" field will display a validation error when you **Save** if you input an invalid amount.

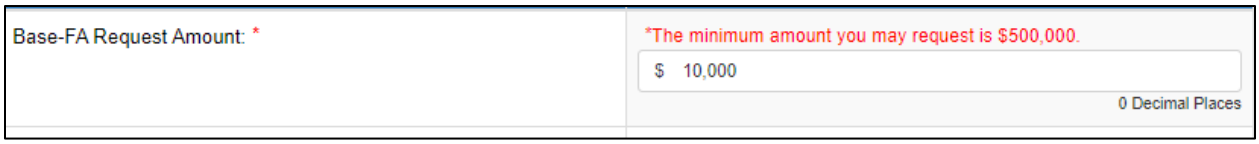


Figure 46: "Base-FA Request Amount" Field Minimum Validation Error

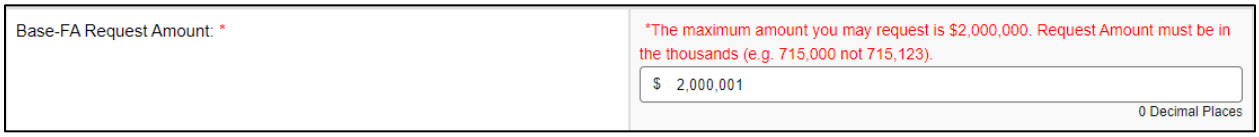


Figure 47: "Base-FA Request Amount" Field Maximum Validation Error

Even if you are unaware that 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.

4.2 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 that 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.

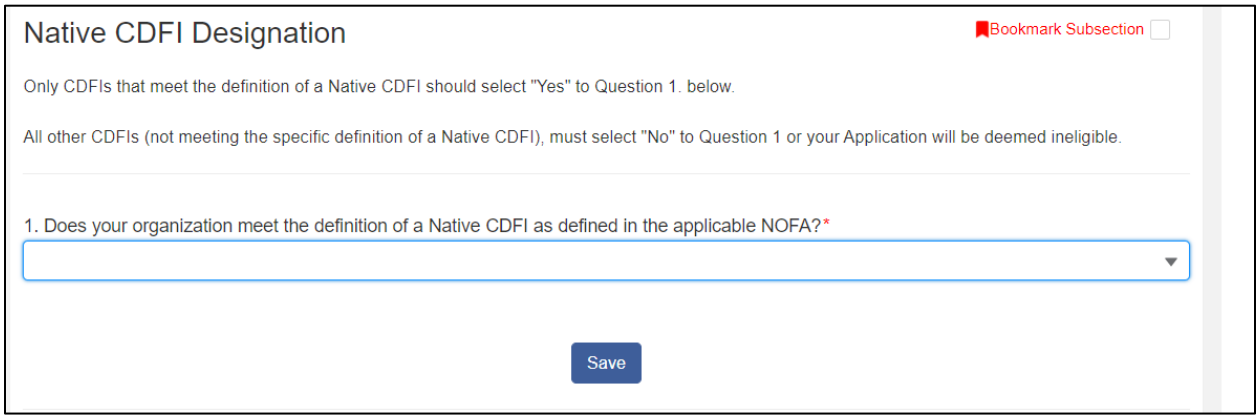


Figure 48: Sample Question that Can Trigger a Dependent Question

For example, if you select "Yes" from the picklist in Question 1, a dependent Question will appear, 1.1.

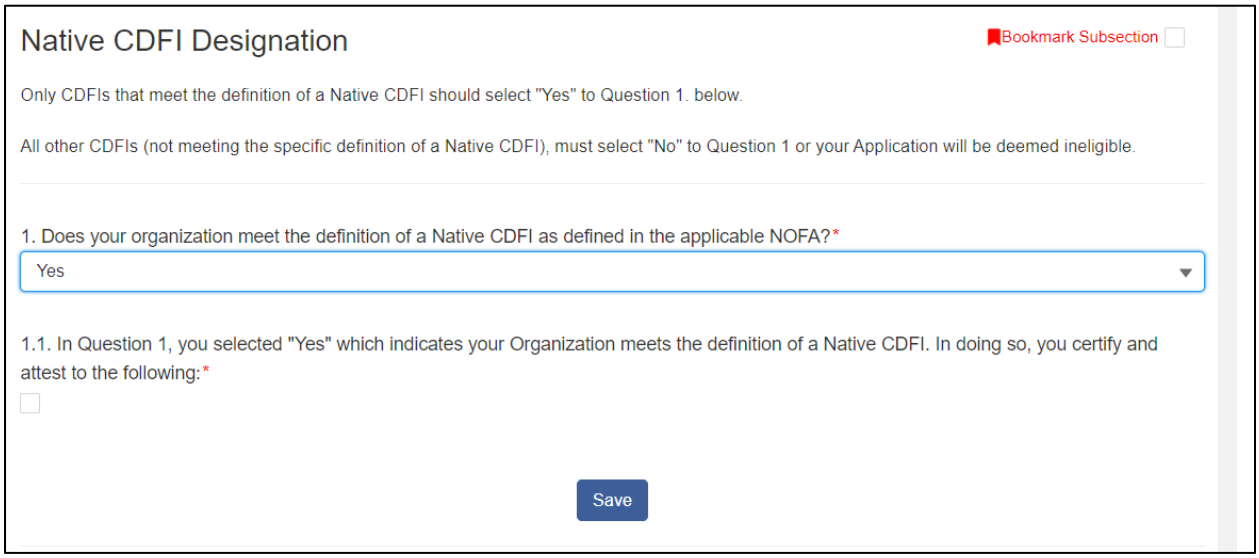


Figure 49: Enabled Dependent Question

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

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 ***text box may truncate your response.***

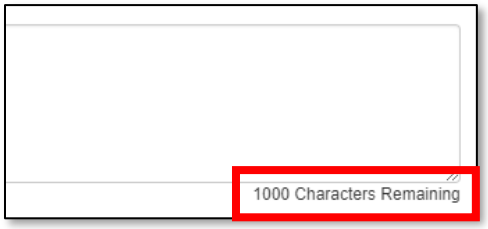


Figure 50: Character Maximums for Text Responses

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 "Committees" will potentially enable a dependent subsection, Committees - Detail, if you indicate that you have Committees to provide details on.

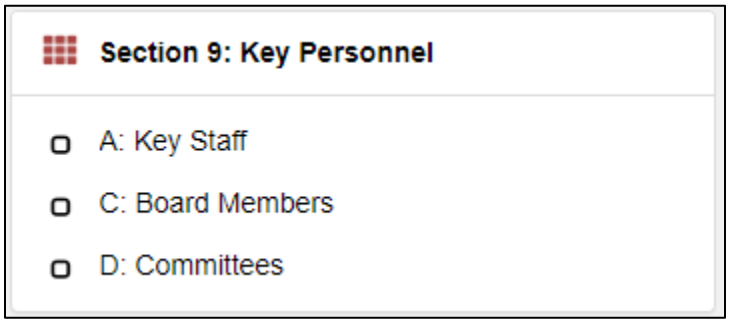


Figure 51: Subsection- Committees - Detail is By Default Disabled/Not Visible

If you answer Yes to the “Committees” question, the appropriate subsection will be enabled after you click **Save**.

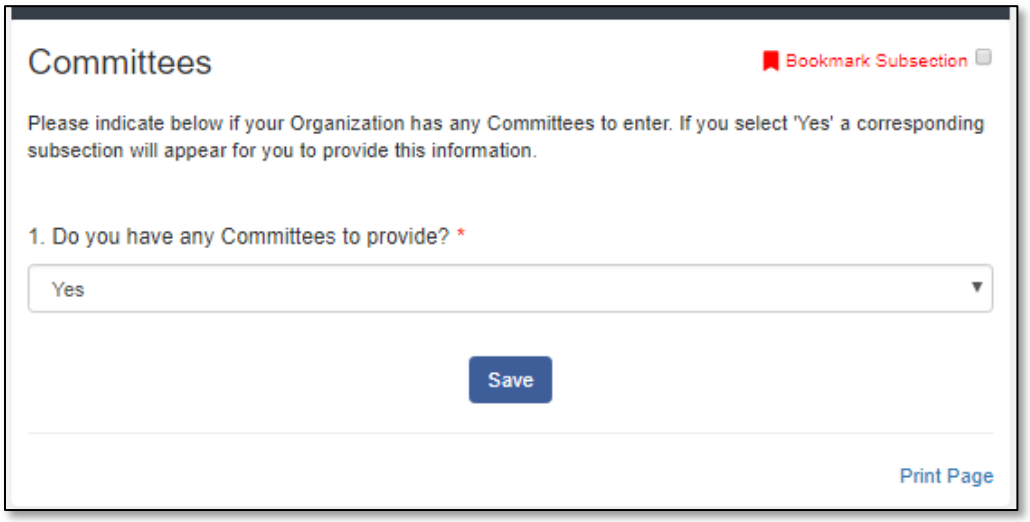


Figure 52: Subsection Question - Committees

When the subsection “Committees” is saved and marked complete, the response to “Do you have any Committees to provide?” will enable the corresponding dependent subsection “Committees - Detail” to display and become visible in the menu.

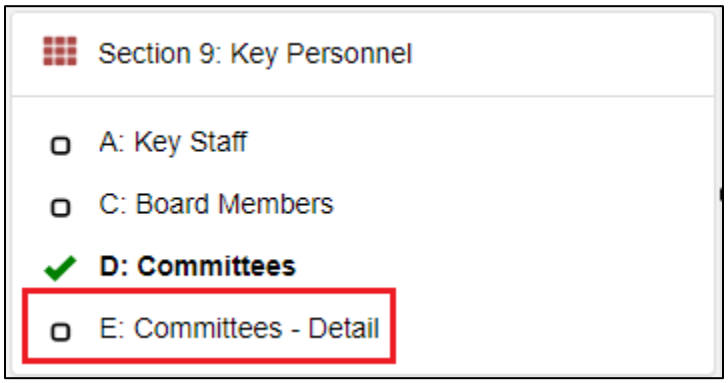


Figure 53: Enabled Dependent Subsection Visible in Menu

If your response to “Do you have any Committees to provide?” is No, the corresponding subsection “Committees - Detail” 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 that appear in earlier sections may enable dependent subsections to appear that you will need to complete in order to submit your application.

4.3 Troubleshooting Dependencies

The FA Application is complex and has multiple layers of dependent subsections in some sections (i.e. a first-level dependent subsection has a question that enables another, second-level dependent subsection).

If you enter a response to a question that triggers a dependent subsection and later change your response, you can end up with multilayered dependent subsections that are "stuck" in the application.

For example, in the Section 20 "Supplemental FA Applications", you will answer three questions that can enable dependent subsections if "Yes" is selected:

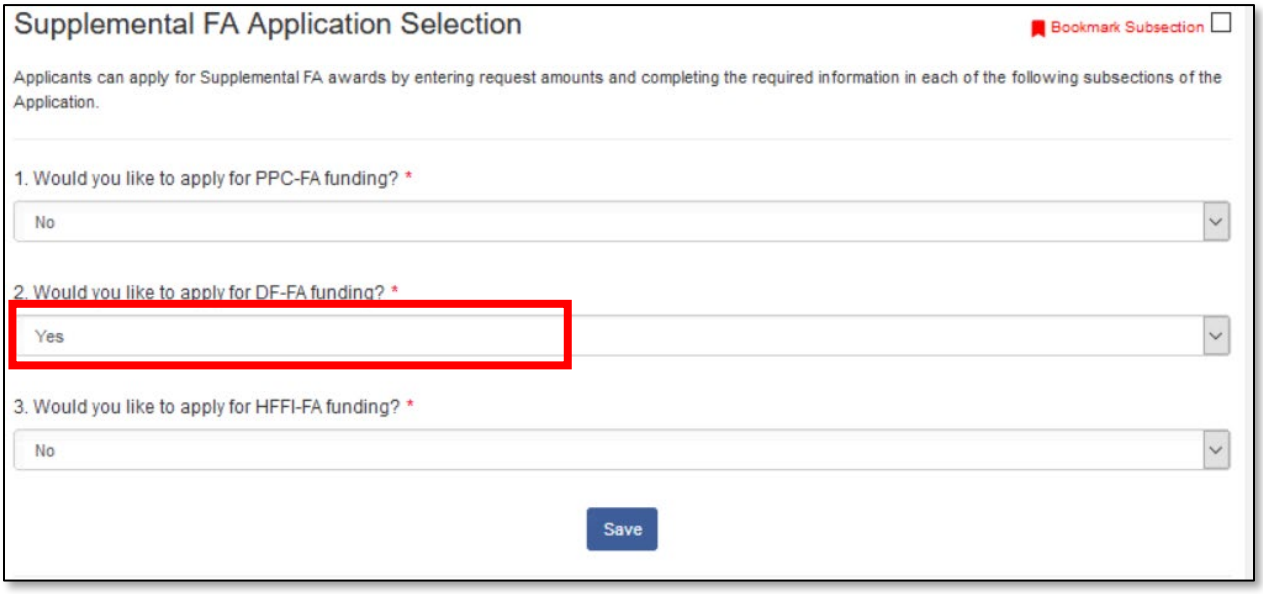


Figure 54: Question that Enables a First-Level Dependent Subsection- Set to Enable Subsection

When you select "Yes" it enables two dependent subsections that were not visible previously, DF-FA Award, and DF-FA Development Services Table Selection.

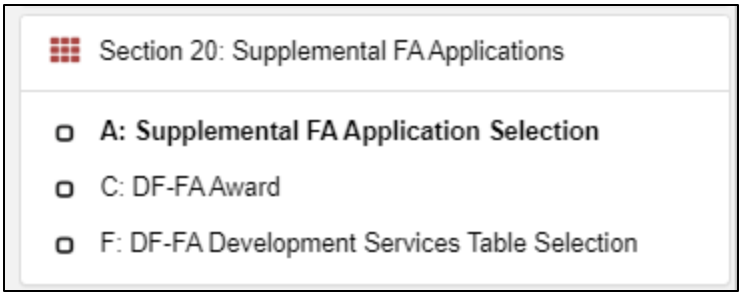


Figure 55: First-Level Dependent Subsections Enabled in the Menu Bar

If you changed your response in Question 2 to "No", these first-level dependent subsections will be "turned off" and no longer visible.

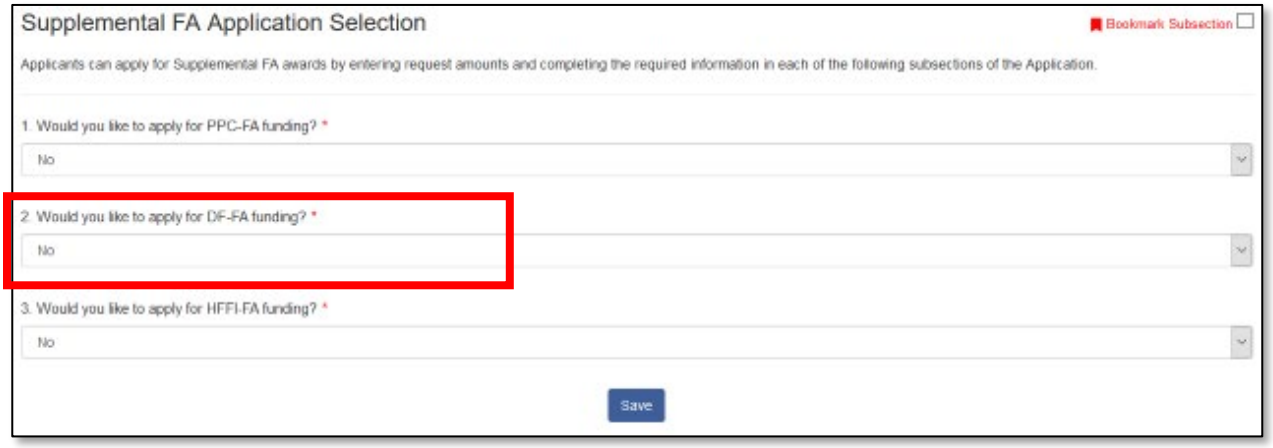


Figure 56: Question that Enables a First-Level Dependent Subsection- Set to Disable Subsection

Figure 57: Menu Bar with First-Level Dependent Subsections No Longer Enabled

However, this situation becomes more complicated if your responses to questions in the DF-FA Award and DF-FA Development Services Table Selection subsections in turn enable another dependent subsection. At least one new dependent subsection will be enabled based on your responses in these two subsections.

Figure 58: First-Level Dependencies and Second-Level Dependencies (without a checkmark) in the Menu Bar

If you decide at this point that you no longer wish to apply for DF-FA, you would return to the "Supplemental FA Application Selection" subsection and change your response to Question 2 from "Yes" to "No":

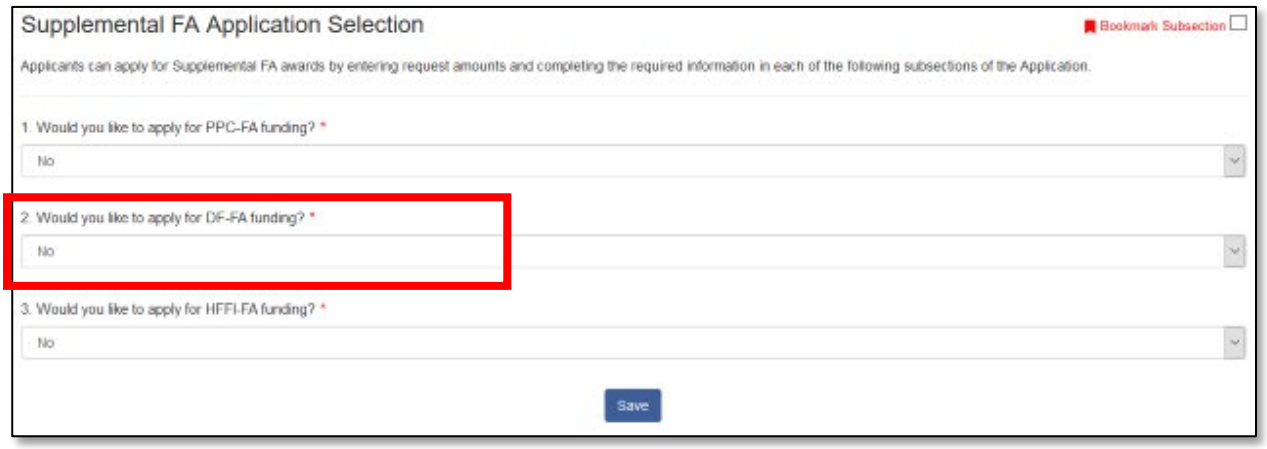


Figure 59: Question that Enables a First-Level Dependent Subsection- Set to Disable Subsection

Changing this response will disable the two subsections this question originally enabled, but it will not disable the subsections enabled by any questions in these now disabled subsections, leaving these multilayered dependent subsections "stuck" open:

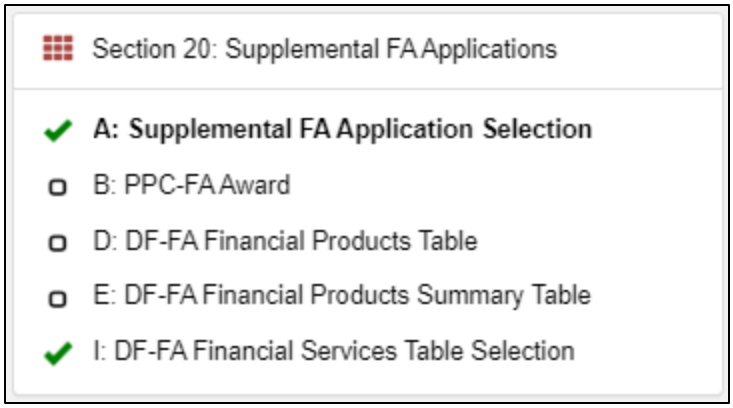


Figure 60: Menu Bar with First-Level Dependencies Disabled and Second-Level Dependencies Still Enabled

If this occurs, you can re-enable and modify your responses in the first level dependent subsections to disable these second level dependent subsections before once again disabling the first level dependencies.

However, especially if you had already completed these subsections you no longer want to include in your application, you can also submit your application without worrying about these extra subsections as long as they are complete, **AND** the first level dependent subsection has been disabled.

As long as your response to the question the enabled the first dependent subsection is changed so it is disabled (in this example, Question 2 is changed to "No") the first level dependent subsection will be cleared when you submit your application, which will, in turn, also clear the second-level dependent subsections and any additional multilayered dependencies. Please note that you may still see sections that have been cleared in the above manner in the PDF form of the application if you attempt to generate a PDF before or immediately after submission. As a best practice, generate an archival PDF version of your application once it has been successfully submitted to the CDFI Fund.

4.4 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 61: 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. Some related record fields will have a +/- sign next to them allow you to add multiple related records. Click on the green plus sign to add another related record selection field.

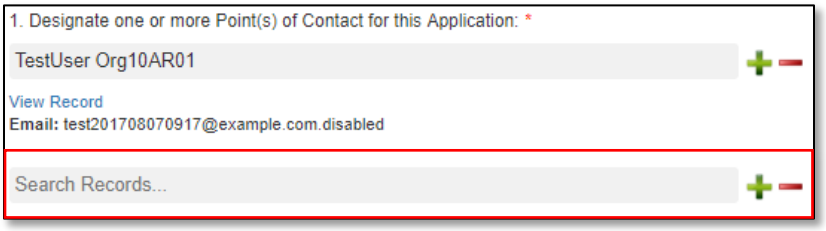


Figure 62: Additional Related Record Field Row

4. If you need to delete a related record, click on the red minus sign next to the record you wish to delete.

4.5 Adding Attachments

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

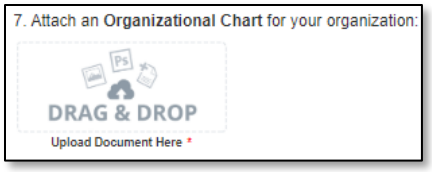


Figure 63: Drag & Drop Upload Box

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.

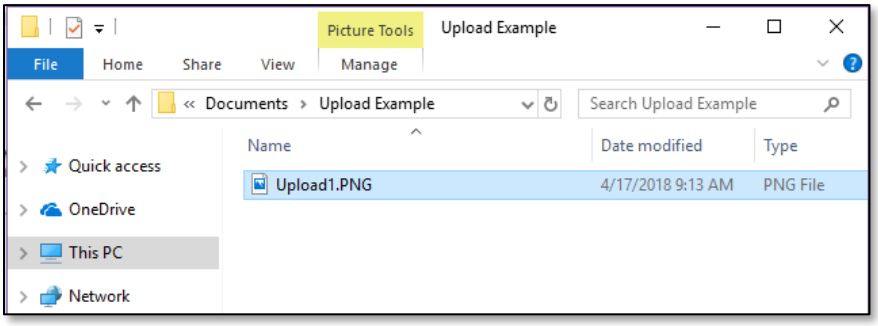


Figure 64: Attachment to Upload in File Explorer

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.

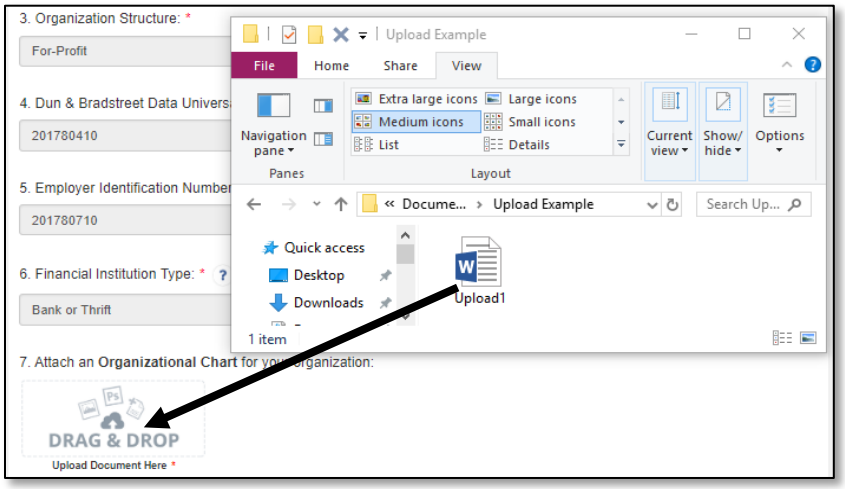


Figure 65: Upload File Using Drag & Drop

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

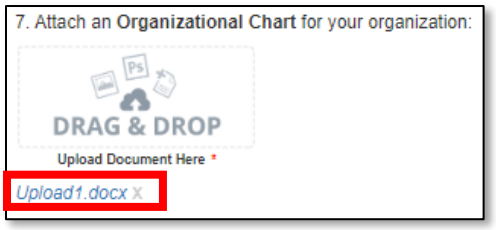


Figure 66: Successful File Upload

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.

4.6 Dynamic Record Tables

Applicants are required to enter a list of records, Current Development Services, and/or Key Personnel as part of the application. 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 multiple 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.

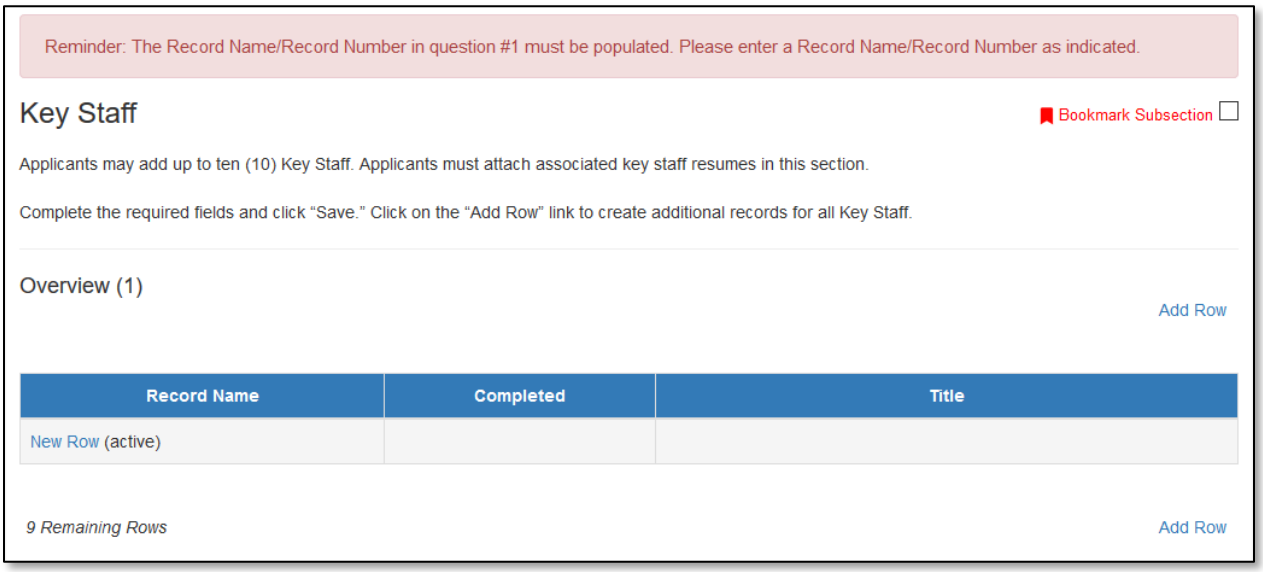


Figure 67: Reminder Message and Overview Table

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.

Please note that a unique Record Name or Record Number must be entered for Question #1 in order to successfully save the record.

Figure 68: New Row Entry Fields

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

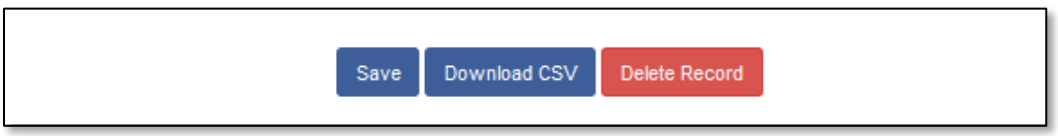


Figure 69: Dynamic Table Buttons

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.

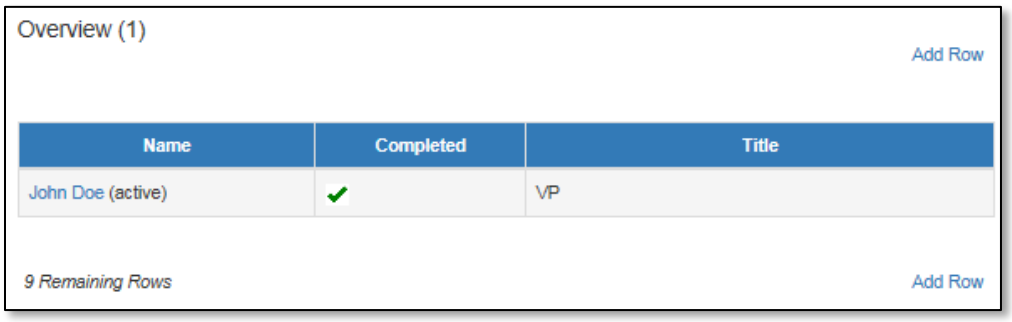


Figure 70: New Record Row in Table Overview

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.

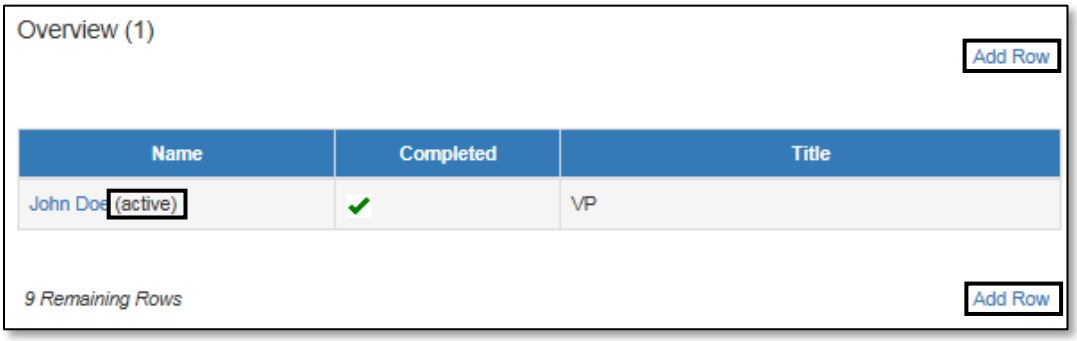


Figure 71: Active Record Indicator and Add Row Links

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.

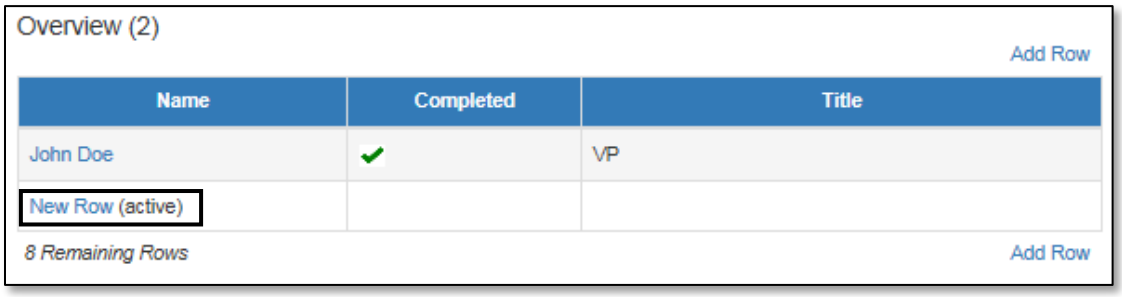


Figure 72: New Active Record Row

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 73: Delete Record

To Download CSV:

1. The application will allow you to download a Comma Separated File (CSV File) for the records you enter into the dynamic table that 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 74: Download CSV Button

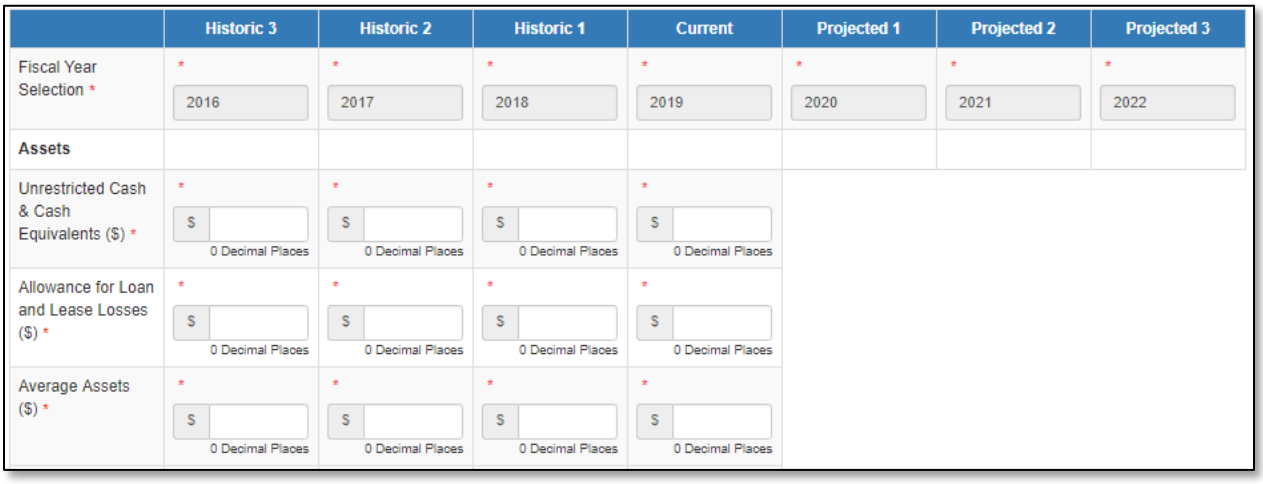
2. Download using your browser's download feature. When you open the document in Excel, it will display all the data you have entered for each record.

	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 75: Sample CSV of Dynamic Record Table

4.7 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	Projected 1	Projected 2	Projected 3
Fiscal Year Selection *	* 2016	* 2017	* 2018	* 2019	* 2020	* 2021	* 2022
Assets							
Unrestricted Cash & Cash Equivalents ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Allowance for Loan and Lease Losses ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Average Assets ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			

Figure 76: Sample Direct-Entry Table

In the sample table above, you can see that 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 that 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.

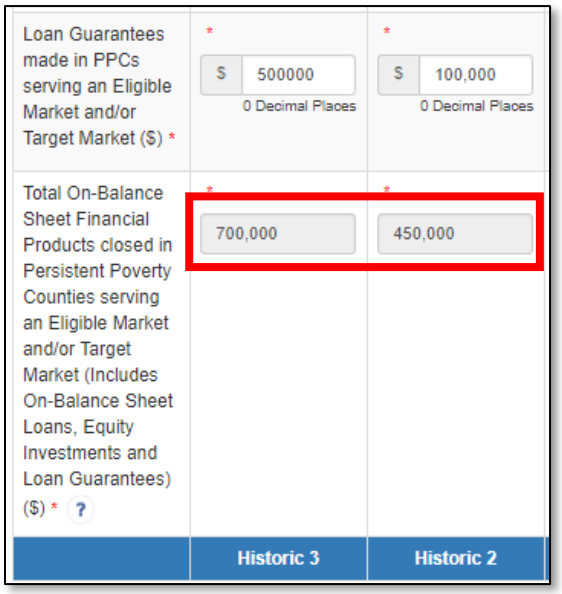


Figure 77: Formula Field Calculated Totals

4.8 Exporting your Application as a PDF

The Application can generate an Adobe PDF version of your application for your organization's records. You can also 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.

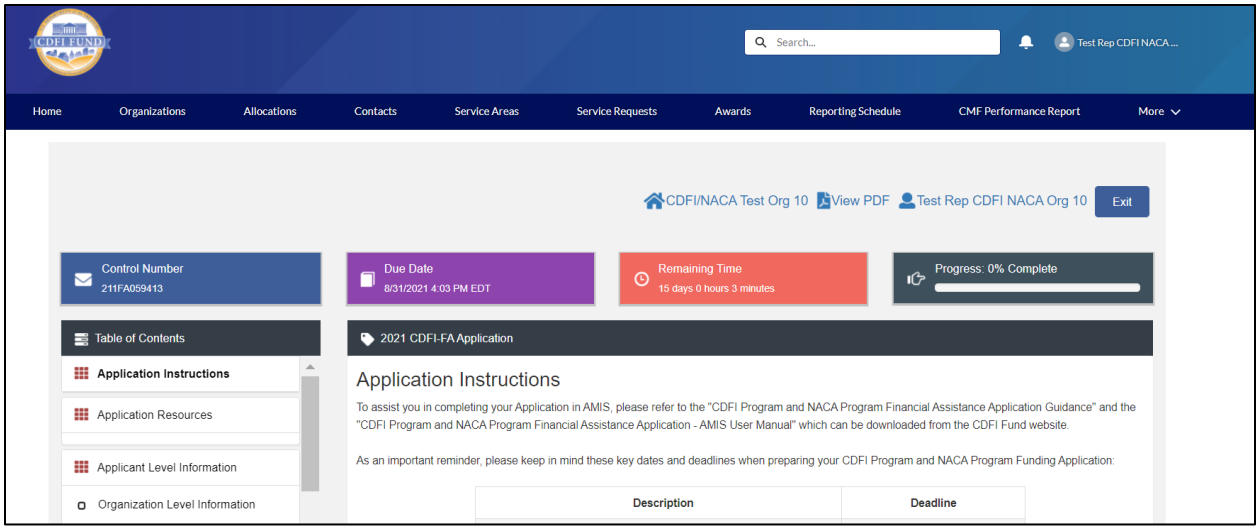


Figure 78: UI Menu Bar

2. Select **View PDF**.

Figure 79: 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.

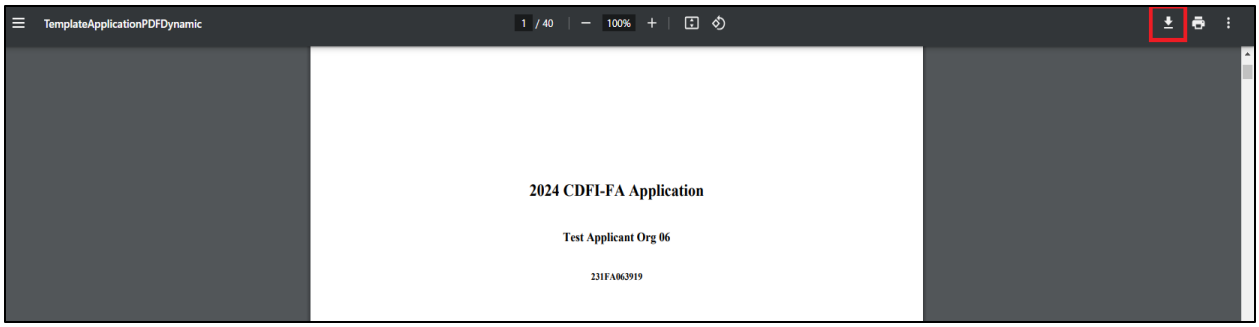


Figure 80: Application PDF Open in a New Browser Window (in Chrome)

5.0 Base-FA Application Specific Guidance

This section includes additional guidance for navigating select FA Application sections/subsections for both the NACA-FA and CDFI-FA Applications (Section 5.1) in the Application Template UI, including:

5.1 Entering Bank Holding Company subsidiary information, if applicable.
5.2 Uploading a Bank Holding Companies Subsidiary Certification Page, if applicable.
5.3 Attaching your SF-424 form to your application.
5.4 Indicating your "Base-FA Request Amount".
5.5 Inputting your Application Financial Data.
5.6 Answering Compliance Evaluation Questions.
5.7 Completing the Beneficiary Snapshot section.
5.8 An overview of the Introduction to FA Objectives section.
5.9 Selecting FA Objective 1-1: Increase Volume of Financial Products.
5.10 Selecting FA Objective 1-2: Increase Volume of Financial Services.
5.11 Selecting FA Objective 1-3: New Geographic Areas.
5.12 Selecting FA Objective 1-4: New Financial Products.
5.13 Selecting FA Objective 1-7: Serve New Targeted Populations.

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 applicant specific subsection entitled: Bank Holding Companies.*

5.1 C: Bank Holding Companies: Application Specific Subsection

This subsection is only visible/applicable to Applicants that are Bank Holding Companies.

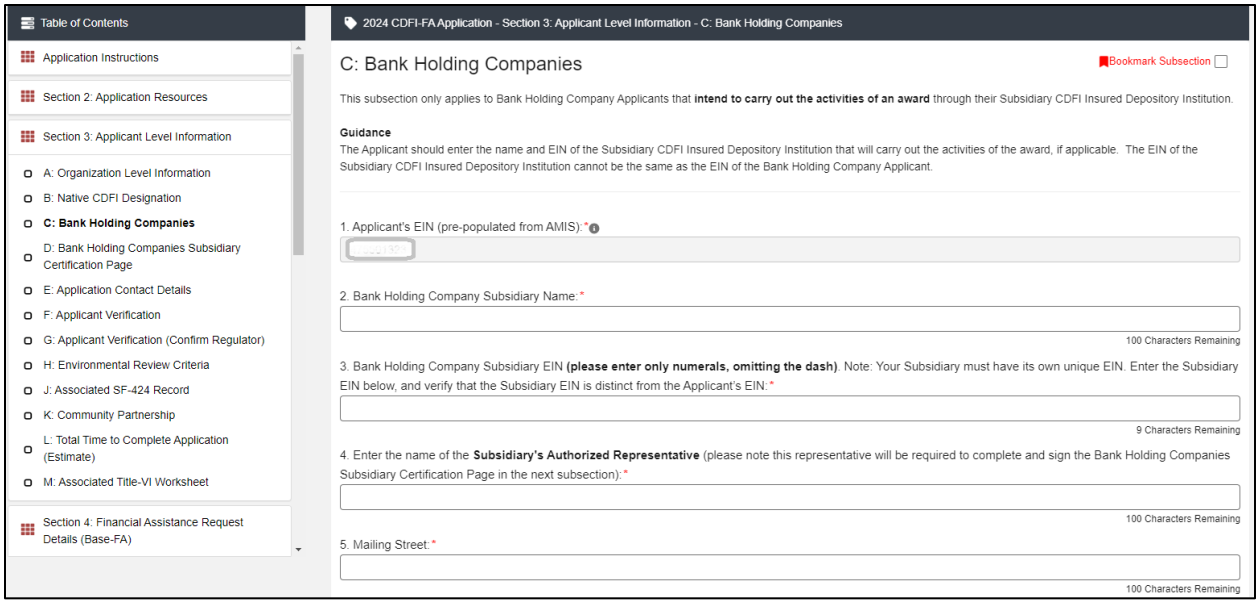


Figure 81: Bank Holding Companies Subsection

Bank Holding Companies are required to provide information on their subsidiaries in this subsection.

Question 1: Applicant's EIN
The Applicant's EIN is pre-populated from the Applicant's organization record in AMIS.

Question 2: Bank Holding Company Subsidiary Name
Enter the name of the Applicant's subsidiary.

Question 3: Bank Holding Company Subsidiary EIN
Enter the Subsidiary EIN. **Please enter numerals only,** omitting the dash typically used in EIN formatting.

The Subsidiary EIN must be distinct from the Applicant organization's EIN. Ensure that the EIN entered in this field does not match the Applicant EIN displayed in Question 1.

If you enter the same EIN, you will receive the following validation error that will need to be corrected before you are able to save this subsection:

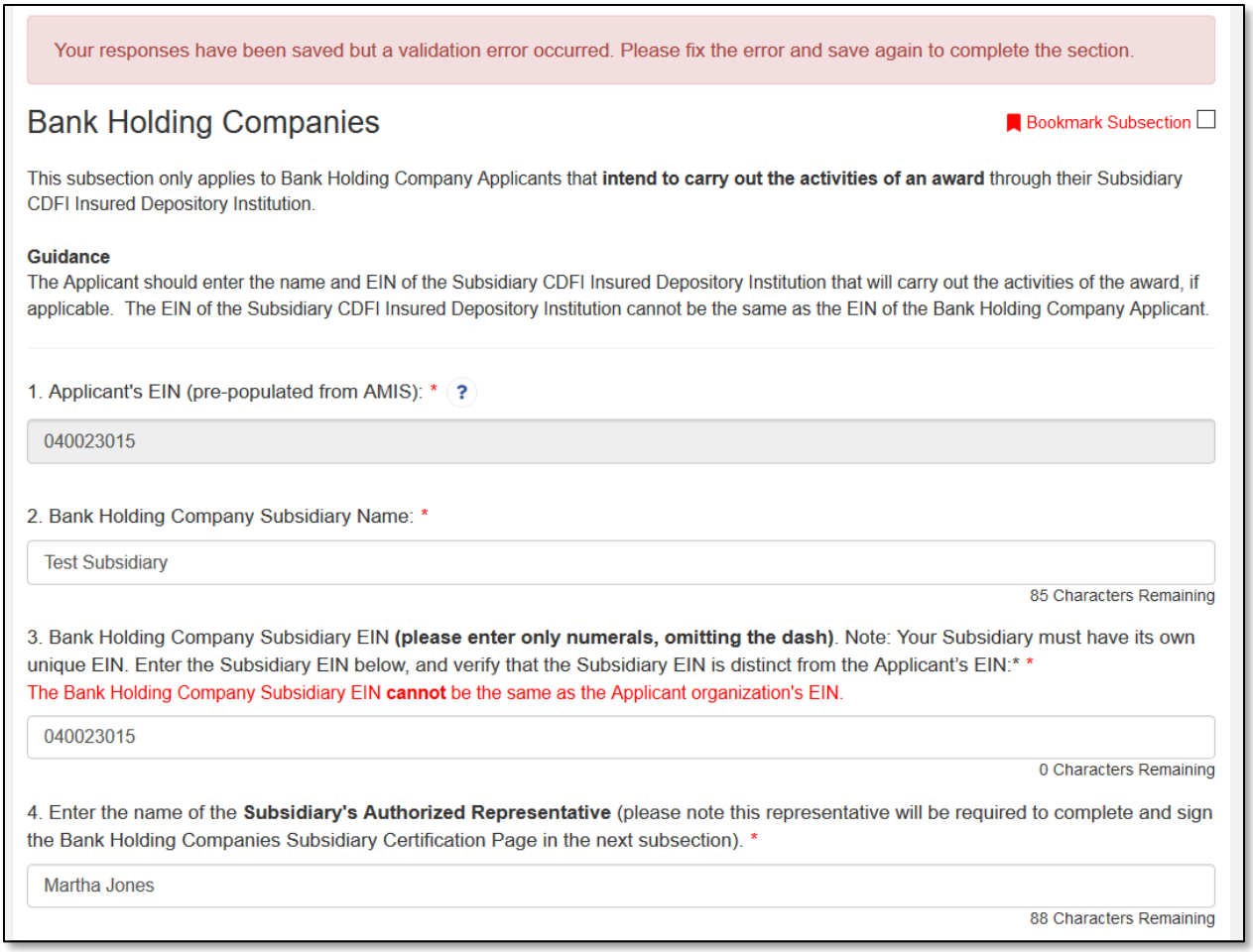


Figure 82: Validation Error for Matching Subsidiary and Applicant EINs

Question 4: Subsidiary Authorized Representative

Enter the name of an Authorized Representative for the subsidiary. This representative will be required to complete and sign the Bank Holding Companies Subsidiary Certification Page in the next subsection. Please consult this year's CDFI & NACA Program FA Application Guidance for more information about Authorized Representative eligibility.

Figure 83: Bank Holding Companies Subsection Continued

Questions 5 - 9:
Enter the mailing street, mailing city, mailing state/province, mailing zip/postal code, as well as the regulator name of your DIHC Subsidiary Regulator.

Question 10: FDIC Cert # / NCUA Charter # / COSSEC #
Enter the FDIC certification number, the NCUA charter number or the COSSEC number of your DIHC Subsidiary Regulator.

5.2 D: Bank Holding Companies Subsidiary Certification Page: Applicant Specific Subsection

This subsection is only visible/applicable to Applicants that are Bank Holding Companies.

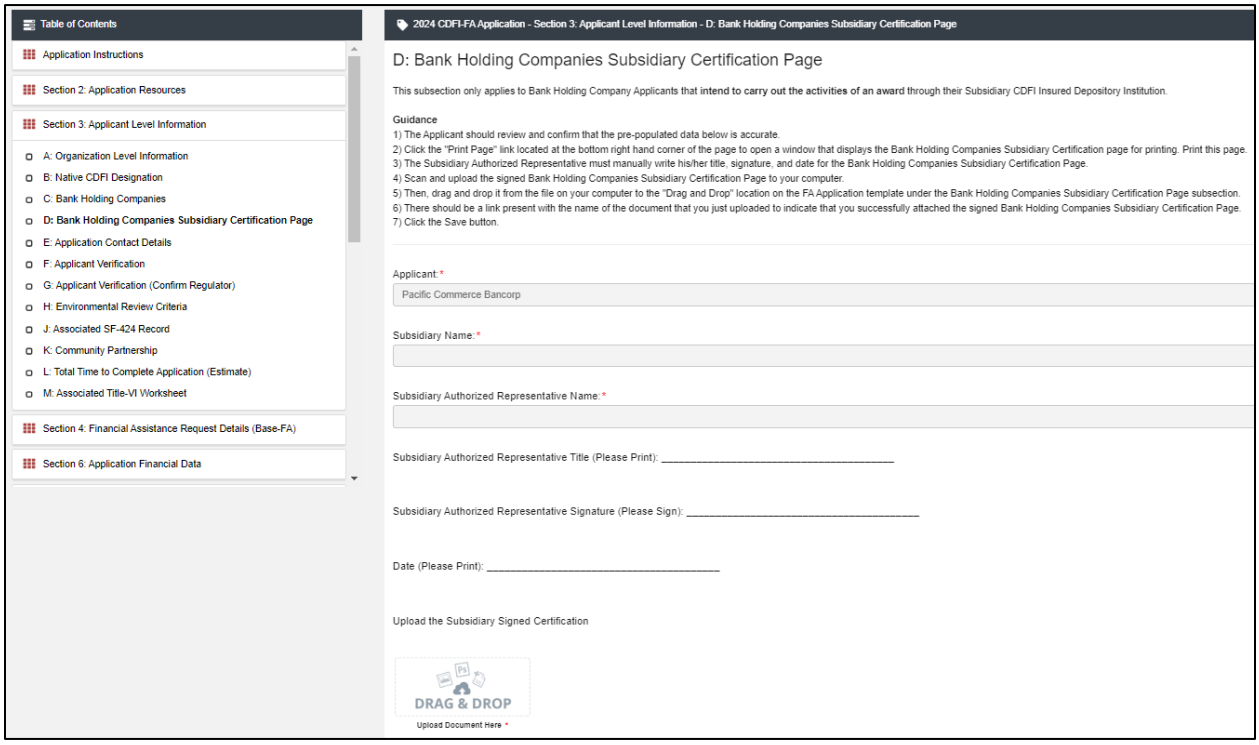


Figure 84: Bank Holding Companies Subsidiary Certification Page

The Subsidiary Authorized Representative (identified in the previous subsection) is required to review, print and sign this page.

1. The Applicant should review and confirm that the pre-populated data is accurate.
2. Click the "Print Page" link located at the bottom right-hand corner of the page to open a window that displays the Bank Holding Companies Subsidiary Certification page for printing. Print this page.
3. The Subsidiary Authorized Representative must manually write his/her title, signature, and date for the Bank Holding Companies Subsidiary Certification Page.
4. Scan and upload the signed Bank Holding Companies Subsidiary Certification Page to your computer.
5. Then, drag and drop it from the file on your computer to the "Drag and Drop" location on the 2024 FA Application template under the Bank Holding Companies Subsidiary Certification Page subsection.
6. There should be a link present with the name of the document that you just uploaded to indicate that you successfully attached the signed Bank Holding Companies Subsidiary Certification Page.
7. Click the Save button.

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.

5.3 J: Associated SF-424 Record: Attaching your SF-424 to your Application

All Applicants are required to submit the initial component of their FY 2024 CDFI-NACA Program Application using the Grants.gov portal, the official website for federal grant information and applications. The only component of the CDFI-NACA 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 that 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 CDFI-NACA Funding Application in the Application UI.

To attach your SF-424:

1. Within the 2024 CDFI/NACA application, expand the "Applicant Level Information" section in the menu bar. Click on the "Associated SF-424 Record" subsection.

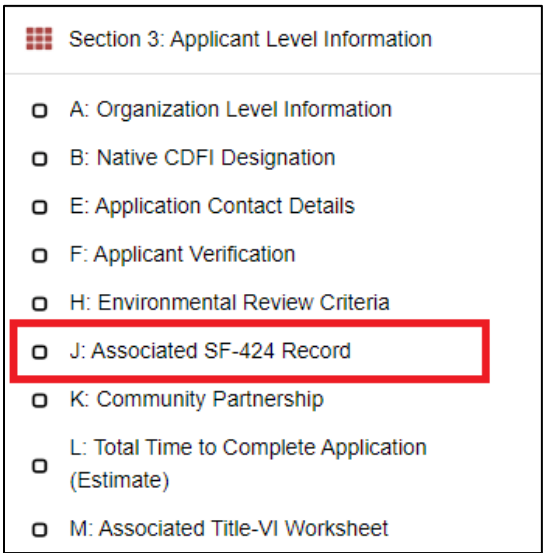


Figure 85: Associated SF-424 Record Subsection in Menu

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

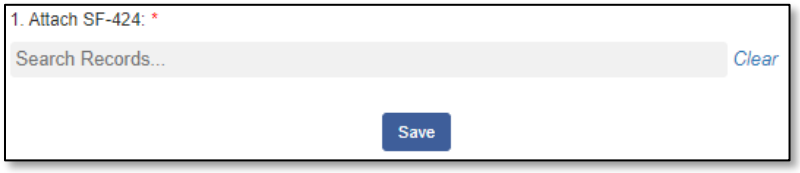


Figure 86: Attach SF-424 Related Record Field

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 CDFI-NACA Program Team by submitting a Service Request in AMIS with the Subject: "Missing SF-424 in Current Year Funding Application Template".

Figure 87: SF-424 Record for Your Organization in Related Record List

4. Verify that it is the correct record by confirming that the correct Program (CDFI or NACA) is listed below the grant name, and the Funding Opportunity Number listed is "CDFI-2024-FATA", or "CDFI-2024-NACA" if applying under NACA. 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 detail page in AMIS to ensure your UEI Number matches the UEI Number on your SF-424.

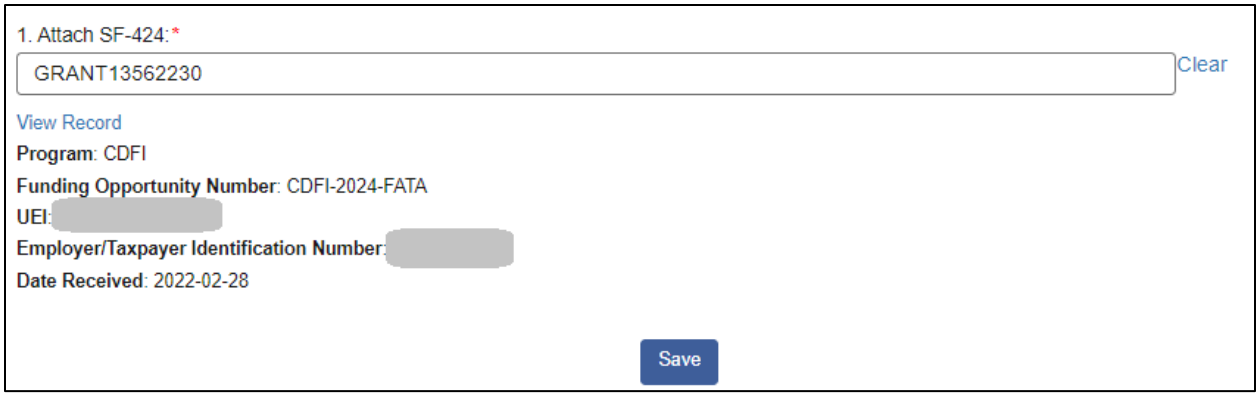


Figure 88: Selected SF-424 Record

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.

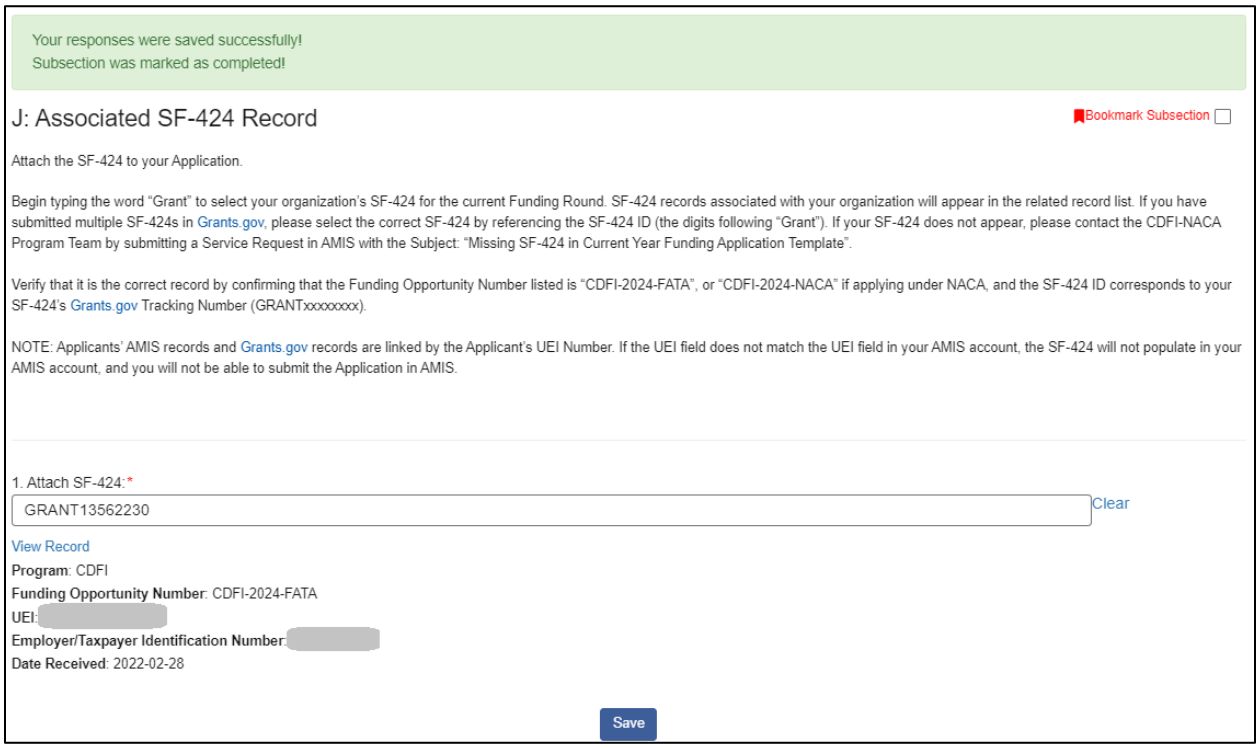


Figure 89: Successfully Attached SF-424 Record

7. You 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.

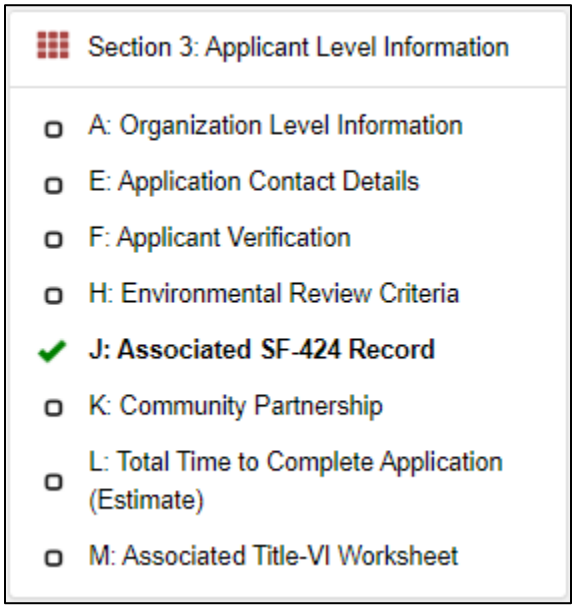


Figure 90: Subsection SF-424 Marked Complete in Menu

5.4 Section 4: Financial Assistance Request Details (Base-FA)

This section collects data necessary for analyzing your organization's "Base-FA Request Amount".

NOTE: The CDFI-FA Application analyzes the data field "Total Asset Size" from your organization's profile in AMIS to determine whether you are eligible to apply under the CORE or SECA eligibility category. Please refer to the NOFA for specifics on eligibility requirements. Your status as a CORE or SECA applicant can be viewed on the CDFI-NACA Program Profile page, and in the application subsection "Applicant Verification", found by expanding the "Applicant Level Information" section in the menu bar.

Calculate Maximum Award Request

Based on your eligibility category (CORE or SECA for CDFI-FA Applicants, or NACA for NACA-FA Applicants) and any applicable past awards received, the calculator in this subsection will help determine the maximum amount your organization may request in the current funding round.

If the calculation yields a value greater or equal to the maximum award amount, you are eligible to request the maximum award amount.

If the calculation yields a value less than the maximum award amount, this is the maximum amount you are able to request in the current funding round.

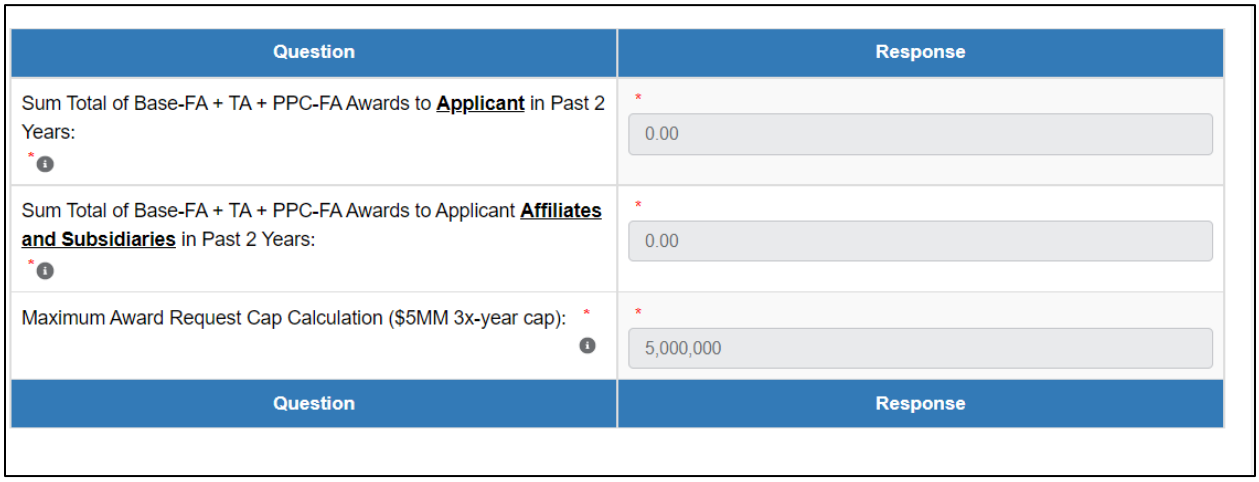


Figure 91: Calculator in Calculate Maximum Award Request Subsection

Question 1: Sum Total of Base-FA + TA + PCC-FA Awards to **Applicant** in Past 2 Years:
If the Applicant organization has received any of the listed CDFI-NACA program awards in the past 2 years, the total amount awarded will be displayed in this field. This amount will be pre-populated based on your past award information in AMIS.

If the Applicant has not received any of these awards in the past 2 years, this field will be pre-populated with a zero.

Question 2: Sum Total of Base-FA + TA +PPC-FA Awards to Applicant **Affiliates and Subsidiaries** in Past 2 Years:

If any Affiliates or Subsidiaries of the Applicant organization have received Base-FA, TA, or PPC-FA Awards in the past 2 years, the total amount awarded will be displayed in this field. The amount will be pre-populated based on award information in AMIS.

If none of the Applicant's Affiliates and Subsidiaries have received any of these awards within the past 2 years, this field will be pre-populated with a zero.

Question 3: Maximum Award Request Cap Calculation ($5MM 3x-year cap):

This calculation subtracts the Applicant and Applicant's Affiliate and Subsidiary award amounts from the $5,000,000 cap. If this calculation yields a value less than the maximum request amount permitted for your application type, this is the maximum amount your organization will be able to request in this funding round.

The minimum and maximum you will be able to apply for depend on whether you are eligible under the CORE or SECA program and if you require an adjusted maximum based on the $5,000,000 award cap.

SECA Applicants

Applicants eligible under the SECA program may request a minimum of $250,000 and a maximum of $700,000 if they do not require an adjusted award request maximum. They will see the following message after clicking **Save**:

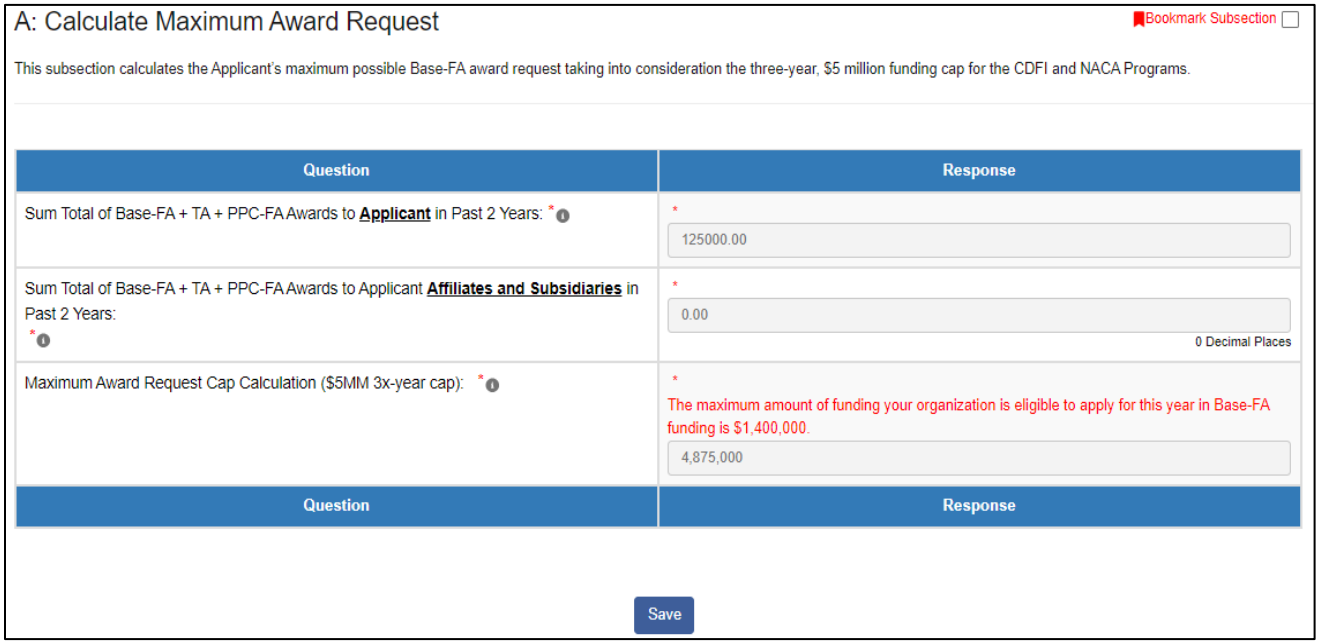


Figure 92: Maximum Amount Request Message for SECA Applicants

SECA applicants that have an adjusted maximum request amount based on previous awards to the Applicant or their Affiliates and Subsidiaries will see the following message after clicking **Save**:

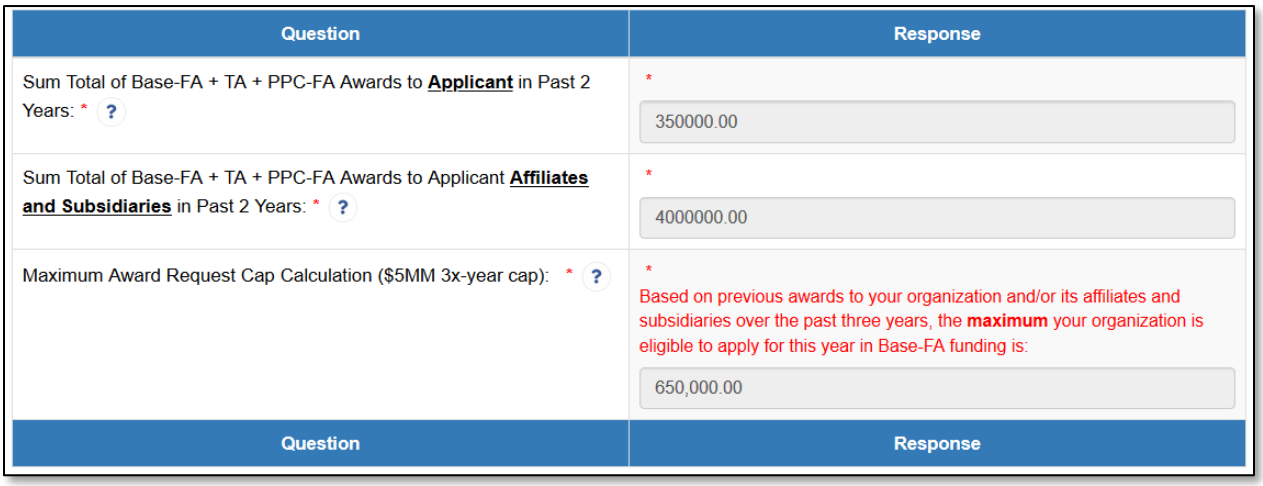


Figure 93: Maximum Amount Request Message for SECA Applicants with an Adjusted Maximum

CORE Applicants

Applicants eligible under the CORE program may request a minimum of $500,000 and a maximum of $1,000,000 if they do not require an adjusted award request maximum. They will see the following message after clicking **Save**:

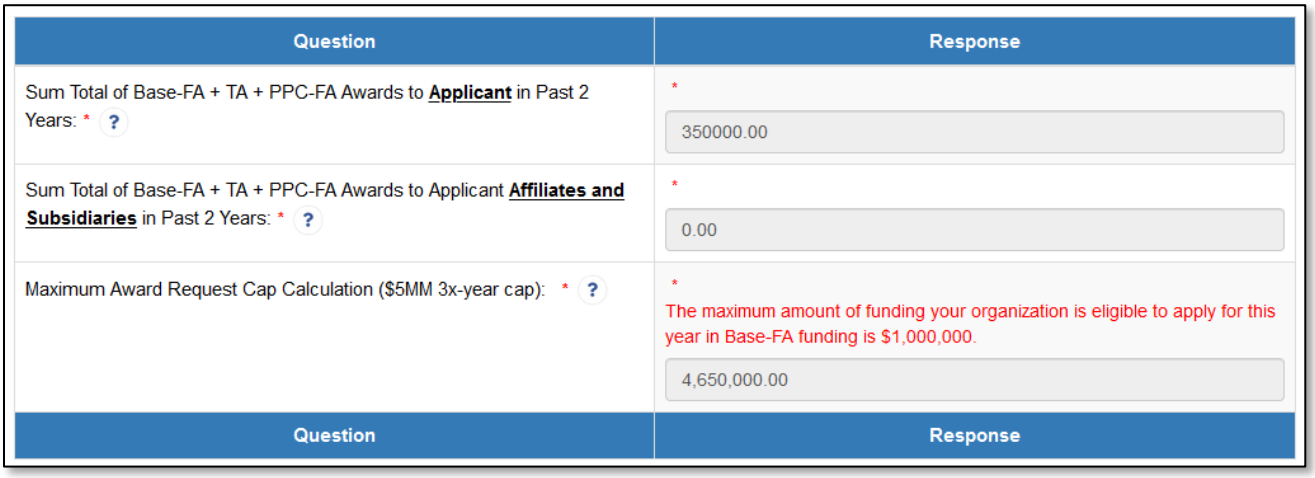


Figure 94: Maximum Amount Request Message for CORE Applicants

CORE applicants that have an adjusted maximum request amount based on previous awards to the Applicant or their Affiliates and Subsidiaries will see the following message after clicking **Save**:

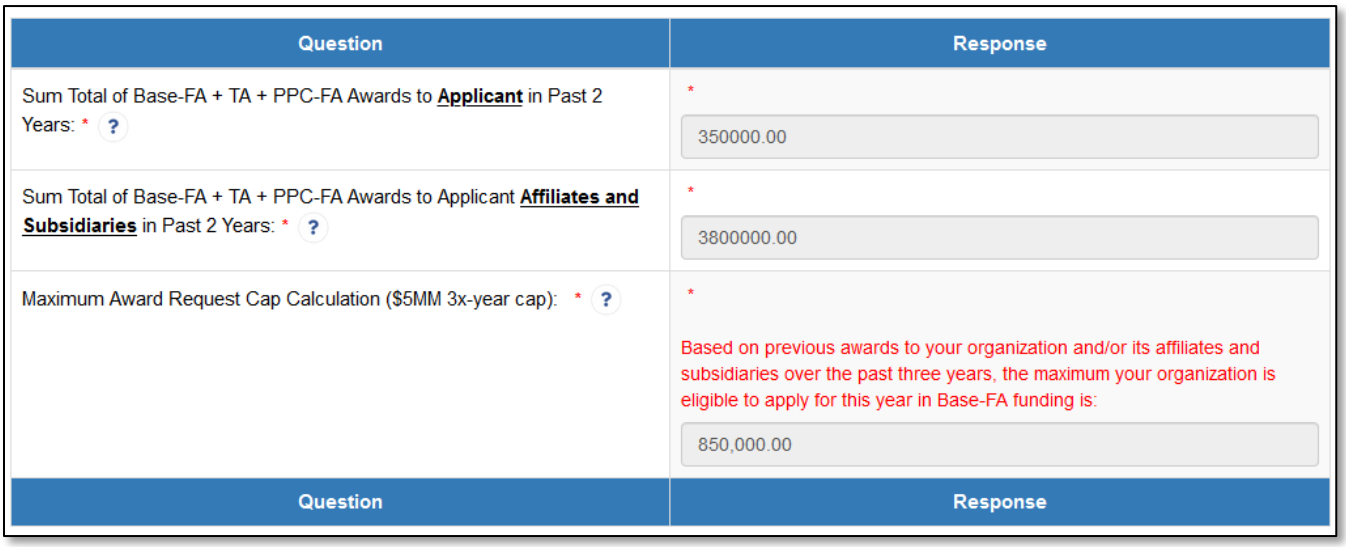


Figure 95: Maximum Amount Request Message for CORE Applicants with an Adjusted Maximum

NACA Applicants

Applicants eligible under the NACA program may request a minimum of $150,000 and a maximum of $1,500,000 if they do not require an adjusted award request maximum. They will see the following message on save:

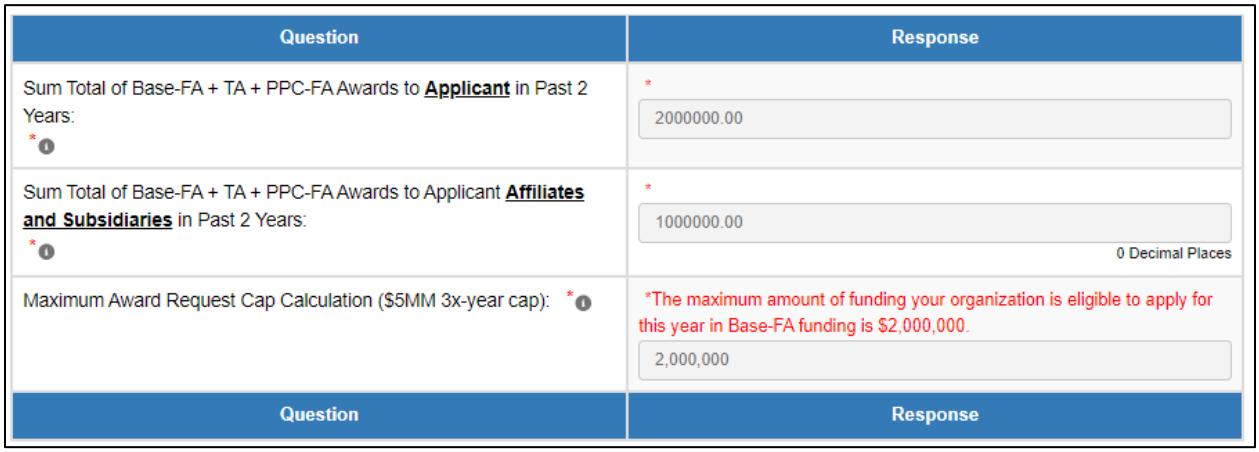
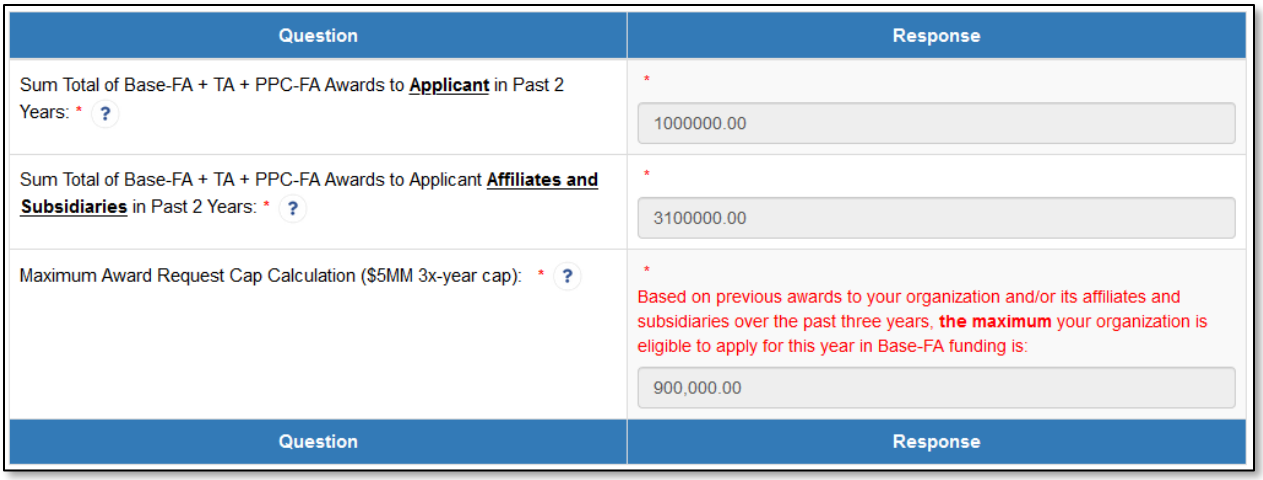


Figure 96: Maximum Amount Request Message for NACA Applicants

Applicants that have an adjusted maximum request amount based on previous awards to Applicants or their Affiliates and Subsidiaries will see the following message on save:



Question	Response
Sum Total of Base-FA + TA + PPC-FA Awards to **Applicant** in Past 2 Years: * ?	* 1000000.00
Sum Total of Base-FA + TA + PPC-FA Awards to Applicant **Affiliates and Subsidiaries** in Past 2 Years: * ?	* 3100000.00
Maximum Award Request Cap Calculation ($5MM 3x-year cap): * ?	* Based on previous awards to your organization and/or its affiliates and subsidiaries over the past three years, **the maximum** your organization is eligible to apply for this year in Base-FA funding is: 900,000.00
Question	Response

Figure 97: Maximum Amount Request Message for NACA Applicants with an Adjusted Maximum

Financial Assistance Request (Base-FA)

Within the Financial Assistance Request subsection, applicants should enter the amount of Financial Assistance they are requesting.

SECA Applicants

SECA Applicants who do not require an adjusted maximum will see the following request page:

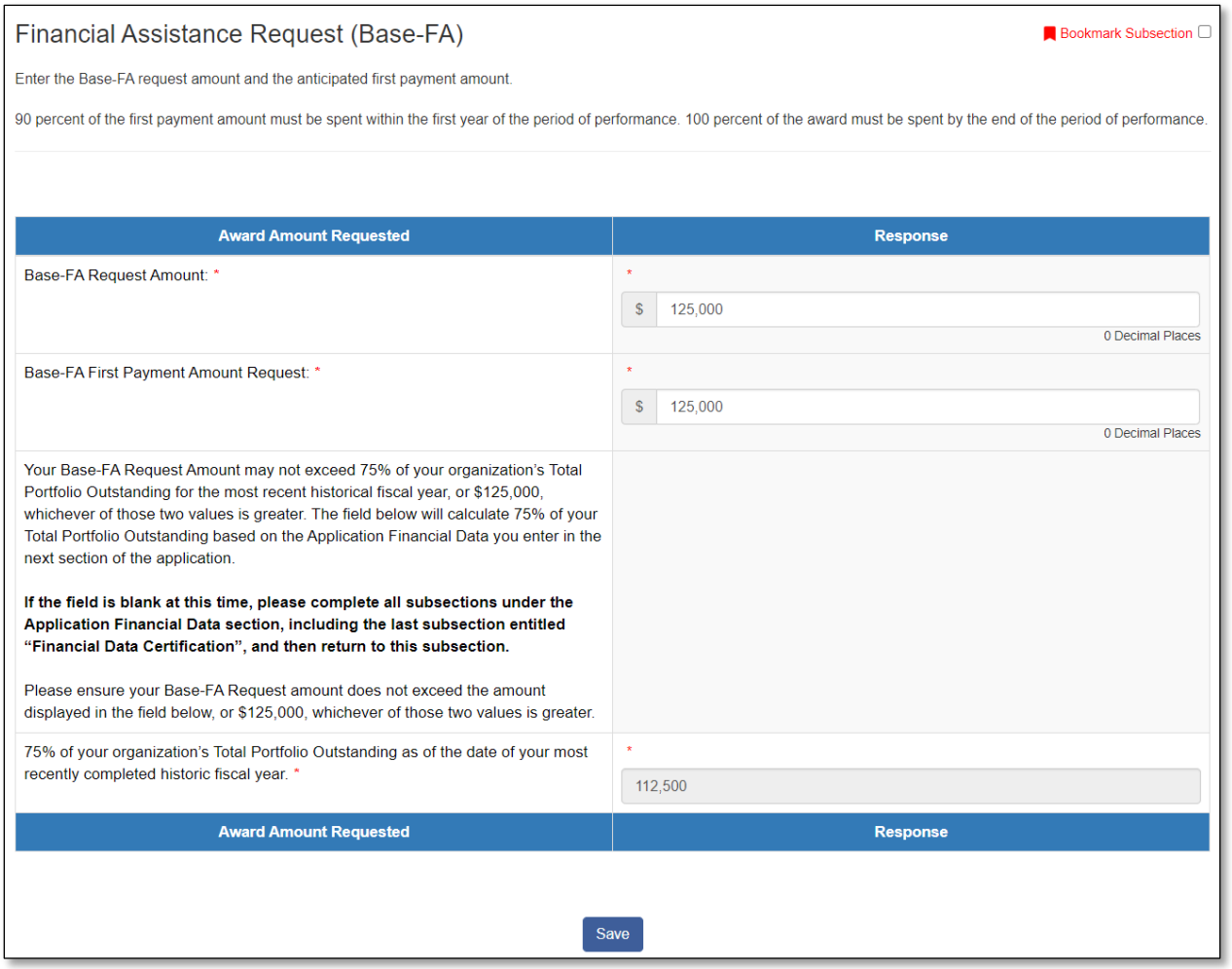


Figure 98: Financial Assistance Request (Base-FA) Subsection for SECA Applicants

Question 1: Base-FA Request Amount:
Enter your "Base-FA Request Amount". This value must be a minimum of $125,000 and a maximum of $1,400,000. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Question 2: Base-FA First Payment Amount Request:
Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Validation Message: Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the FA Application Guidance), or $125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or $125,000, whichever of those two values is greater.

(Please see instructions above for the unadjusted SECA subsection for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

Question 3: 75% of Total Portfolio Outstanding Validation:
30% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

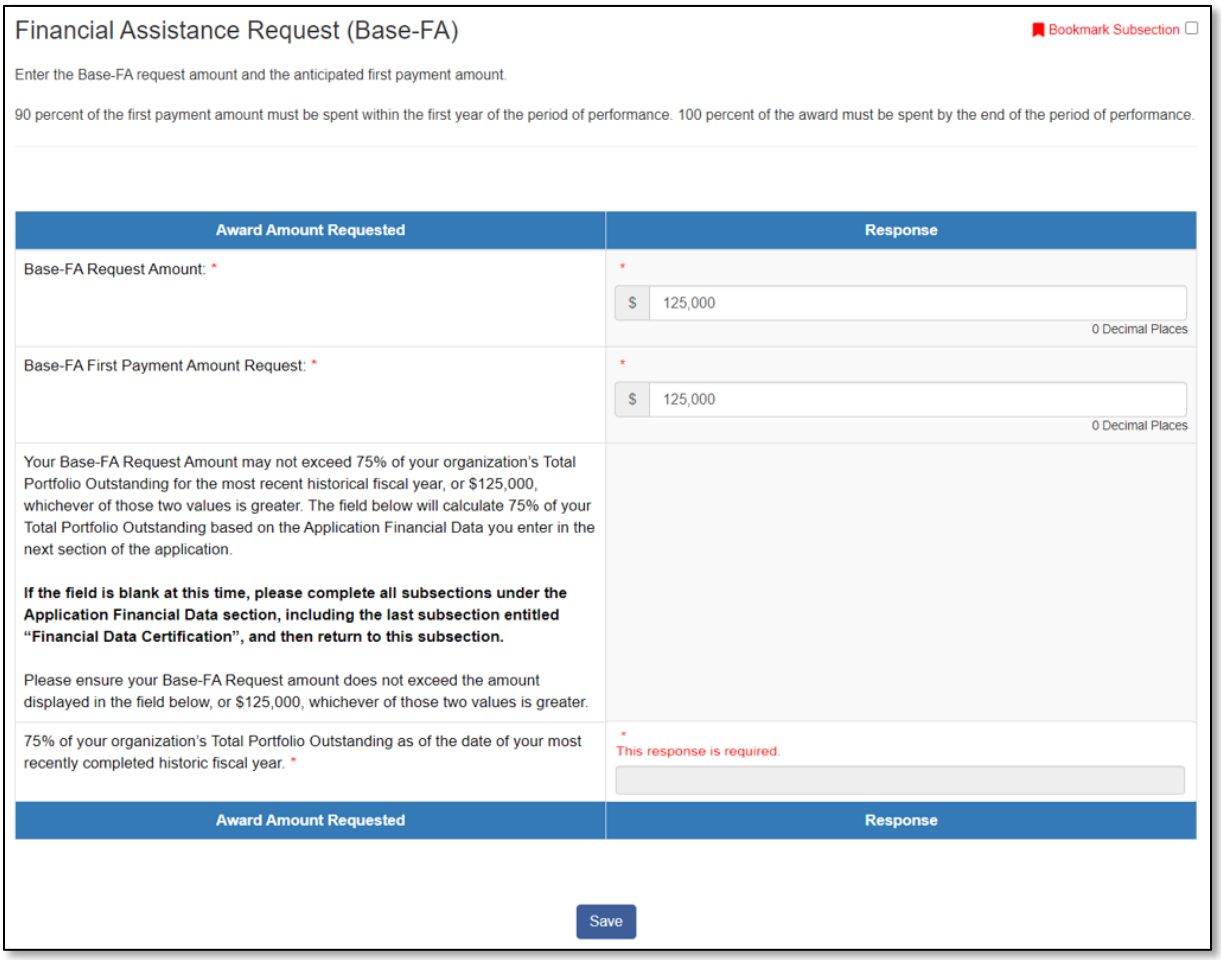


Figure 99: Financial Assistance Request (Base-FA) Subsection for SECA Applicants-Validation Error

You may enter responses for Question 1 and 2 at this time and click **Save** to record your responses, however you will receive a validation error indicating that the last question is a

required field. You must return to this subsection **after completing the Application Financial Data section of the application** in order to validate your Base-FA Request Amount.

Once the Application Financial Data section is completed, your percentage of Total Portfolio Outstanding calculation will be auto-populated:

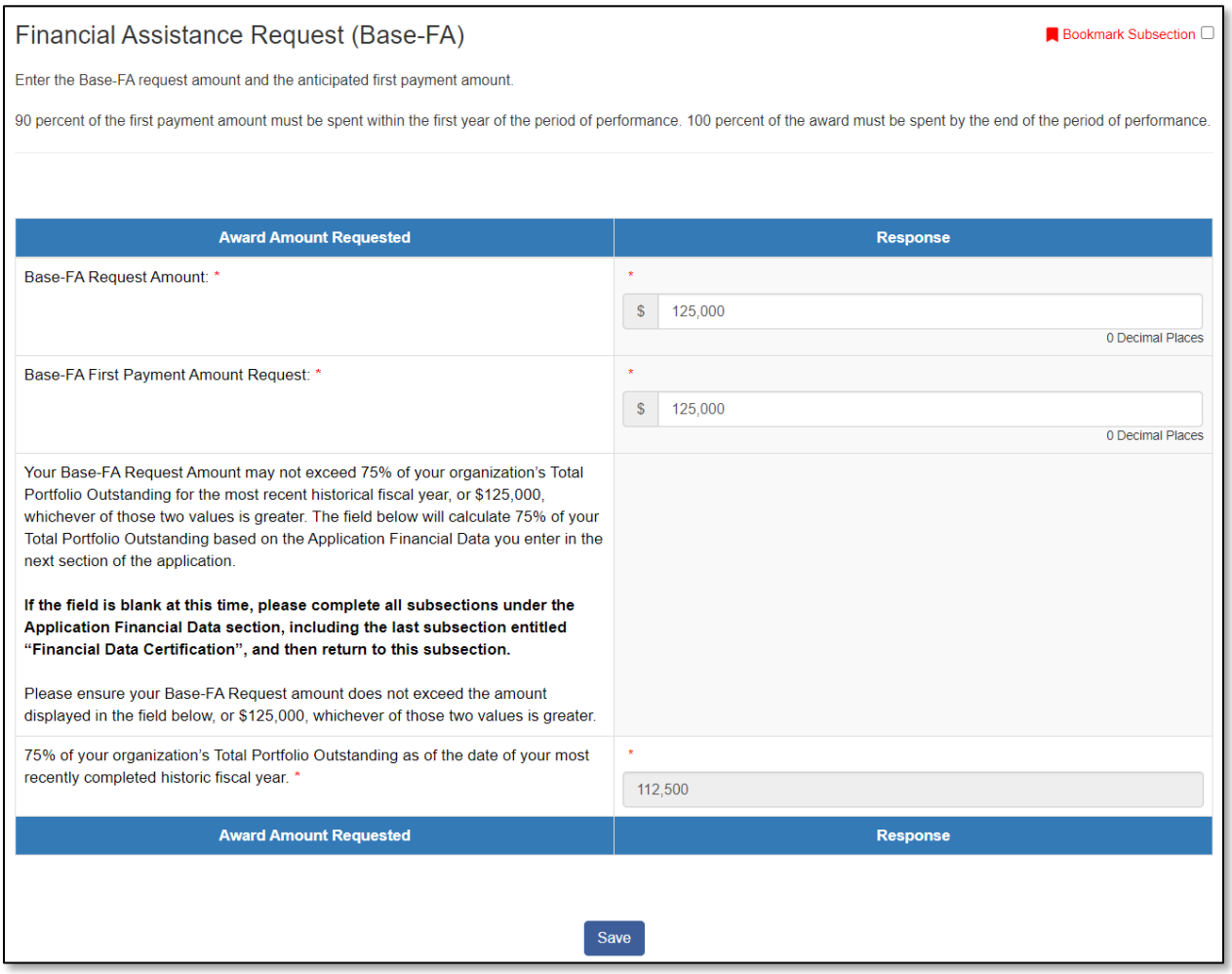


Figure 100: Percentage of Portfolio Outstanding Calculation on Base-FA Request Amount Page

When this subsection is saved, the Base-FA Request Amount will be compared to the value in this auto-populated field to ensure that the Base-FA Request Amount does not exceed a percentage of your organization's Total Portfolio Outstanding as of the date of the most recent historic fiscal year end (as defined in the FA Application Guidance) (75% for SECA applicants, 30% for CORE applicants, and 100% for applicants completing the NACA-FA Application).

SECA Applicants with an adjusted maximum request amount will see the following:

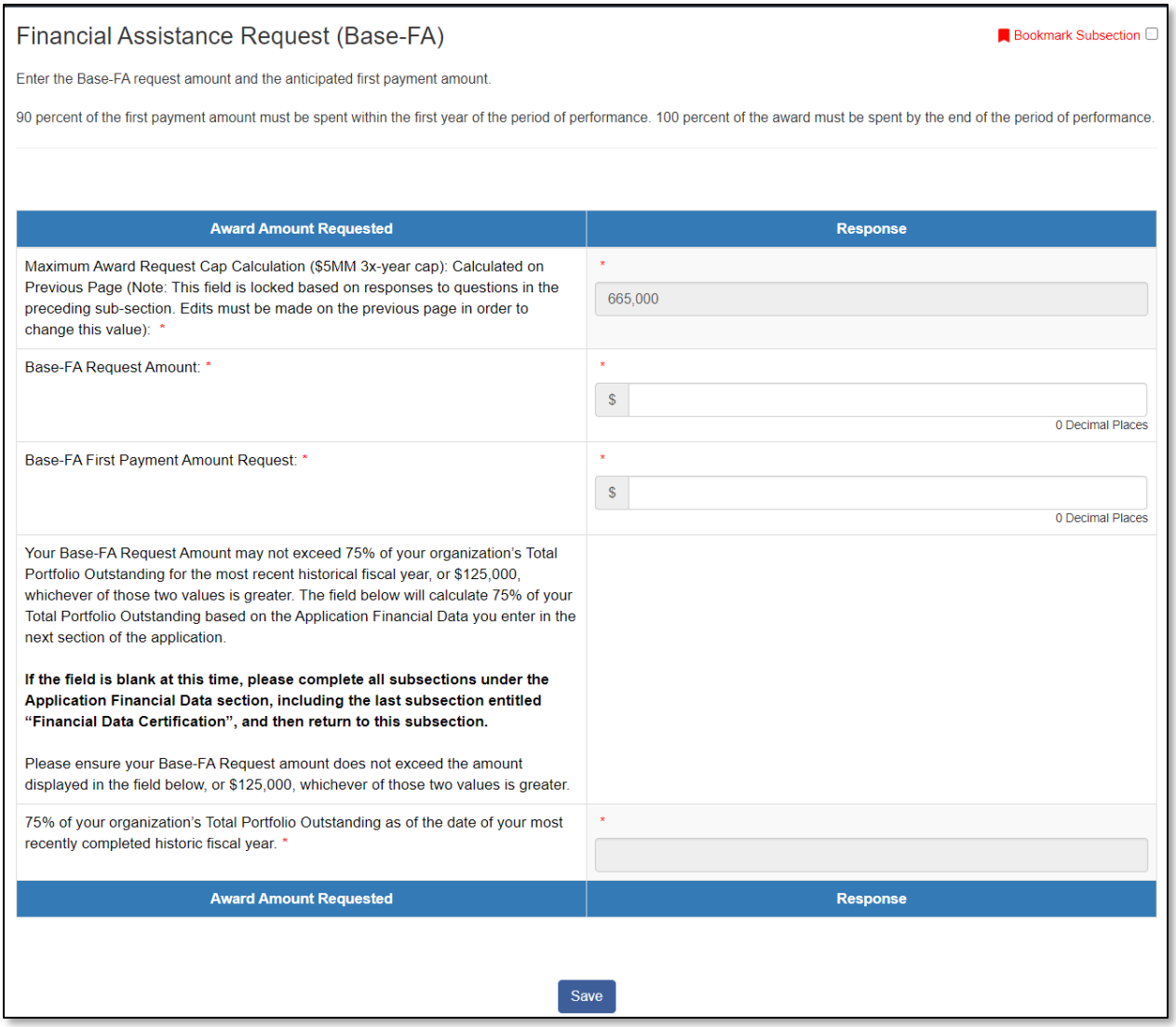


Figure 101: Financial Assistance Request (Base-FA) Subsection for SECA Applicants with an Adjusted Maximum Request Amount

Question 1: Maximum Award Request Cap Calculation ($5MM 3x-year cap)
Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value).

Question 2: Base-FA Request Amount:
Enter your "Base-FA Request Amount". This value must be a minimum of $125,000 and a maximum of $1,400,000. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Question 3: Base-FA First Payment Amount Request:
Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Validation Message: Your Base-FA Request Amount may not exceed 75% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the FA Application Guidance), or $125,000, whichever of those two values is greater. The field below will calculate 75% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or $125,000, whichever of those two values is greater.

(Please see instructions above for the unadjusted SECA subsection for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

Question 4: 75% of Total Portfolio Outstanding Validation:
75% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

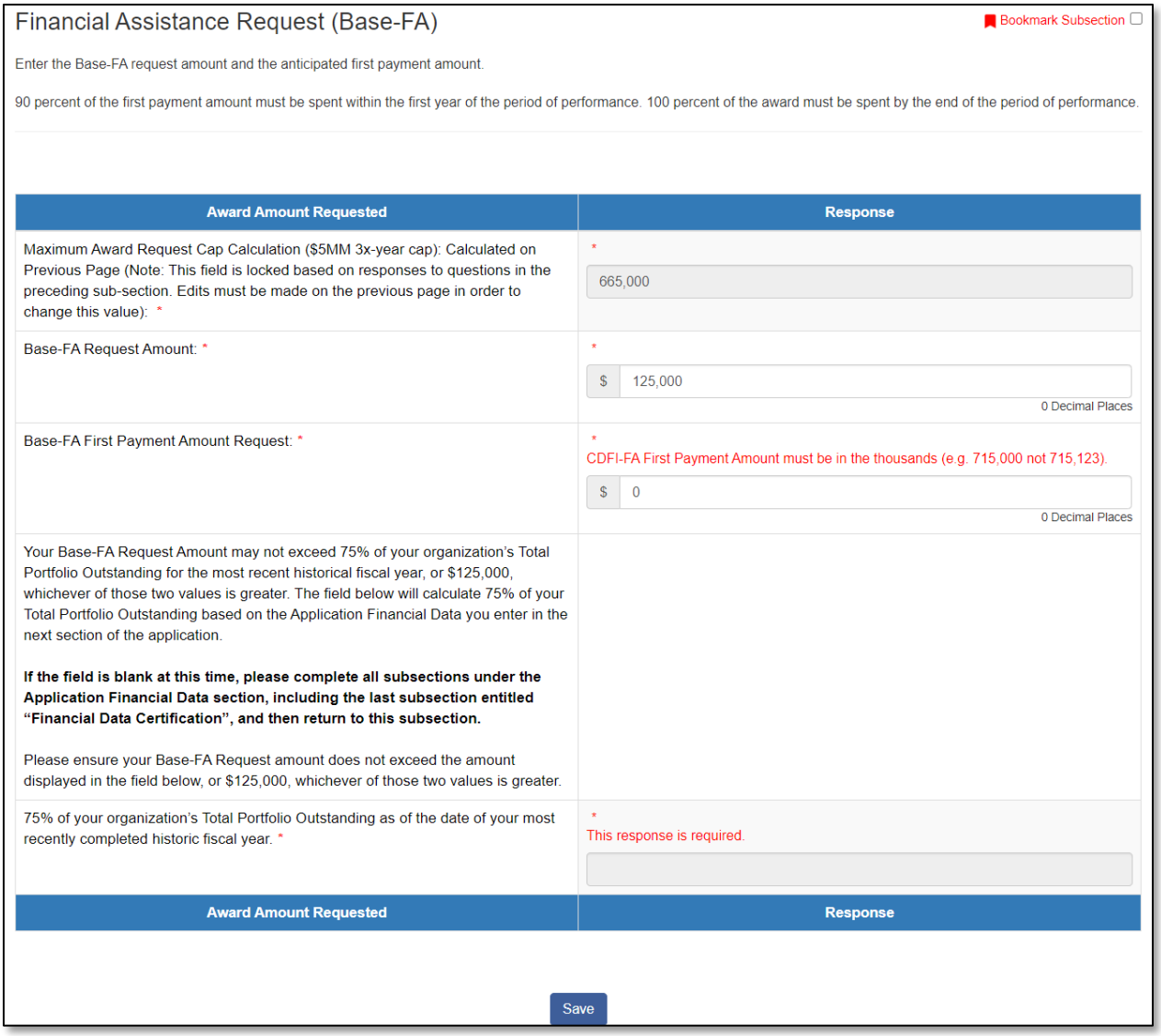


Figure 102: Financial Assistance Request (Base-FA) Subsection for SECA Applicants-Validation Error

You may enter responses for Question 2 and 3 at this time and click **Save** to record your responses, however you will receive a validation error indicating that Question 5 is a required field. You must return to this subsection **after completing the Application Financial Data section of the application** in order to validate your Base-FA Request Amount.

CORE Applicants

CORE Applicants who do not require an adjusted maximum will see the following request page:

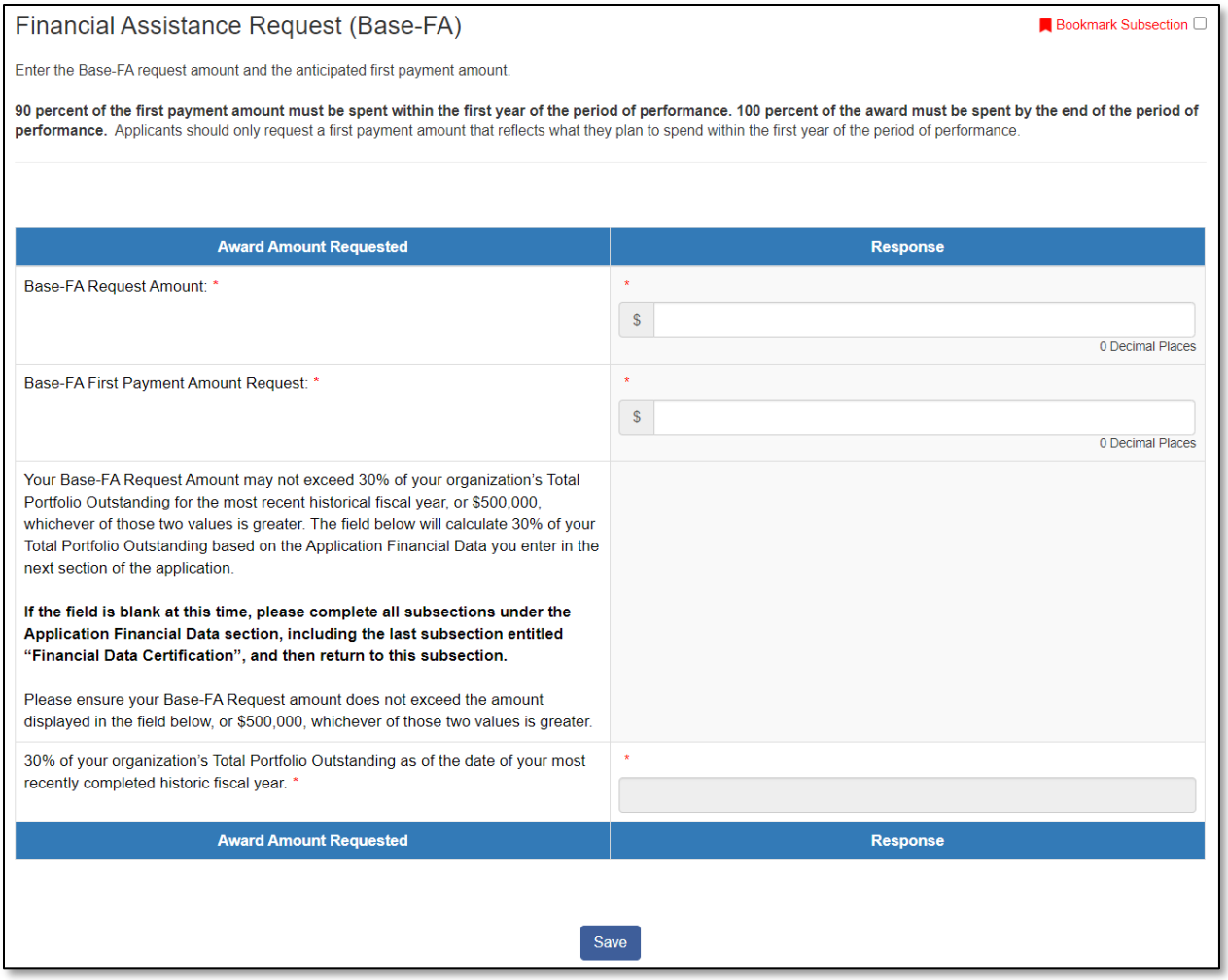


Figure 103: Financial Assistance Request (Base-FA) Subsection for CORE Applicants

Question 1: "Base-FA Request Amount":
Enter your "Base-FA Request Amount". This value must be a minimum of $500,000 and a maximum of $1,000,000. The value entered must be in the 1000s. For example, enter $600,000 instead of $600,352.

Question 2: Base-FA First Payment Amount Request:
Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the total "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Validation Message: Your Base-FA Request Amount may not exceed 30% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the FA Application Guidance), or $500,000, whichever of those two values is greater. The field below will calculate 30% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or $500,000, whichever of those two values is greater.

(Please see instructions above for the unadjusted SECA subsection for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

Question 3: 30% of Total Portfolio Outstanding Validation:
30% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

CORE Applicants with an adjusted maximum request amount will see the following:

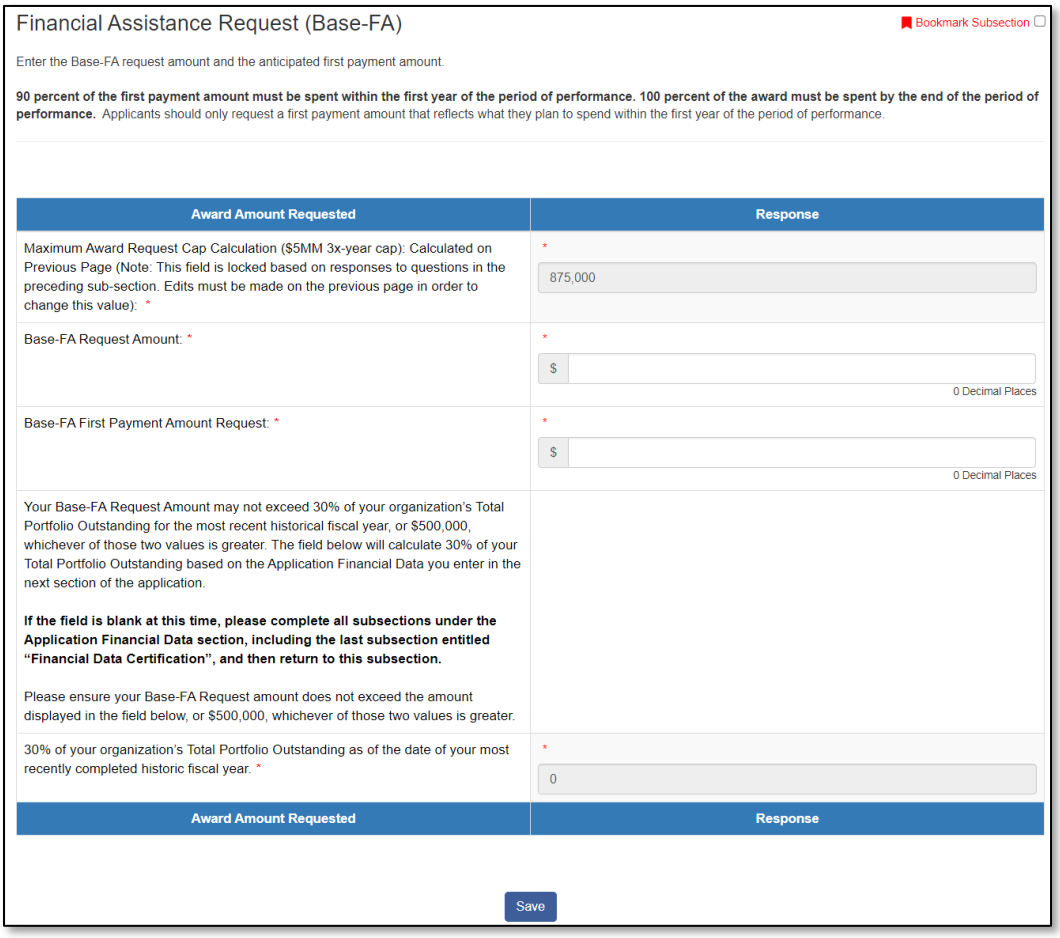


Figure 104: Financial Assistance Request (Base-FA) Subsection for CORE Applicants with an Adjusted Maximum Request Amount

Question 1: Maximum Award Request Cap Calculation ($5MM 3x-year cap)
Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value).

Question 2: "Base-FA Request Amount":
Enter your "Base-FA Request Amount". This value must be a minimum of $500,000 and a maximum of $2,000,000. The value entered must be in the 1000s. For example, enter $600,000 instead of $600,352.

Question 3: Base-FA First Payment Amount Request:
Enter your Base-FA First Payment Amount Request. This amount must be less than or equal to the total "Base-FA Request Amount" you entered in Question 1. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Validation Message: Your Base-FA Request Amount may not exceed 30% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the FA Application Guidance), or $500,000, whichever of those two values is greater. The field below will calculate 30% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below, or $500,000, whichever of those two values is greater.

(Please see instructions above for the unadjusted SECA subsection for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

Question 4: 30% of Total Portfolio Outstanding Validation:
30% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

NACA Applicants

NACA Applicants who do not require an adjusted maximum will see the following request page:

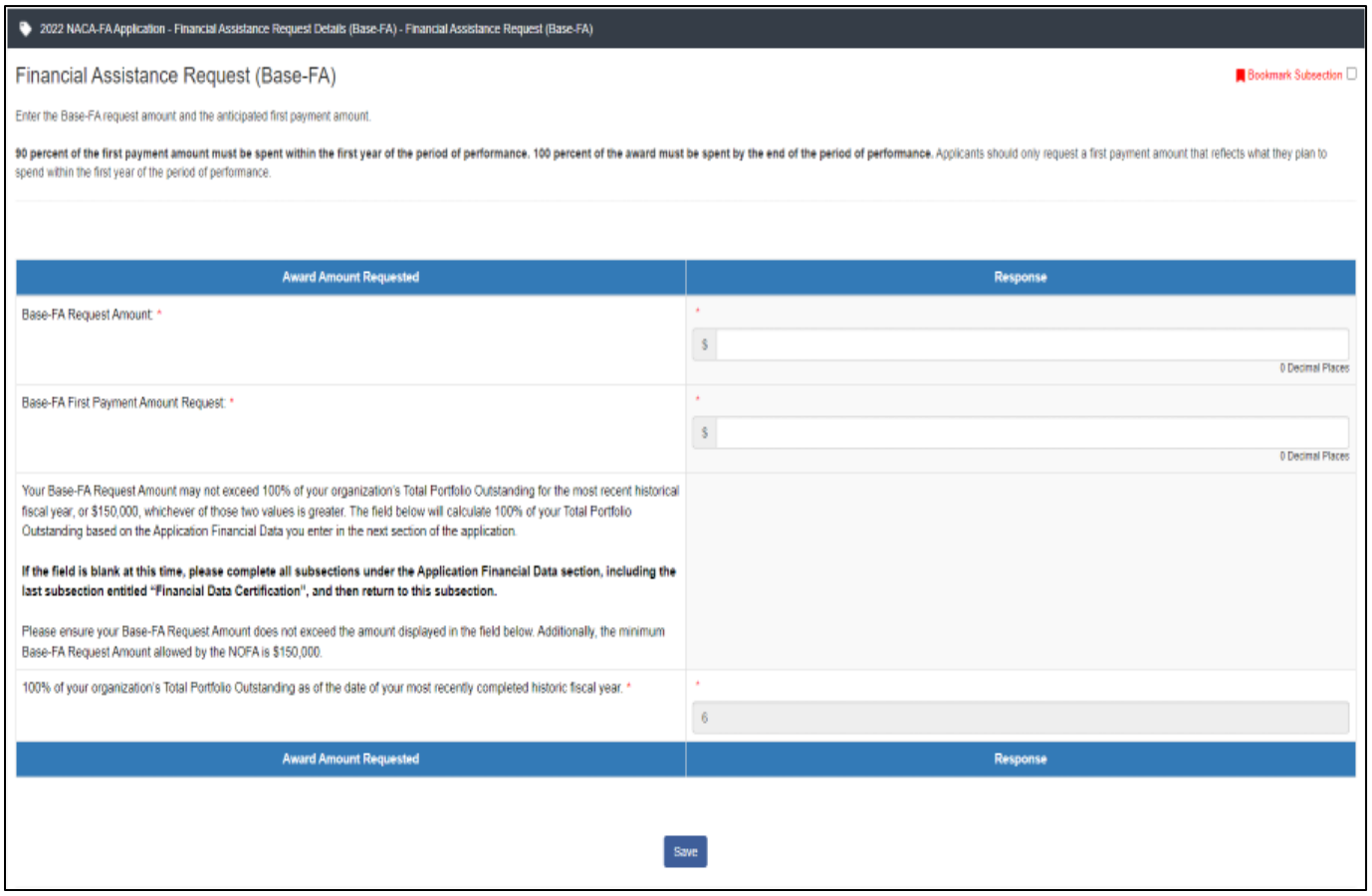


Figure 105: Base-FA Request Subsection for NACA Applicants

Question 1: Base-FA Request Amount
Enter the Base-FA Amount you are requesting. This value must be a minimum of $150,000 and a maximum of $2,000,000. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Question 2: Base-FA First Payment Amount Request
Enter the Base-FA First Payment amount you are requesting. This amount must be less than or equal to the total Base-FA Request Amount you entered in Question 1. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Validation Message: Your Base-FA Request Amount may not exceed 100% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the FA Application Guidance). The field below will calculate 100% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below. Additionally, the minimum Base-FA Request Amount allowed by the NOFA is $150,000.

(Please see instructions above for the unadjusted SECA subsection for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

Question 3: 100% of Total Portfolio Outstanding Validation:
100% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

NACA Applicants with an adjusted maximum request amount will see the following:

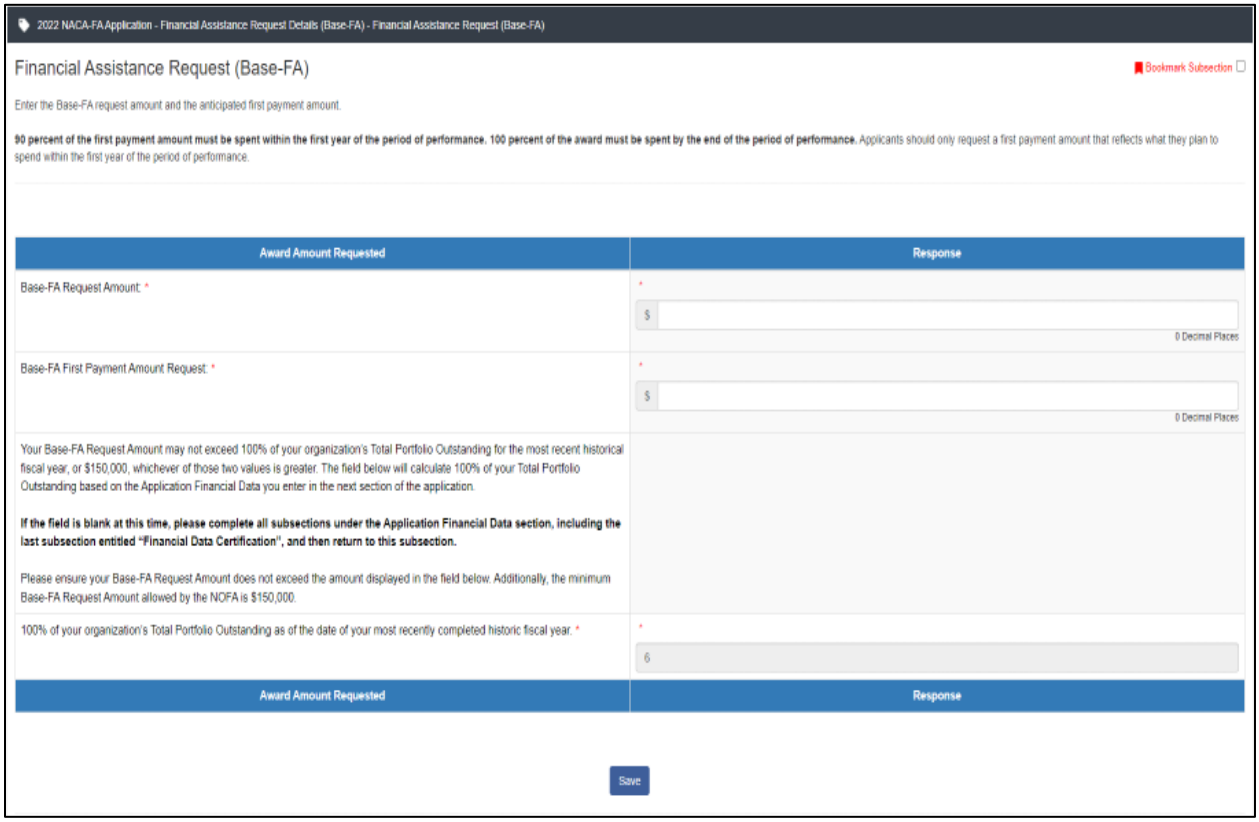


Figure 106: Base-FA Request Subsection for NACA Applicants with an Adjusted Maximum Request Amount

Question 1: Maximum Award Request Cap Calculation ($5MM 3x-year cap)
Calculated on Previous Page (Note: This field is locked based on responses to questions in the preceding sub-section. Edits must be made on the previous page in order to change this value).

Question 2: Base-FA Request Amount

Enter the Base-FA Amount you are requesting. This value must be a minimum of $150,000 and a maximum of $2,000,000. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Question 3: Base-FA First Payment Amount Request
Enter the Base-FA First Payment amount you are requesting. This amount must be less than or equal to the total Base-FA Request Amount you entered in Question 1. The value entered must be in the 1000s. For example, enter $200,000 instead of $200,352.

Validation Message: Your Base-FA Request Amount may not exceed 100% of your organization's Total Portfolio Outstanding for the most recent historic fiscal year (as defined in the FA Application Guidance). The field below will calculate 100% of your Total Portfolio Outstanding based on the Application Financial Data you enter in the next section of the application.

If the field is blank at this time, please complete all subsections under the Application Financial Data section, including the last subsection entitled "Financial Data Certification", and then return to this subsection.

Please ensure your Base-FA Request Amount does not exceed the amount displayed in the field below. Additionally, the minimum Base-FA Request Amount allowed by the NOFA is $150,000.

(Please see instructions above for the unadjusted SECA subsection for further detail on the Percentage of Portfolio Outstanding Calculation functionality.)

Question 4: 100% of Total Portfolio Outstanding Validation:
100% of your organization's Total Portfolio Outstanding as of the date of your most recently completed historic fiscal year.

5.5 Section 6: Application Financial Data

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

A: Verify Financial Institution Category

Your organization's financial institution Category is displayed in the Verify Financial Institution Category subsection. Verify your institution category is correct and continue to the next subsection. If this information is not correct, you must edit/update the information directly on your organization profile page in AMIS before continuing with your Application.

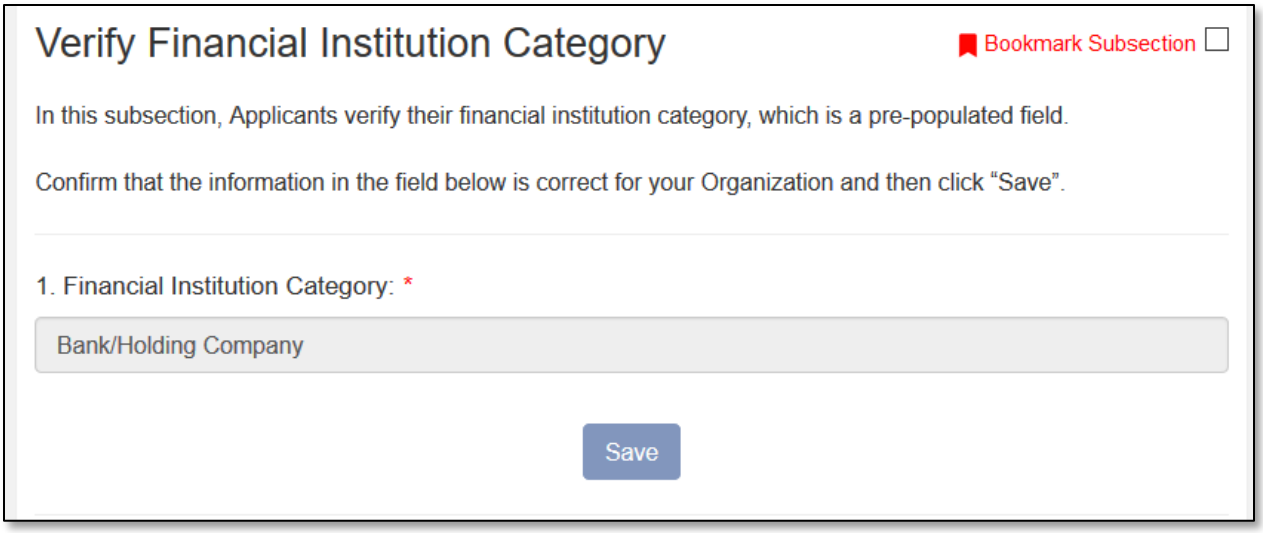


Figure 107: Verify Financial Institution Category Subsection

B: Financial Attachments (Unregulated Applicants Only)

This subsection is only applicable to Unregulated Applicants. Regulated Institutions will not see this subsection and should proceed to the Application Financial Data instructions.

Please refer to the Financial Assistance (FA) Application Guidance document for additional guidance on required financial attachments, located on the Step 2: Application Process webpage under Financial Assistance Application Materials for additional guidance on required financial attachments.

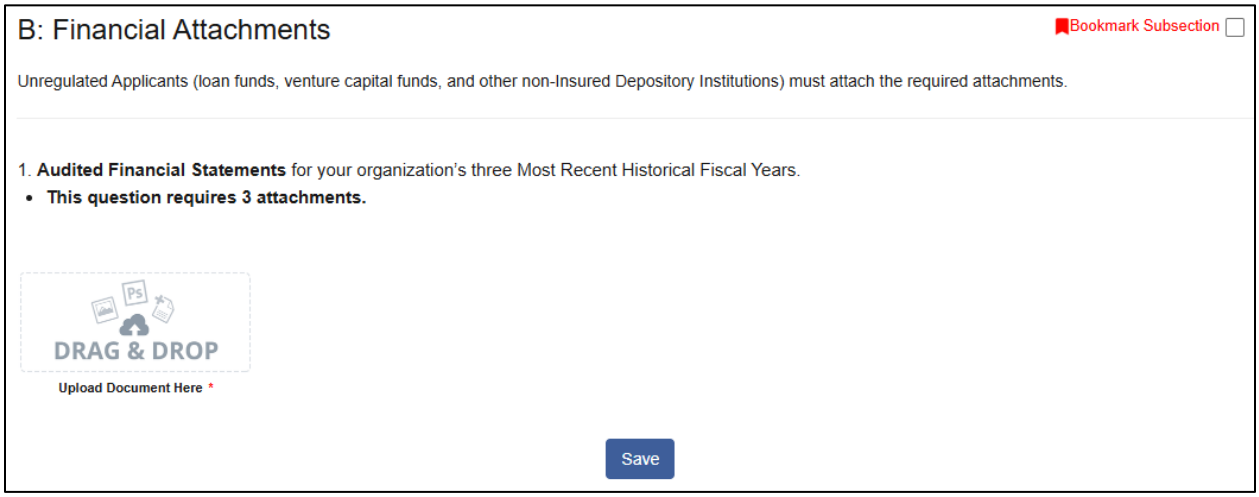


Figure 108: Financial Attachments Subsection

Applicants use the drag and drop upload field to provide all required Attachments.

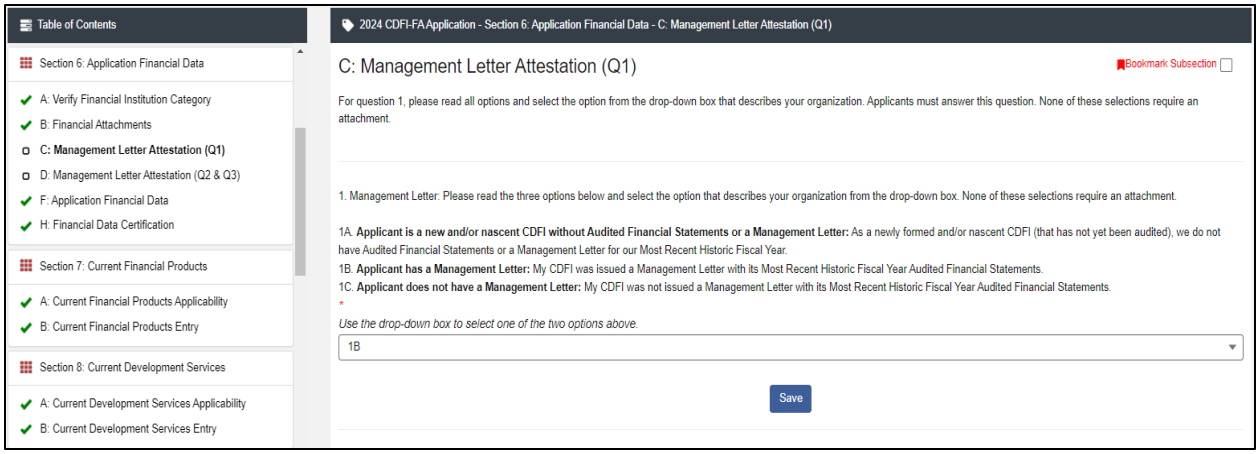


Figure 109: Section 6C: Management Letter Attestation (Q1)

Question C: Management Letter Attestation (Q1) requires that an applicant select one of the following options from a dropdown:

1A. Applicant is a new and/or nascent CDFI without Audited Financial Statements or a Management Letter: As a newly formed and/or nascent CDFI (that has not yet been audited), we do not have Audited Financial Statements or a Management Letter for our Most Recent Historic Fiscal Year.

1B. Applicant has a Management Letter: My CDFI was issued a Management Letter with its Most Recent Historic Fiscal Year Audited Financial Statements.

1C. Applicant does not have a Management Letter: My CDFI was not issued a Management Letter with its Most Recent Historic Fiscal Year Audited Financial Statements.

If **1B** or **1C** is selected, the D: Management Letter Attestation (Q2 & Q3) subsection will appear (shown below), and applicants will have to complete two more dropdowns.

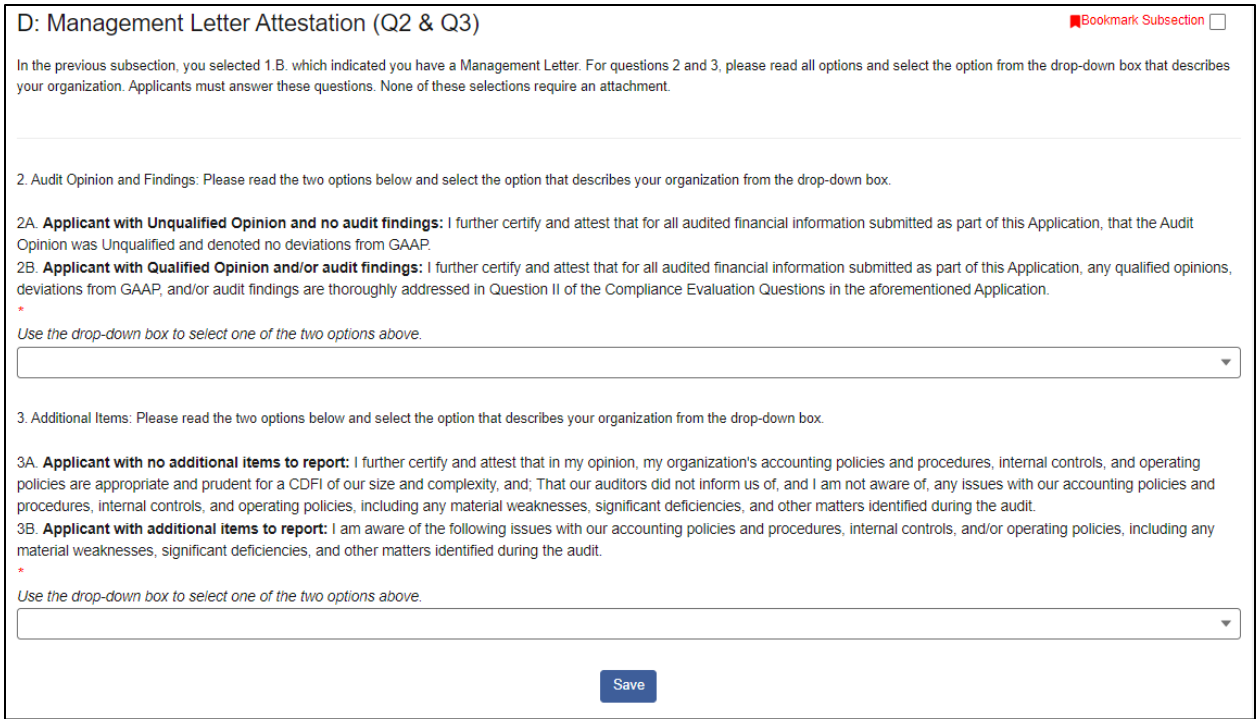


Figure 110: Management Letter 3.2 & 3.3 Subsection

The first dropdown asks the applicant to choose between two options based on whether or not the applicant has a qualified opinion and/or audit findings. The second asks applicants to choose between **3A. Applicant with no additional items to report** and **3B. Applicant with additional items to report.**

If the Applicant has additional items to report, then select 3B and the E: Management Letter - Items to Report subsection will appear.

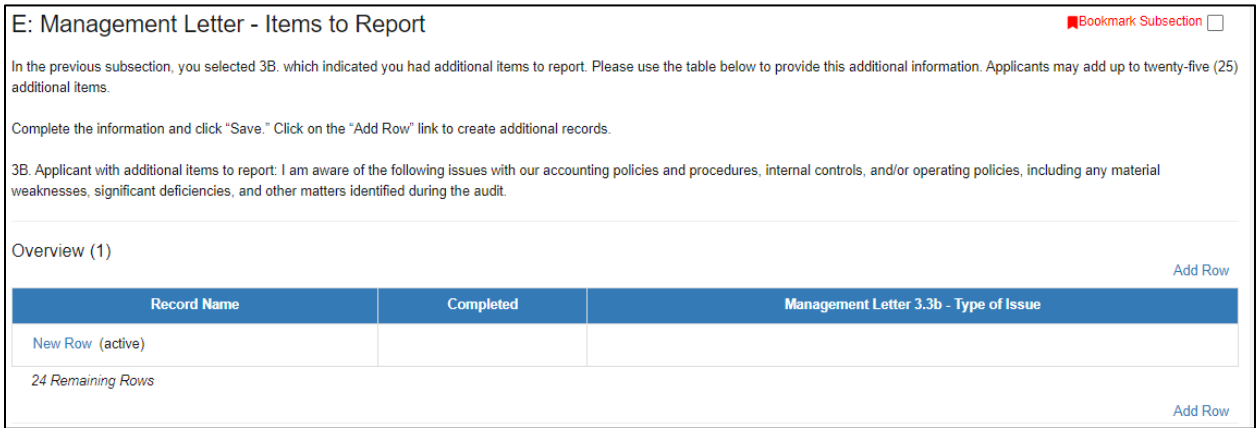


Figure 111: Management Letter 3.3.b Subsection

Click **New Row** and fill in the following fields. It is recommended but not required to give the issue a name (question 1).

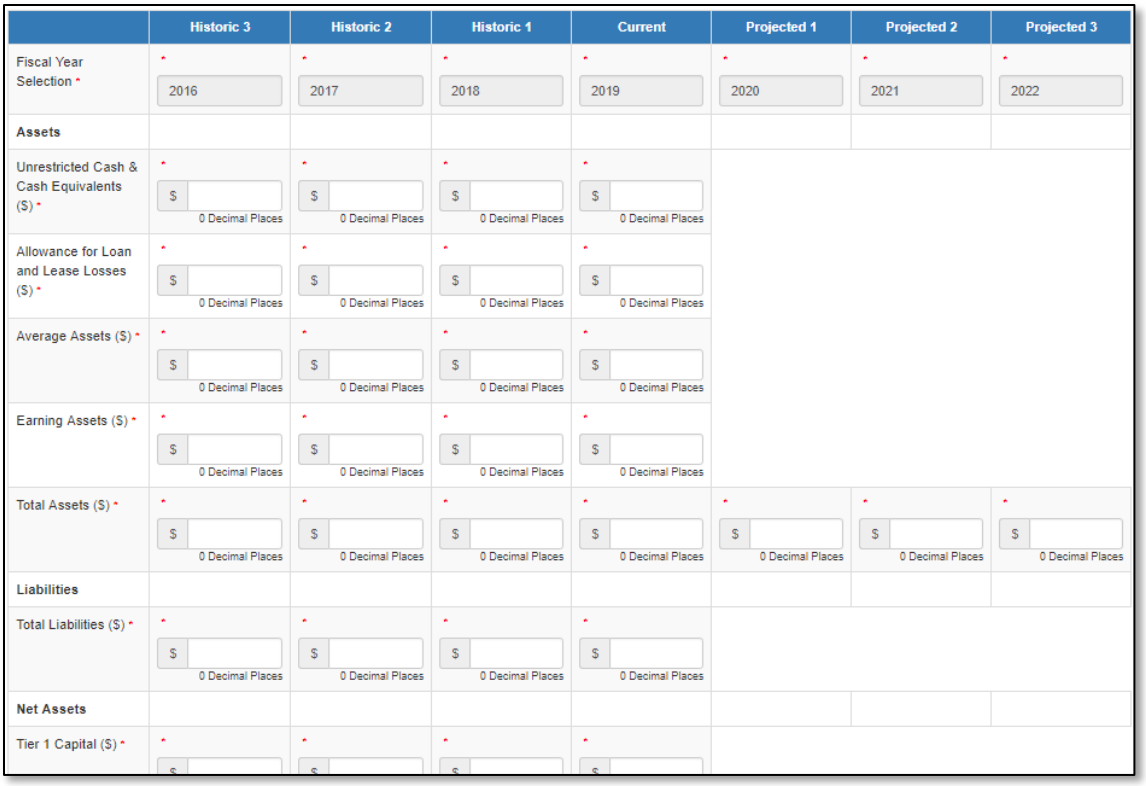
Figure 112: New Row Fields

Once you are done, click **Save**. You also have the option to download the Comma Separated Values File (CSV File) or to delete the record at the bottom of the page.

Application Financial Data

Applicants are required to enter financial data for the three most recent historic fiscal years, the current fiscal year, and three projected fiscal years. For additional guidance on required Application Financial Data, please refer to the Financial Assistance (FA) Application Guidance document located on the Step 2: Application Process webpage under Financial Assistance Application Materials. Applicants can also use the Application Financial Data Inputs Workbook - FOR REFERENCE ONLY" workbook found on the webpage linked above to collect the required Application Financial Data offline before entering it into AMIS.

Important: A response (even if zero "0") is required in all data input fields in order to submit your Application. Only fields required of your organization, based on your organization's Financial Institution Type as defined in AMIS ((a) Unregulated, (b) Credit Union, or (c) Bank) are visible as you complete this section.



	Historic 3	Historic 2	Historic 1	Current	Projected 1	Projected 2	Projected 3
Fiscal Year Selection *	* 2016	* 2017	* 2018	* 2019	* 2020	* 2021	* 2022
Assets							
Unrestricted Cash & Cash Equivalents ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Allowance for Loan and Lease Losses ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Average Assets ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Earning Assets ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Total Assets ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places
Liabilities							
Total Liabilities ($) *	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places	* $ 0 Decimal Places			
Net Assets							
Tier 1 Capital ($) *	* $	* $	* $	* $			

Figure 113: Application Financial Data Subsection

Table:
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.

G: NACA Investment Activities: NACA Applicant Specific Subsection

This subsection is only visible/applicable to NACA Applicants. NACA Applicants must enter on-balance sheet loans closed in Native Communities for the three historic fiscal years, current fiscal year, and three projected fiscal years of financial data.

Important: A response (even if zero "0") is required in all data input fields in order to submit your Application.

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 Compliance Questions subsection.

5.6 Section 11: 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 textbox 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."**

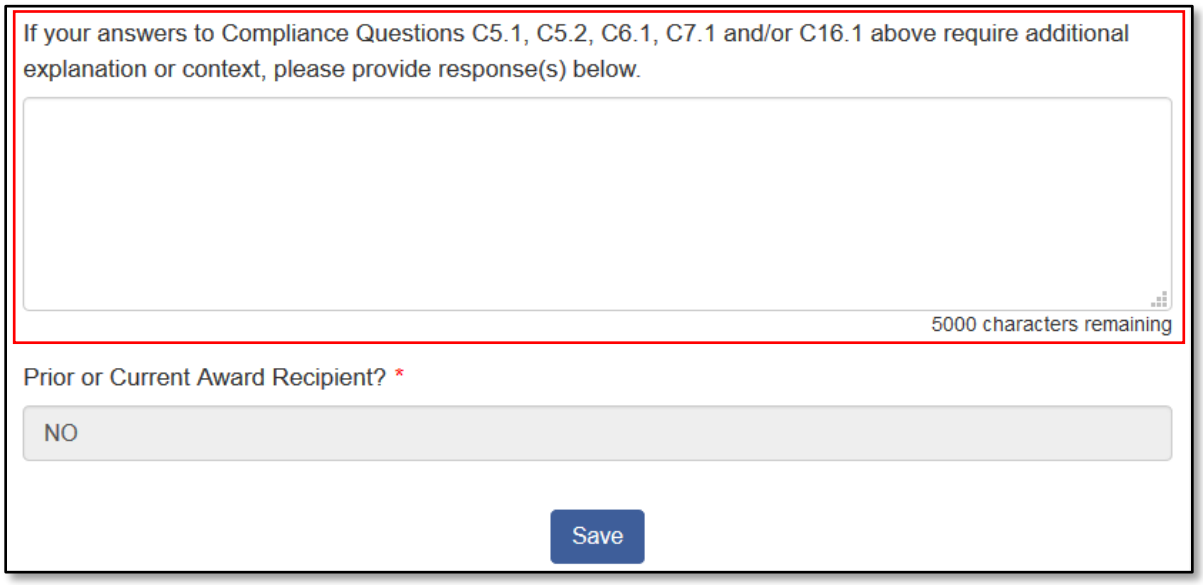


Figure 114: Compliance Questions Subsection – Large textbox at bottom of page showing where to provide additional explanation or context for Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1, if necessary.

To view the complete list of Compliance Evaluation Questions and answer options, see the Appendix in this year's CDFI & NACA Program FA Application Guidance.

Prior or Current Award Recipient?

This field is a pre-populated field which will display YES or NO depending on if the organization has a prior or current award.

If this field is YES, then you will see the Compliance Questions for Prior or Current Award Recipients subsection.

Compliance Questions for Prior or Current Award Recipients

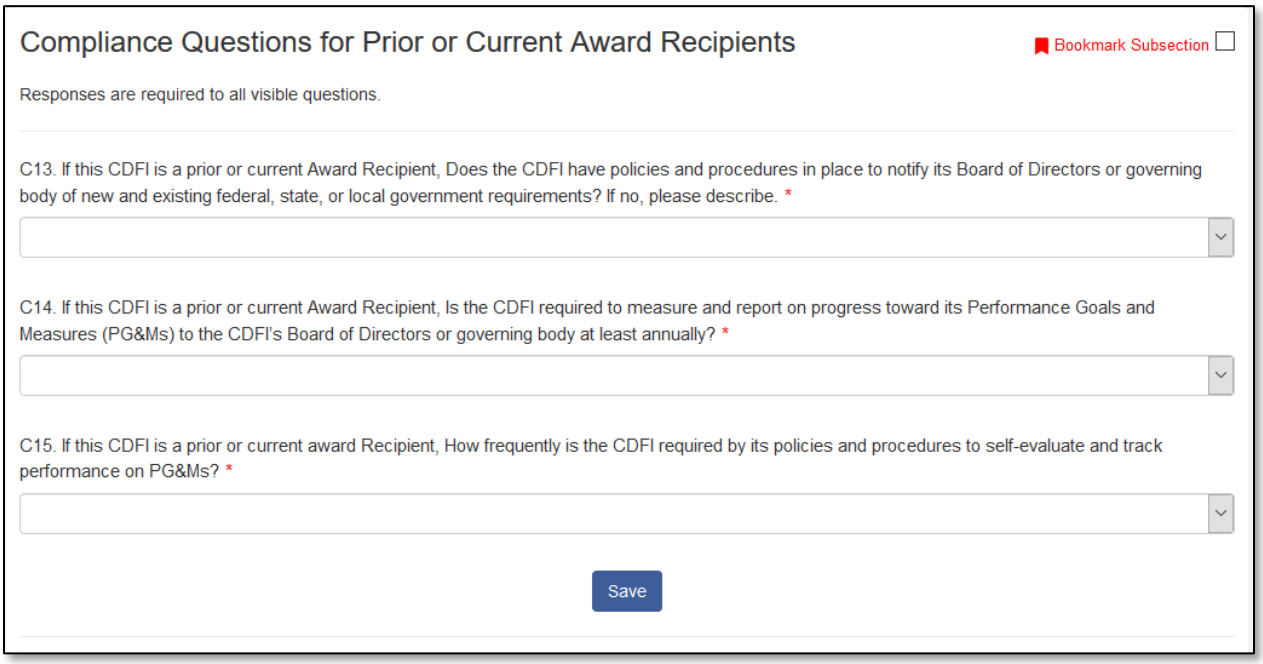


Figure 115: Compliance Questions for Prior or Current Award Recipients Subsection

Note: This 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 Beneficiary Snapshot section.

5.7 Section 12: Beneficiary Snapshot

In this section, Applicants provide demographic information about the populations they serve.

Beneficiary Snapshot Entry

The Application collects demographic information for Clients and Beneficiaries served by the Applicant. **All information should be based on activities that occurred in your most recent historic fiscal year.**

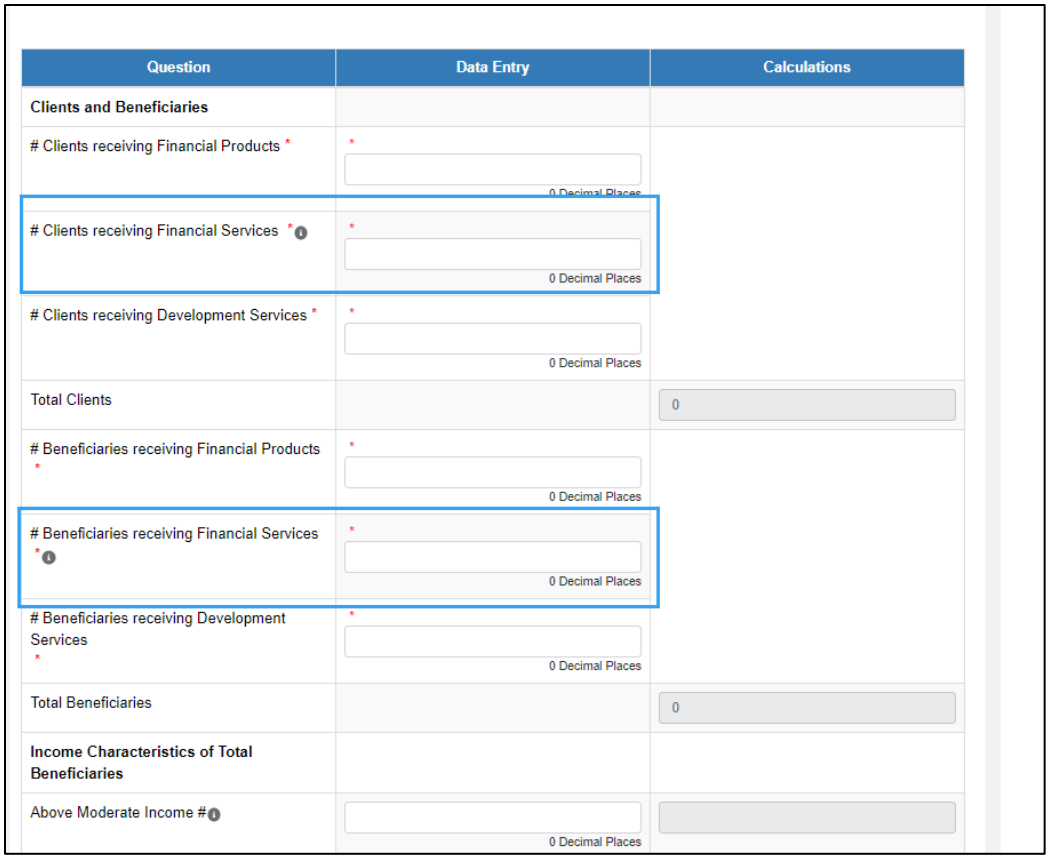


Figure 116: Beneficiary Snapshot Entry Table - Clients and Beneficiaries Section

Clients and Beneficiaries: In the first section of the table, enter the number of Clients or Beneficiaries served under each category in the center column.

If you do not have Clients or Beneficiaries that fall under one of the above categories, please enter '0'.

Please note that the two fields outlined in blue in the image above will not be visible to Unregulated Institutions, as they are applicable to Regulated Institutions only.

Calculated totals for both Clients and Beneficiaries will appear in the right-hand column.

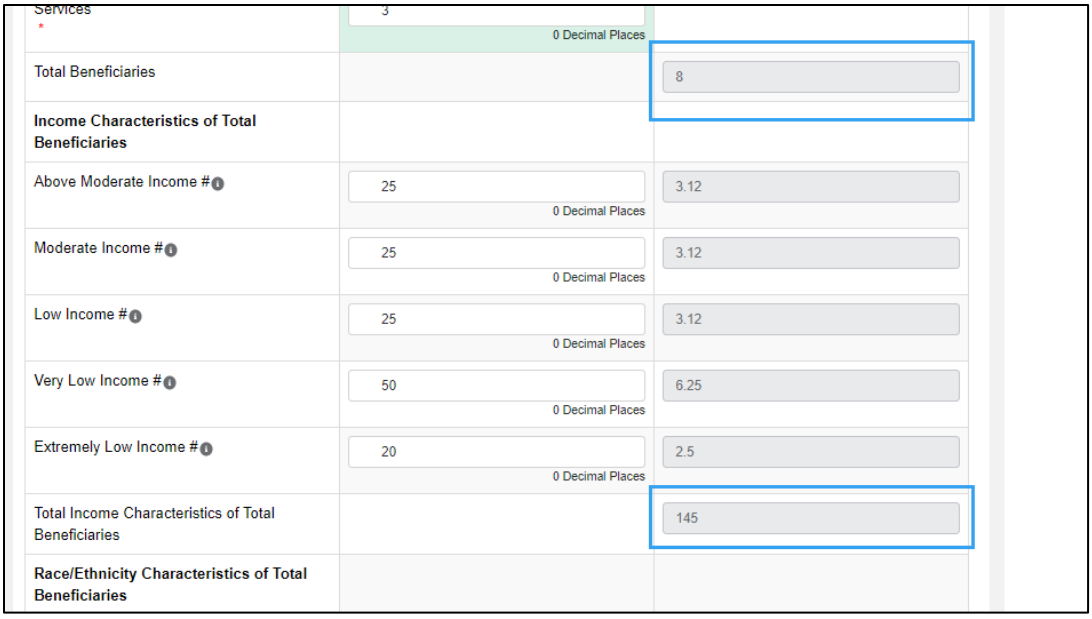
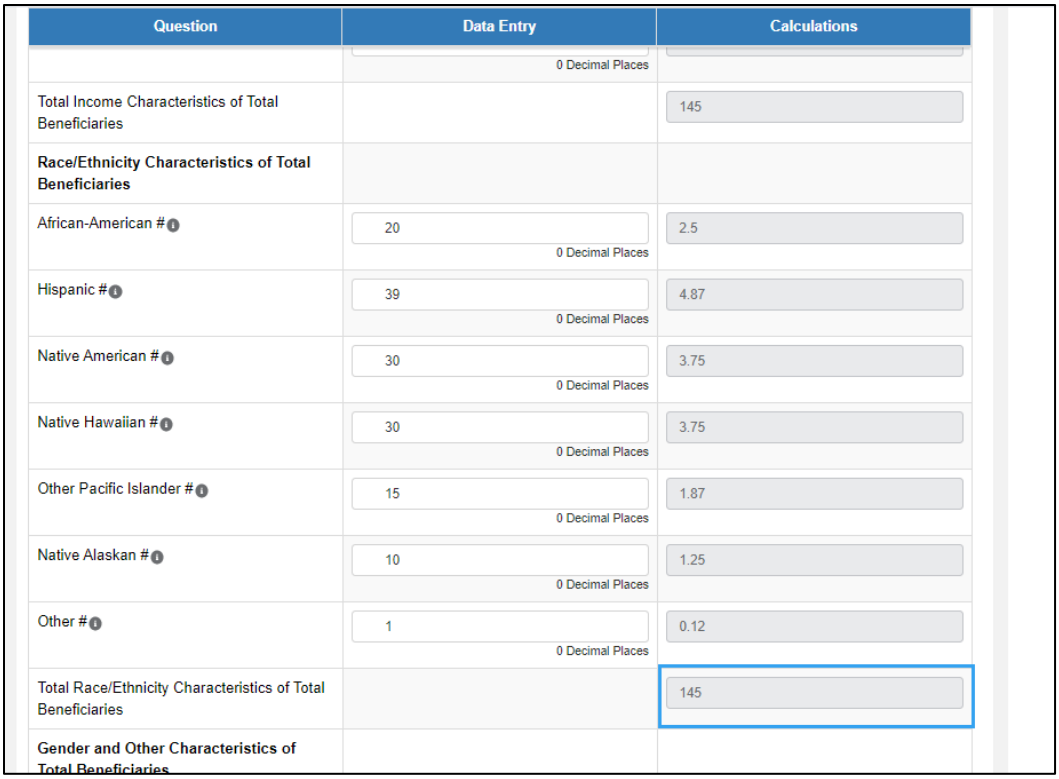


Figure 117: Beneficiary Snapshot Entry Table - Income Characteristics of Total Beneficiaries Section

Income Characteristics of Total Beneficiaries: Enter the number of Beneficiaries for each row in the center column.

The column on the right will display the percentage of your total Beneficiaries for each group in the form of a decimal. For example, in the image above 0.34, or 34% of the Applicant's Beneficiaries fall under "Very Low Income" while 0.14 or 14% of their Beneficiaries fall under "Extremely Low Income".

The field "Total Income Characteristics of Total Beneficiaries" is a total of the five income fields above. The total value in this field must match the number of Total Beneficiaries calculated in the first section of this table.



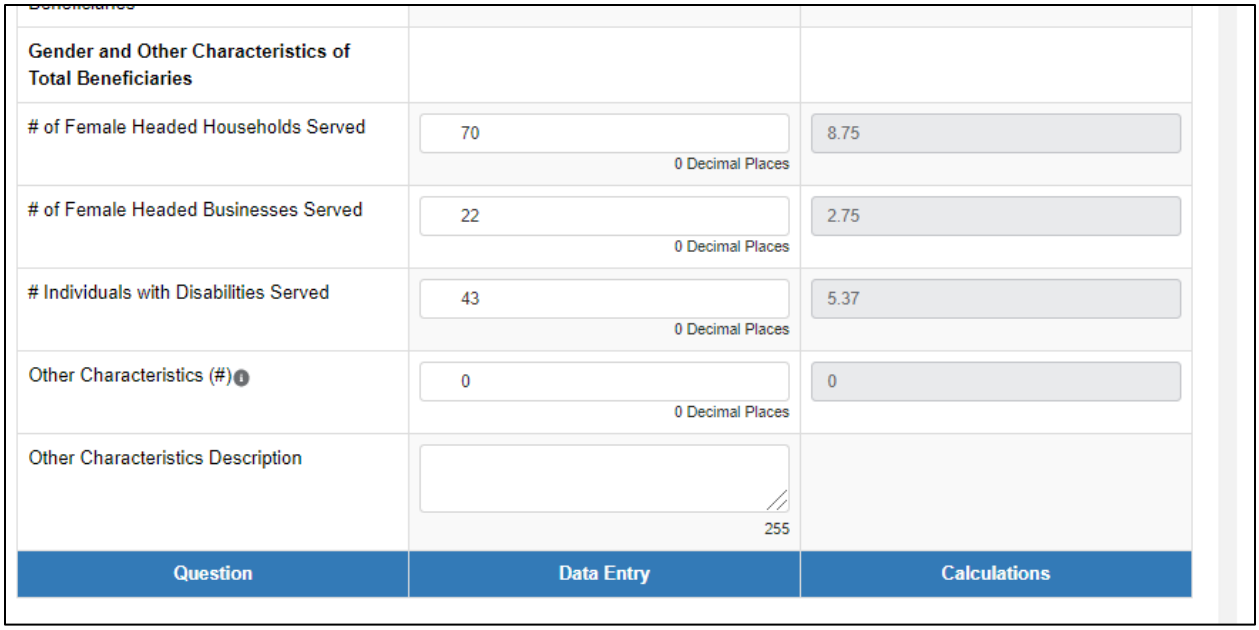
Question	Data Entry	Calculations
	0 Decimal Places	
Total Income Characteristics of Total Beneficiaries		145
Race/Ethnicity Characteristics of Total Beneficiaries		
African-American #	20 0 Decimal Places	2.5
Hispanic #	39 0 Decimal Places	4.87
Native American #	30 0 Decimal Places	3.75
Native Hawaiian #	30 0 Decimal Places	3.75
Other Pacific Islander #	15 0 Decimal Places	1.87
Native Alaskan #	10 0 Decimal Places	1.25
Other #	1 0 Decimal Places	0.12
Total Race/Ethnicity Characteristics of Total Beneficiaries		145
Gender and Other Characteristics of Total Beneficiaries		

Figure 118: Beneficiary Snapshot Entry Table - Race/Ethnicity Characteristics of Total Beneficiaries Section

Race/Ethnicity Characteristics of Total Beneficiaries: Enter the number of Beneficiaries for each row in the center column.

The column on the right will display the percentage of your total Beneficiaries for each group in the form of a decimal. For example, in the image above 0.38, or 38% of the Applicant's Beneficiaries are Hispanic, while 0.07 or 7% of their Beneficiaries are Native American.

The field "Total Race/Ethnicity Characteristics of Total Beneficiaries" is a total of the seven race/ethnicity fields above. The "Other" field is meant to capture the remainder of all beneficiaries whose racial and/or ethnic characteristics are not explicitly mentioned above. The total value in this field must match the number of Total Beneficiaries calculated in the first section of this table.



Question	Data Entry	Calculations
Gender and Other Characteristics of Total Beneficiaries		
# of Female Headed Households Served	70 (0 Decimal Places)	8.75
# of Female Headed Businesses Served	22 (0 Decimal Places)	2.75
# Individuals with Disabilities Served	43 (0 Decimal Places)	5.37
Other Characteristics (#)	0 (0 Decimal Places)	0
Other Characteristics Description	(255)	

Figure 119: Beneficiary Snapshot Entry Table - Gender and Other Characteristics of Total Beneficiaries Section

Gender and Other Characteristics of Total Beneficiaries: Enter the number of Beneficiaries for each row in the center column.

The column on the right will display the percentage of Beneficiaries by characteristic, in the form of a decimal. For example, in the image above 0.52 or 52% of the Applicant's Beneficiaries are Female Headed Households.

If you have any other tracked characteristics to enter, enter the number of beneficiaries in the row "Other Characteristics (#)" and enter a description of the characteristic in the text box in the row "Other Characteristics Description".

Note that there is no field totaling the four gender and other characteristics fields above, since they are not mutually exclusive. In other words, a beneficiary could have more than one of these characteristics and thus be included in multiple fields.

5.8 Section 13: Introduction to FA Objectives

Note: You must select one and only one of the five FA Objective in order to apply for Financial Assistance.

If your organization received an award in FY 2022, links to your FA Objectives from previous years' award are displayed and hyperlinked here, for reference. The table lists the FA Objective record name, the Fiscal Year award it applies to, and the Type of FAO. **Click on the FA Objective name link to view additional previous FA Objective details.** If your organization did not receive an award in FY 2022, the bottom of the page will be blank.

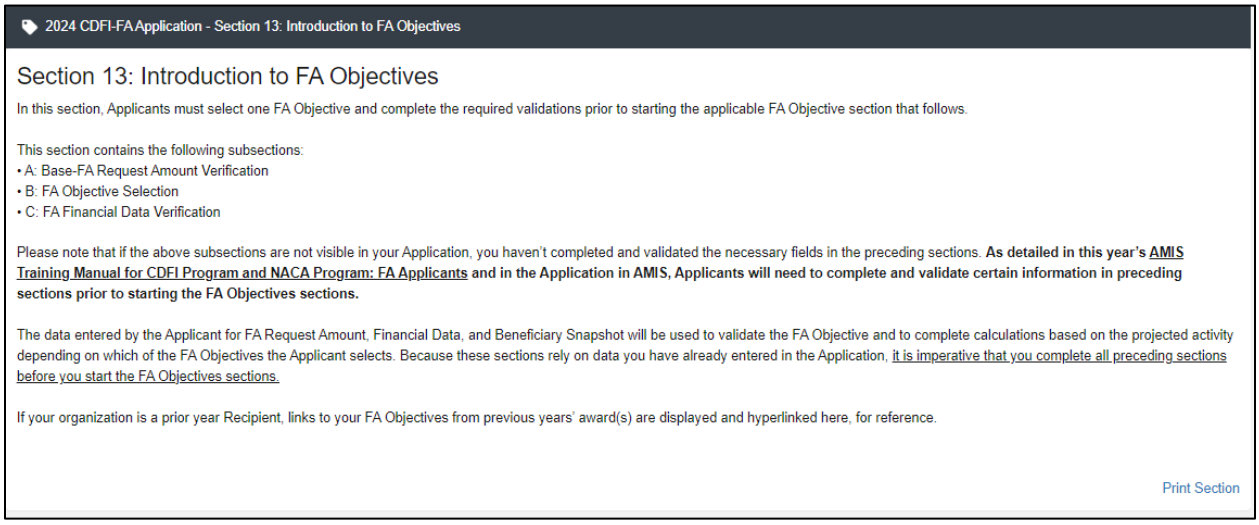


Figure 120: Introduction to FA Objectives Previous FAO Table

Overview of FA Objectives Steps

The data entered by the Applicant for its "Base-FA Request Amount", "Application Financial Data", and "Beneficiary Snapshot" information is used to validate the FA Objective you select and complete based on your projected activity in your FA Objective area. Because these sections rely on data you have already entered in the application, **it is imperative that you complete all preceding sections before you begin to enter responses for your selected FA Objective.**

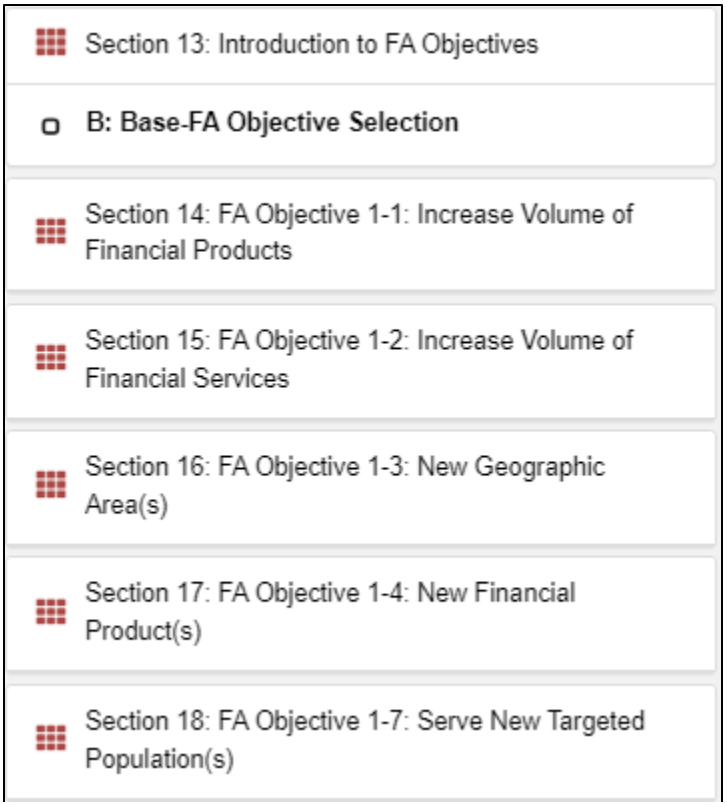


Figure 121: Sample FA Objective Selection Subsection

The following four steps provide an **overview** of how to initiate and complete the FA Objective sections of the Application.

STEP 1: Complete the "Base-FA Request Amount Verification" subsection
The "Base-FA Request Amount" is used to validate projections for several FA Objectives. In this subsection, please verify that the amount entered in the application section "Financial Assistance Request Details (Base-FA)" is correct. Select Yes to confirm and click **Save**. You must be able to certify that your "Base-FA Request Amount" is correct in order to continue with your Application.

STEP 2: Select FA Objective
In the FA Objective Selection, indicate whether or not your CDFI is planning to meet that FA Objective in the "FA Objective Selection" subsection for each FA Objective. Please note that you can only answer 'Yes' to one and only one FA objective.

If 'Yes' is selected for a particular FA Objective, you will enable the subsections for that FA Objective. See the instructions below for specific guidance on completing each FA Objective (FA Objectives 1-1 through 1-7).

Some FA Objectives are only available for certain types of Applicants. FA Objective 1-2: Increase Volume of Financial Services only applies for Regulated Institution.

If No is selected, save the page and proceed to the next FA Objective subsection.

STEP 3: Complete the "Application Financial Data Verification" Subsection

Financial data from the Applicant's financial statements was entered in the Application Financial Data section. To complete Step 2, select Yes in this subsection to verify that the information you entered in the Application Financial Data table is complete and correct. This data is used, as applicable, to calculate FA Objective requirements and validations. You must be able to certify that the information entered in the Application Financial Data table is complete and accurate in order to continue with your Application.

STEP 4: Complete the Selected FA Objective Section(s)

Once you select Yes and click **Save**, the FA Objective you selected will be enabled and related subsections will appear. Complete all subsections for your selected FA Objective. Specific guidance for completing each FA Objective can be found below.

Base-FA Amount Request Verification

FA Objective calculations use information you have already entered in the application to complete calculations and run validations to determine your organization's eligibility.

Therefore, it is imperative that you verify the information used in these calculations before you begin completing any FA Objective subsections.

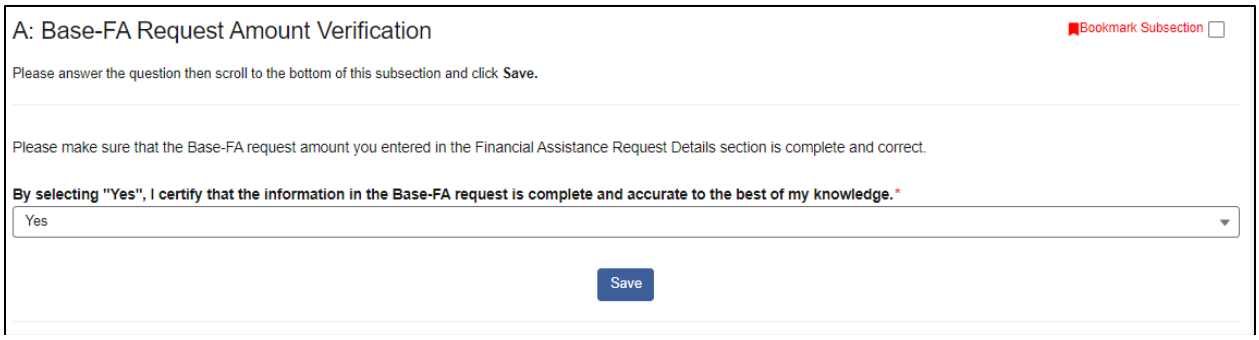


Figure 122: "Base-FA Request Amount" Verification Subsection

In this subsection, please confirm that the "Base-FA Request Amount" you entered in the "Section 4: Financial Assistance Request Details (Base-FA)" section is complete and correct.

Figure 123: Financial Assistance Request (Base-FA) Section in the Menu

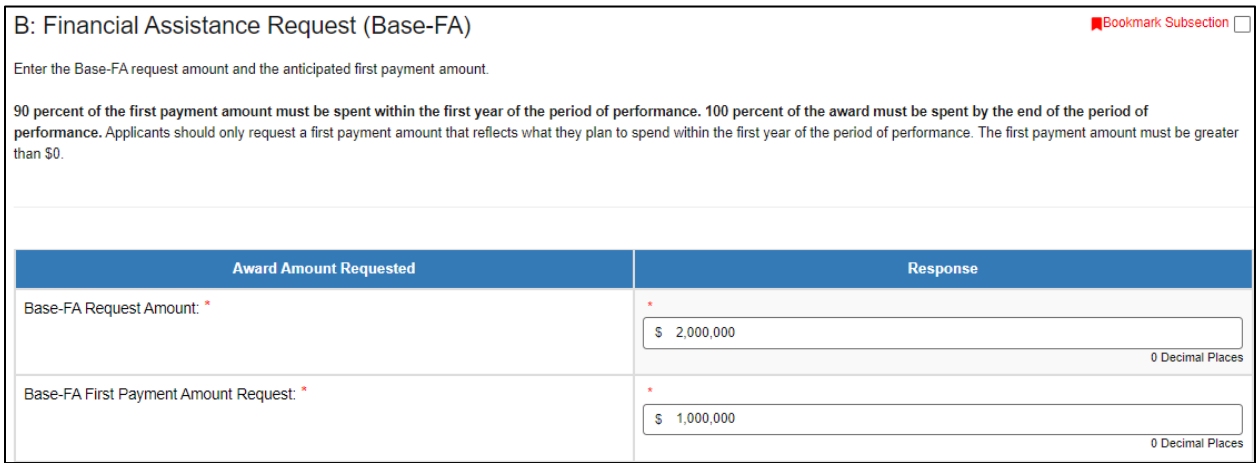


Figure 124: "Base-FA Request Amount" in the "Financial Assistance Request Details (Base-FA)" Section

Section 13: C: Application Financial Data Verification

FA Objective calculations use Application Financial Data you have already entered in the application to complete calculations and run validations to determine your organization's eligibility.

Therefore, it is imperative that you verify the information used in these calculations before you begin completing any FA Objective subsection.

Figure 125: Application Financial Data Verification Section

In this Section 6: Application Financial Data, subsection F, please confirm that your Application Financial Data is complete and correct.

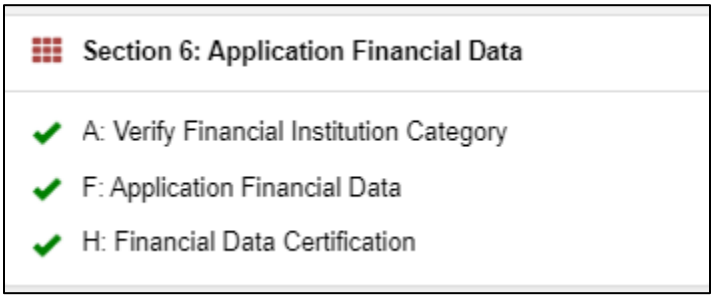


Figure 126: Application Financial Data Subsection in the Menu

	Historic 3	Historic 2	Historic 1
Fiscal Year Selection *	* 2018	* 2019	* 2020
Assets			
Unrestricted Cash & Cash Equivalents ($) *	* $ 1,000,000 0 Decimal Places	* $ 2,000,000 0 Decimal Places	* $ 12,000,000 0 Decimal
Allowance for Loan and Lease Losses ($) *	* $ 500 0 Decimal Places	* $ 500 0 Decimal Places	* $ 500 0 Decimal
Average Assets ($) *	* $ 600 0 Decimal Places	* $ 600 0 Decimal Places	* $ 600 0 Decimal
Earning Assets ($) *	* $ 600 0 Decimal Places	* $ 600 0 Decimal Places	* $ 600 0 Decimal
Total Assets ($) *	* $ 1,500 0 Decimal Places	* $ 1,500 0 Decimal Places	* $ 1,500 0 Decimal

Figure 127: Application Financial Data Table

Selecting Yes and saving the Application Financial Data Verification subsection will enable the FA Objective Selection pages under each FA Objective subsection.

Instructions on Updating Application Financial Data Values

Each FA Objective section will run a series of calculations to verify your organization's eligibility for that FA Objective, capture your projected goals related to that FA Objective, and calculate projected PG&M requirements.

There may be instances where you need to adjust projections entered in the Application Financial Data table as you are completing an FA Objective section. For example, it is possible

that projected information may not meet the minimum criteria for an FA Objective and you will run into a validation error in trying to save a given subsection.

For example, Applicants that select FA Objective 1-1: Increase Volume of Financial Products will need to validate an increase in volume in the subsection "Verify Increase in Volume of Financial Products (Floor 1)".

Note: This section of the User Manual details how to adjust projections in the Application Financial Data tables using this example from FA Objective 1-1. The next section of this User Manual provides a straightforward walk-through of FA Objective 1-1 and all its subsections without going back to adjust data.

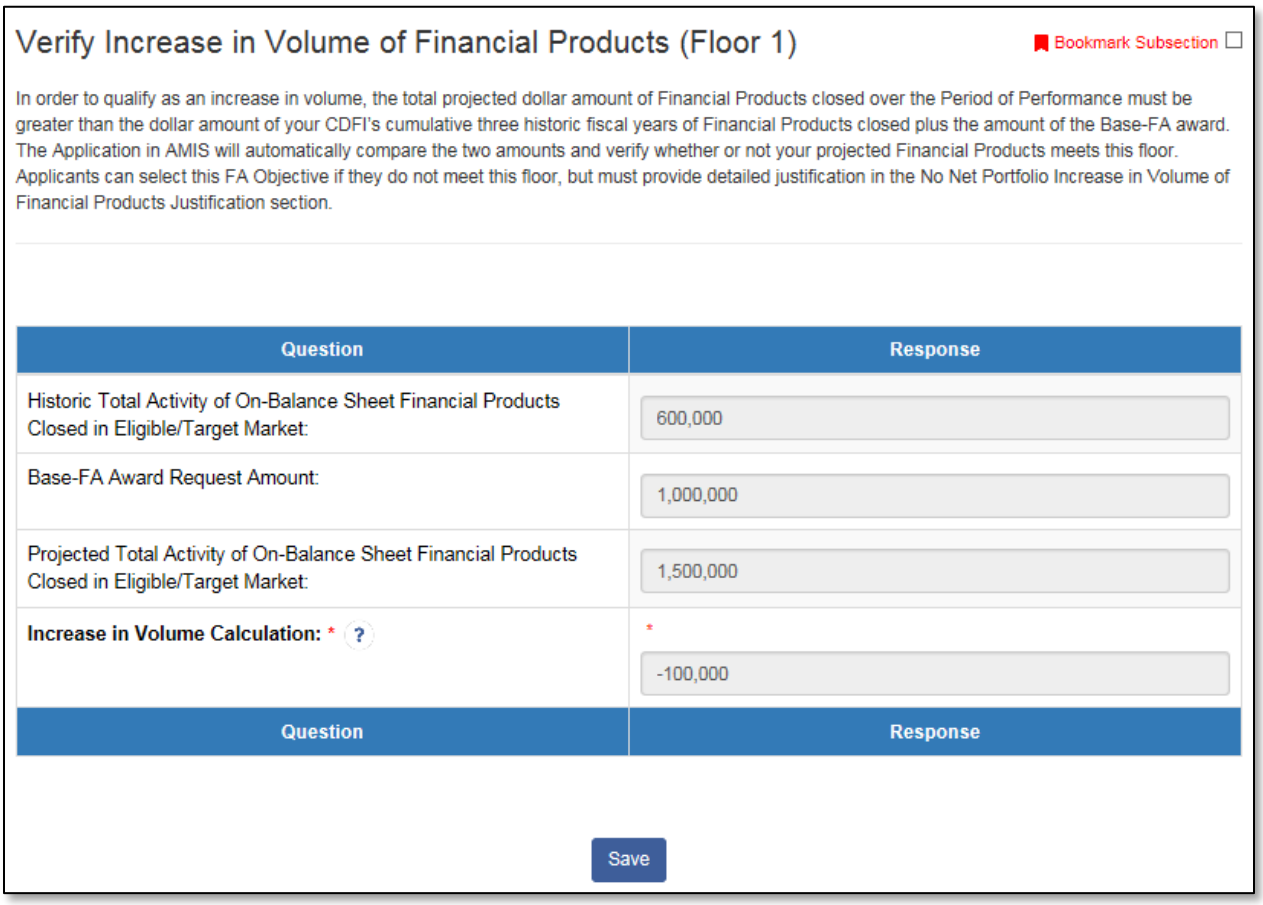


Figure 128: Verify Increase in Volume of Financial Products Subsection

The Increase in Volume Calculation reflects the Projected Total Activity minus the sum of the Historic Total Activity + the Base-FA Request Amount. If the calculation in this field returns a negative value, this will trigger a validation error when you click Save.

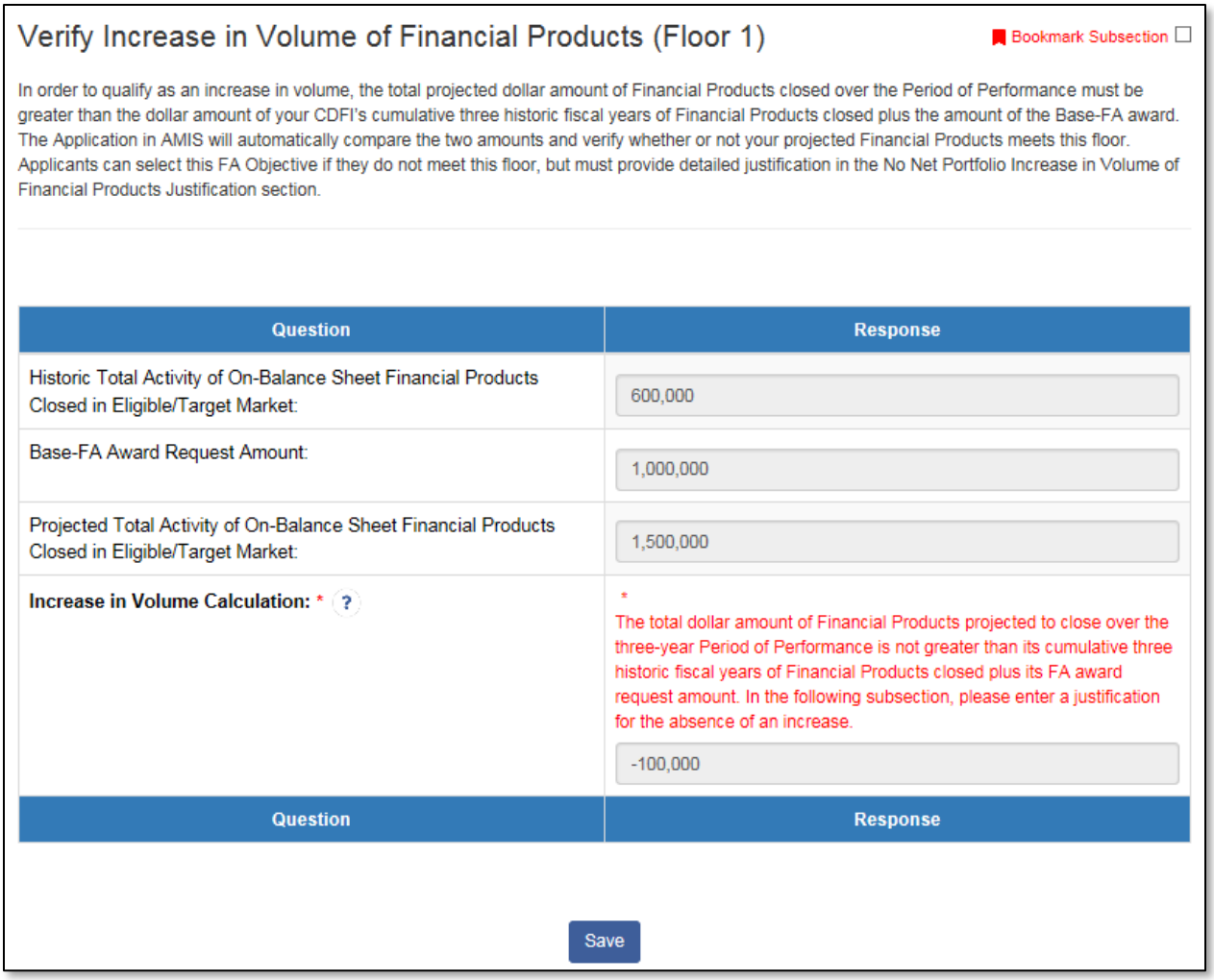


Figure 129: Increase in Volume Calculation Validation Error

NOTE: This particular validation error on FAO 1-1 will not prevent the applicant from proceeding, but in other cases, a validation error like this may render the Applicant ineligible for a particular FA Objective unless the input values used in the validation are modified. Please pay close attention to (and follow all instructions provided by) any red error message text as you complete your FA Objective(s) subsections.

If a validation error renders the Applicant ineligible for a particular FA Objective, that subsection page will also be prevented from saving successfully and will not have a green check mark next to it in the menu.

As stated above, you must answer No to the respective FA Objective Selection question that you are ineligible for (not applying under) in order to be able to complete and submit your application.

If you wanted to modify your Projected Total Activity to reflect an Increase in Volume, you would need to update your projected values entered in the Application Financial Data table.

However, updating a value in the Application Financial Data table will NOT automatically update that value in the FA Objective subsections.

In order to update any pre-populated values from the Application Financial Data table, you will need to update the value(s) in the Application Financial Data table, re-save the Application Financial Data table subsection, and re-save the "Financial Data Verification" subsection.

For example, to update the field "Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market", the Applicant would take the following steps:

1. Identify the Application Financial Data field(s) that must be edited. "Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market" is not a field in the Application Financial Data table, but rather a calculated sum of three different Application Financial Data table fields.

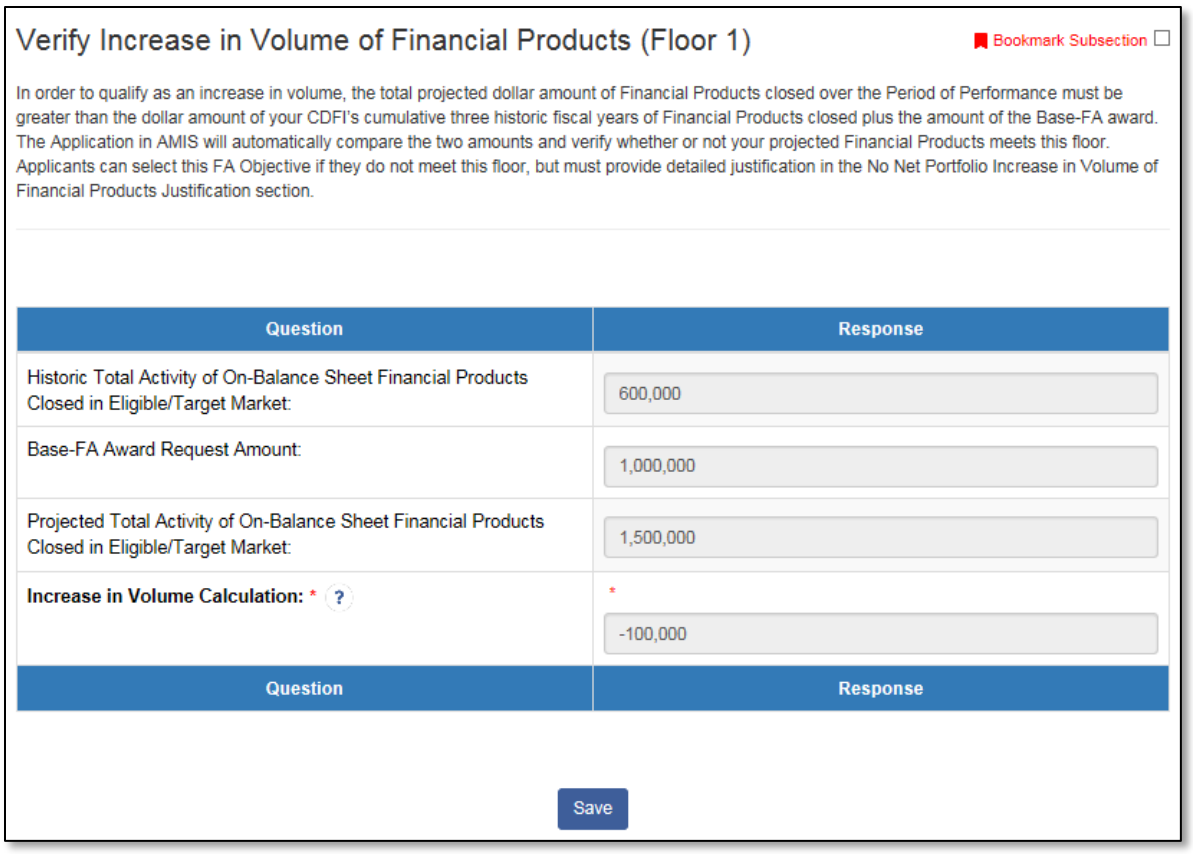


Figure 130: Sample FA Objective Calculation Subsection (for FA Objective 1-1)

You can identify the Application Financial Data fields included in calculated values like this field using the guidance provided for each FA Objective below, or by referencing the subsection level guidance or help text for the field in question.

In this example, the "Projected Total Activity" field is calculated in the "Calculate Total Financial Products Closed" subsection. Below is the table that appears in the subsection, which shows the Application Financial Data fields used to calculate the Historic and Projected Total Activity fields.

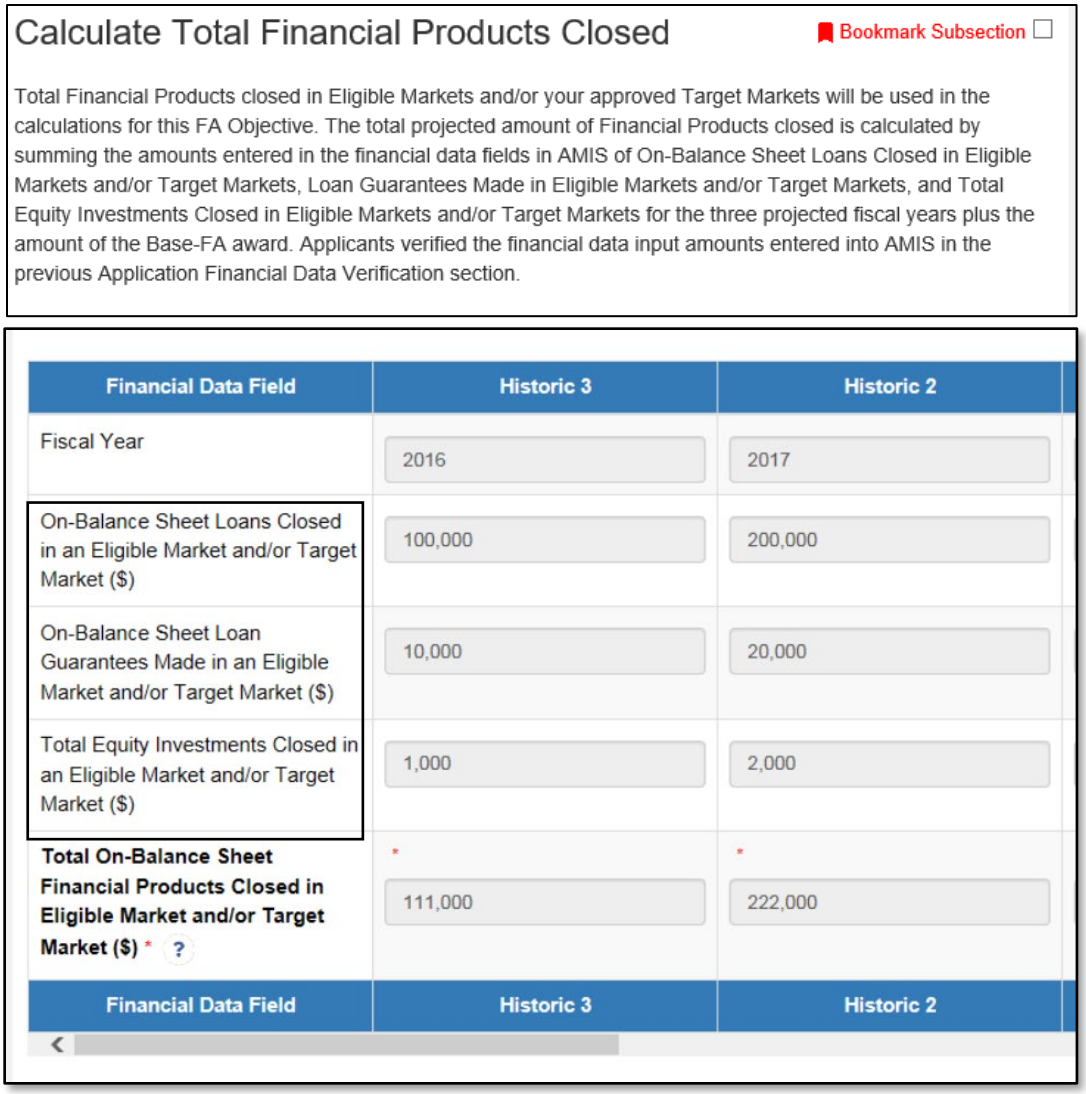


Figure 131: Sample FA Objective with Application Financial Data Table Values (for FA Objective 1-1)

In order to modify the "Total Projected Activity…" field, you must update your entry for one or more of the three highlighted Application Financial Data fields in a projected FY.

2. After identifying the Application Financial Data field you wish to update, return to the Application Financial Data subsection. Update these field(s), then scroll to the bottom of the page and click **Save**.

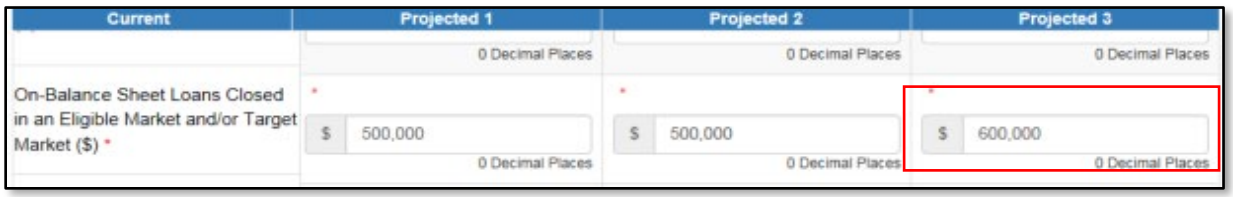


Figure 132: Field that is Being Updated in the Application Financial Data Table

Make sure the subsection returns a positive validation to verify that all values have been successfully saved.

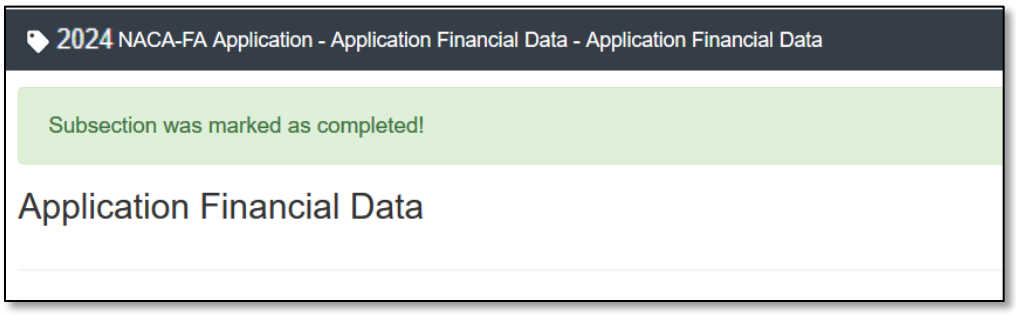


Figure 133: Subsection Successfully Saved with No Validation Errors Message

The subsection should also be checked with a green checkmark in the menu bar.

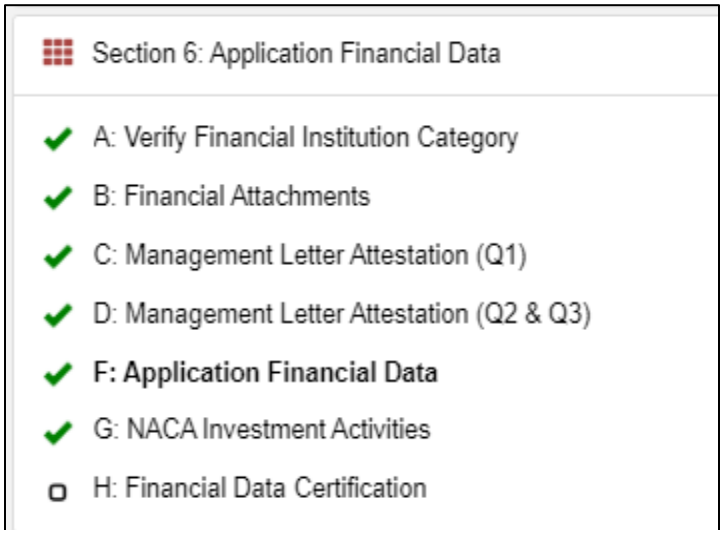


Figure 134: Successfully Re-Saved Application Financial Data Subsection in the Menu

3. Each time the Application Financial Data table is successfully saved, the Application Financial Data Verification subsection under the Introduction to FA Objectives section must be re-saved.

4. Scroll down to FA Objective 1-1. In the menu, the subsection Calculate Total Financial Products Closed in an Eligible/Target Market, which is populated by values from the Application Financial Data table, will be unchecked, indicating that a pre-populated value on that page has been updated.

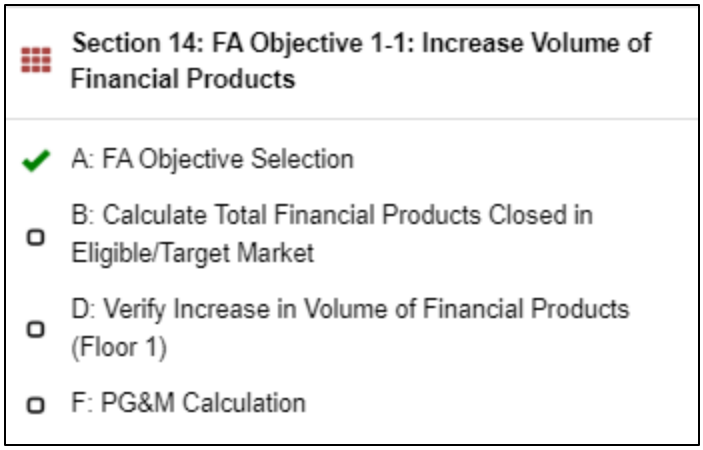
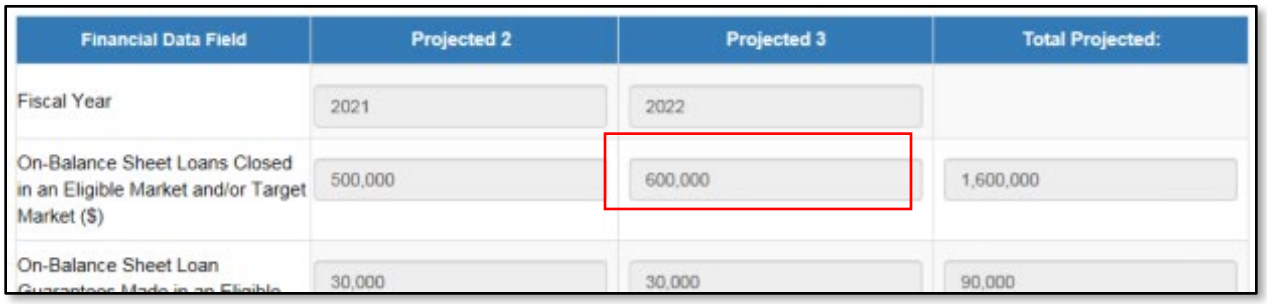


Figure 135: Previously Completed Subsection Now Unchecked in the Menu

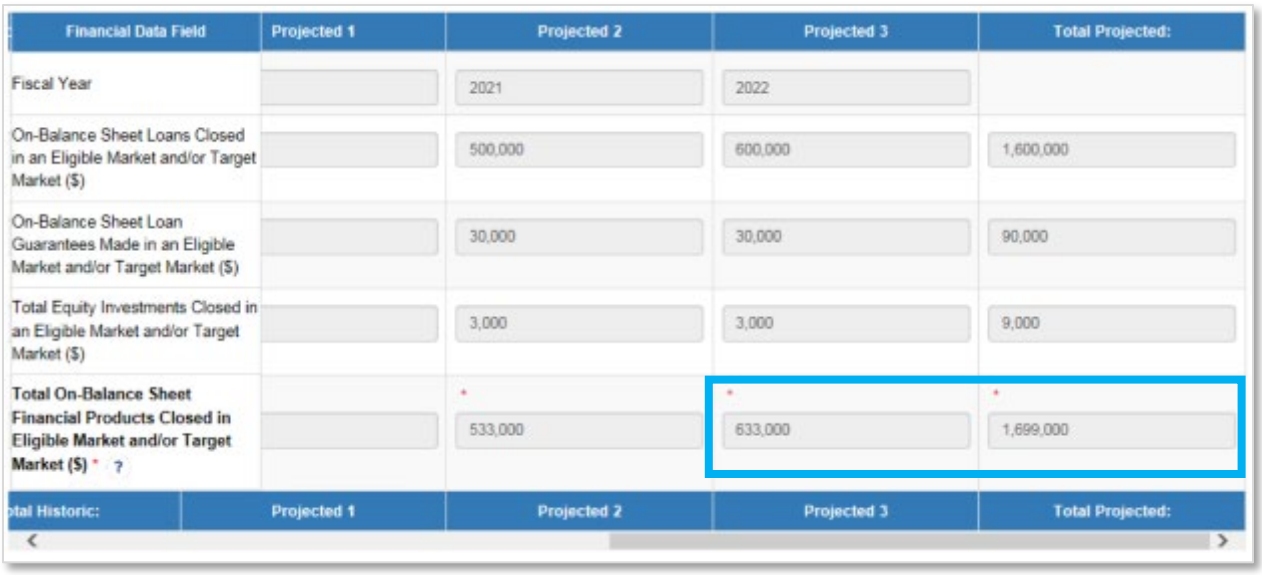
Click on this subsection and verify the value you changed in the Application Financial Data table has been updated. In this example, the value in the row for the financial data field "On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)" was changed from $500,000 to $600,000 for the year Projected 3.



Financial Data Field	Projected 2	Projected 3	Total Projected:
Fiscal Year	2021	2022	
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)	500,000	600,000	1,600,000
On-Balance Sheet Loan	30,000	30,000	90,000

Figure 136: Updated Application Financial Data Table Value in the FA Objective Subsection

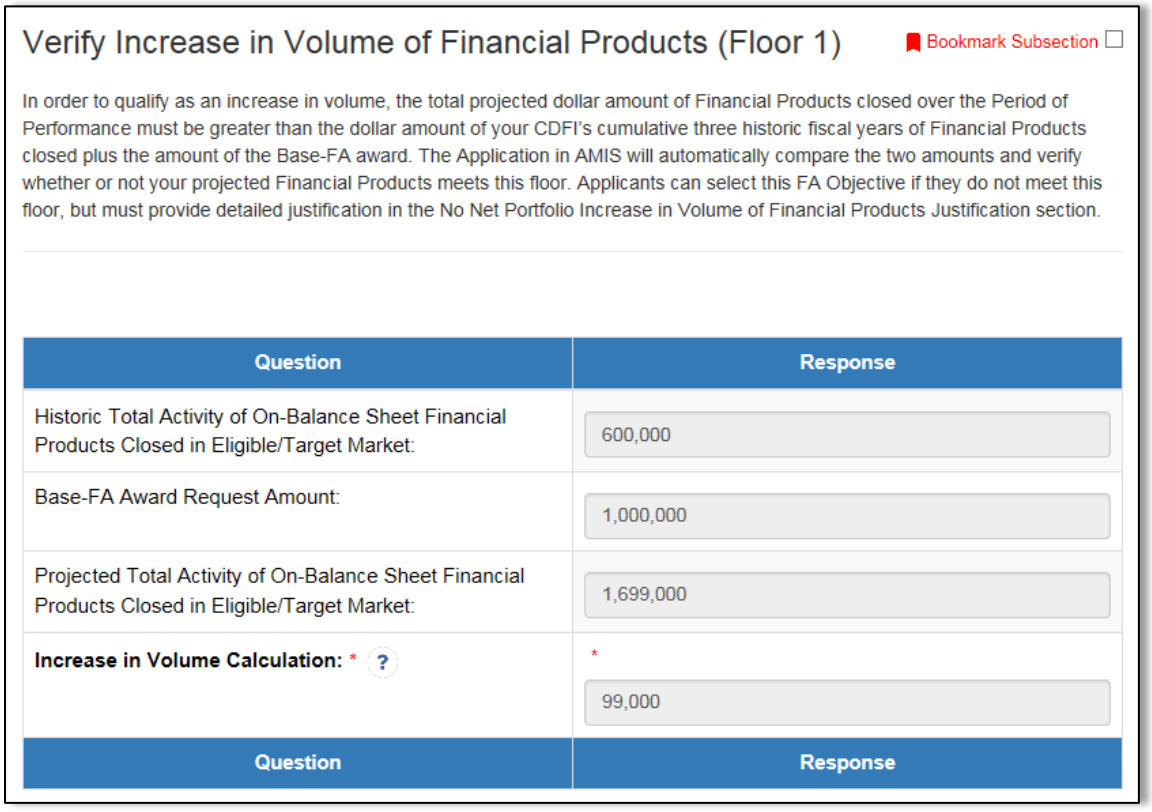
This change is also reflected in the Total Projected calculation in the final row of the table. The amount in the "Total Projected" column below is what will be used in the Increase in Volume validation subsection. You must re-save this subsection in order for this new value to be used in the calculation.



Financial Data Field	Projected 1	Projected 2	Projected 3	Total Projected:
Fiscal Year		2021	2022	
On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)		500,000	600,000	1,600,000
On-Balance Sheet Loan Guarantees Made in an Eligible Market and/or Target Market ($)		30,000	30,000	90,000
Total Equity Investments Closed in an Eligible Market and/or Target Market ($)		3,000	3,000	9,000
Total On-Balance Sheet Financial Products Closed in Eligible Market and/or Target Market ($) * ?		* 533,000	* 633,000	* 1,699,000
tal Historic:	Projected 1	Projected 2	Projected 3	Total Projected:

Figure 137: Updated Total Calculation in the FA Objectives Subsection

5. Return to the subsection Verify Increase in Volume of Financial Products (Floor 1). Verify that the fields "Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market" and "Increase in Volume Calculation" are updated.



Verify Increase in Volume of Financial Products (Floor 1)

Bookmark Subsection

In order to qualify as an increase in volume, the total projected dollar amount of Financial Products closed over the Period of Performance must be greater than the dollar amount of your CDFI's cumulative three historic fiscal years of Financial Products closed plus the amount of the Base-FA award. The Application in AMIS will automatically compare the two amounts and verify whether or not your projected Financial Products meets this floor. Applicants can select this FA Objective if they do not meet this floor, but must provide detailed justification in the No Net Portfolio Increase in Volume of Financial Products Justification section.

Question	Response
Historic Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	600,000
Base-FA Award Request Amount:	1,000,000
Projected Total Activity of On-Balance Sheet Financial Products Closed in Eligible/Target Market:	1,699,000
Increase in Volume Calculation: * ?	* 99,000
Question	Response

Figure 138: Updated Projected Total Activity and Increase in Volume Calculation Fields

In this example, the "Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market" field has changed from $1,500,000 (refer back to Figure 112 to $1,699,000. By adding $199,000 to the field "Projected Total Activity…" the "Increase in Volume Calculation" has increased from a negative (- $100,000) to $99,000.

6. Re-save this subsection to re-run the increase in volume validation.

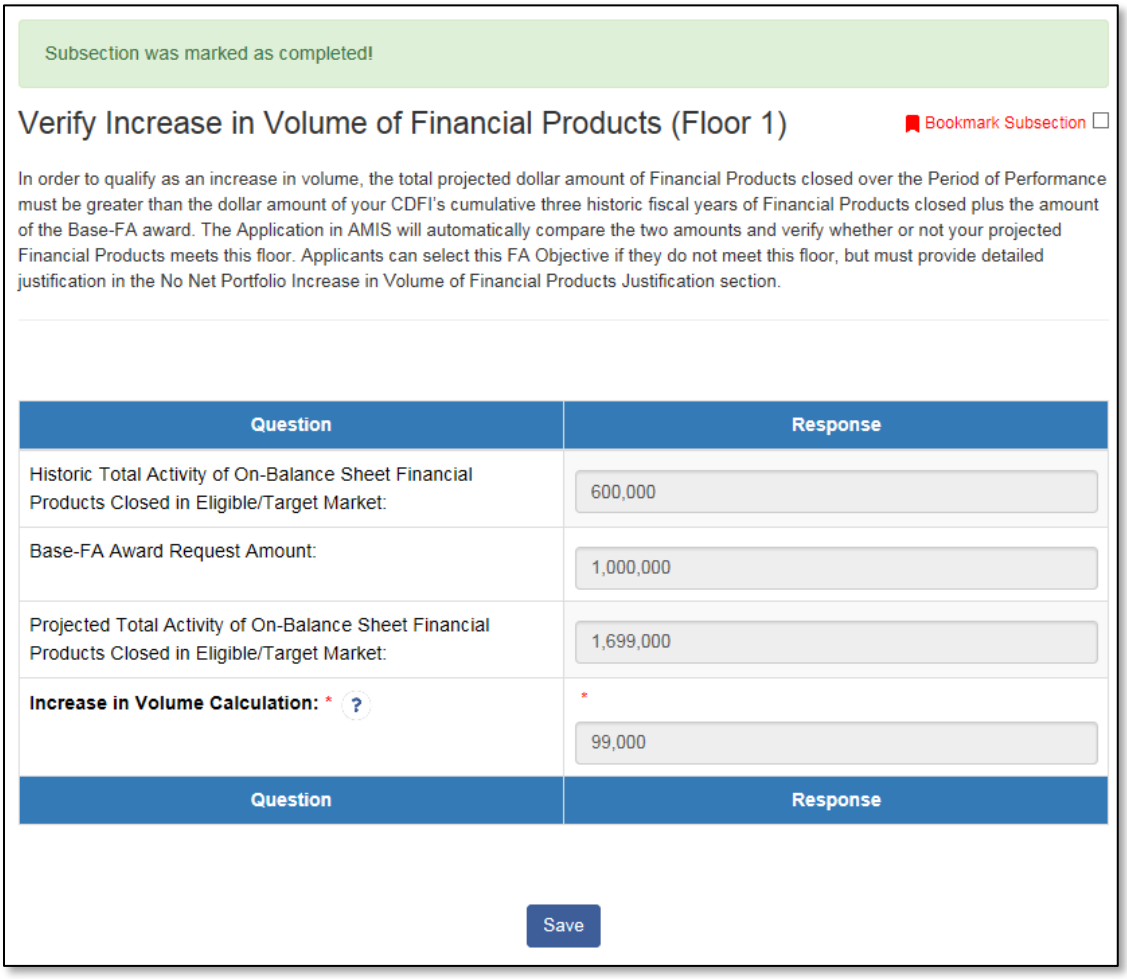


Figure 139: Updated Subsection Saving without Validation Error

You are now be able to successfully save the subsection without triggering a validation error.

Note: The next sections of the Training Manual will walk through each of the FA Objectives, 1-1 through 1-7.

5.9 Section 14: FA Objective 1-1: Increase Volume of Financial Products

A: FA Objective Selection

Expand the section FA Objective 1-1: Increase Volume of Financial Products. Click on the subsection FA Objective Selection.

NOTE: If this subsection is not visible, please make sure you have responded "Yes" to the question in the subsection Application Financial Data Verification in the Introduction to FA Objectives section.

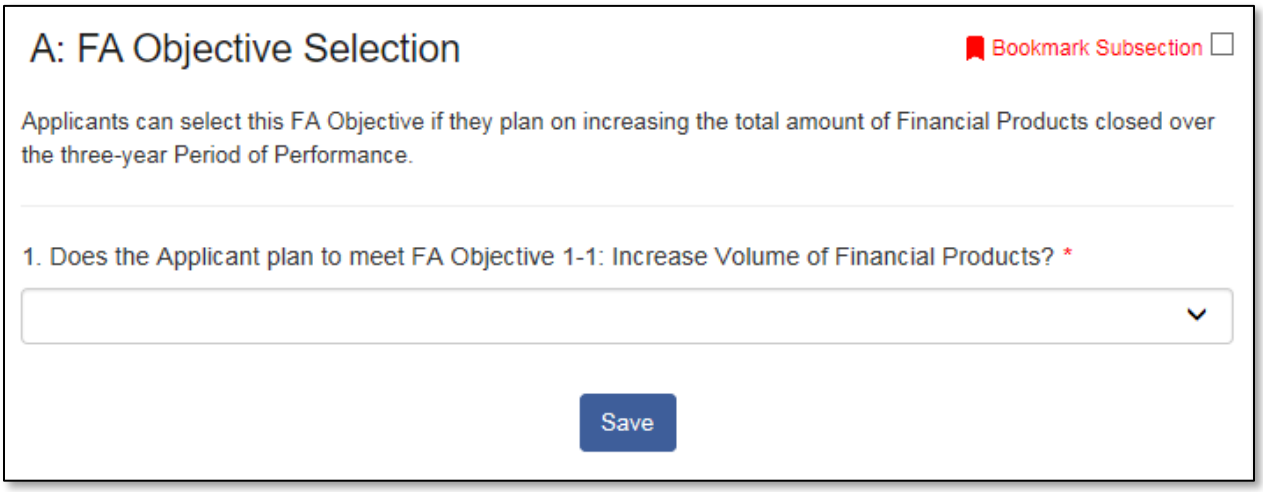


Figure 140: FA Objective 1-1: Increase Volume of Financial Products Selection Subsection

Question 1: Does the Applicant plan to meet FA Objective 1-1: Increase Volume of Financial Products?

The answer to this question will automatically populate based on your answer from Section 13: Introduction to FA Objectives, B: Base-FA Objective Selection.

If No is selected, please save the page, and proceed to the next FA Objective section.

If Yes is selected, please answer the question 1.1 "Did the Applicant receive an FA Award in the FY 2022 round with this objective selected?".

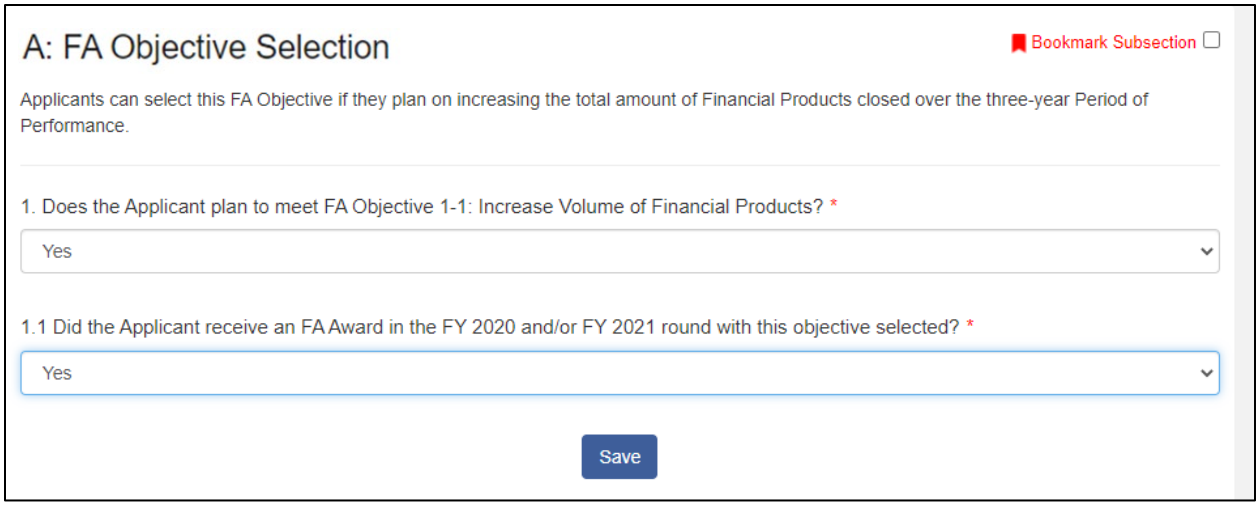


Figure 141: FA Objective 1-1 Selection and Prior Award Questions

Question 1.1: Did the Applicant receive an FA Award in the FY 2022 round with this objective selected?

The selection options are Yes and No. Use the dropdown field to provide your selection.

Applicants who are not previous FA Award recipients should select No.

Applicants who are previous FA Award recipients should review their FY 2022 Awards to determine if they used the objective "Increase Volume of Financial Products" during either of these award years.

Click **Save**.

Figure 142: Enabled Subsections for FA Objective 1-1 in the Menu

The subsections "Calculate Total Financial Products Closed in an Eligible/Target Market", "Verify Increase in Volume of Financial Products (Floor 1)", and "PG&M Calculation" will now appear under this section. If you selected Yes in response to 1.1, the subsection "Past FA Award and Net New Increase Validation (Floor 2)" will also be enabled.

B: Calculate Total Financial Products Closed in an Eligible/Target Market

Open the subsection Calculate Total Financial Products Closed in an Eligible Market.

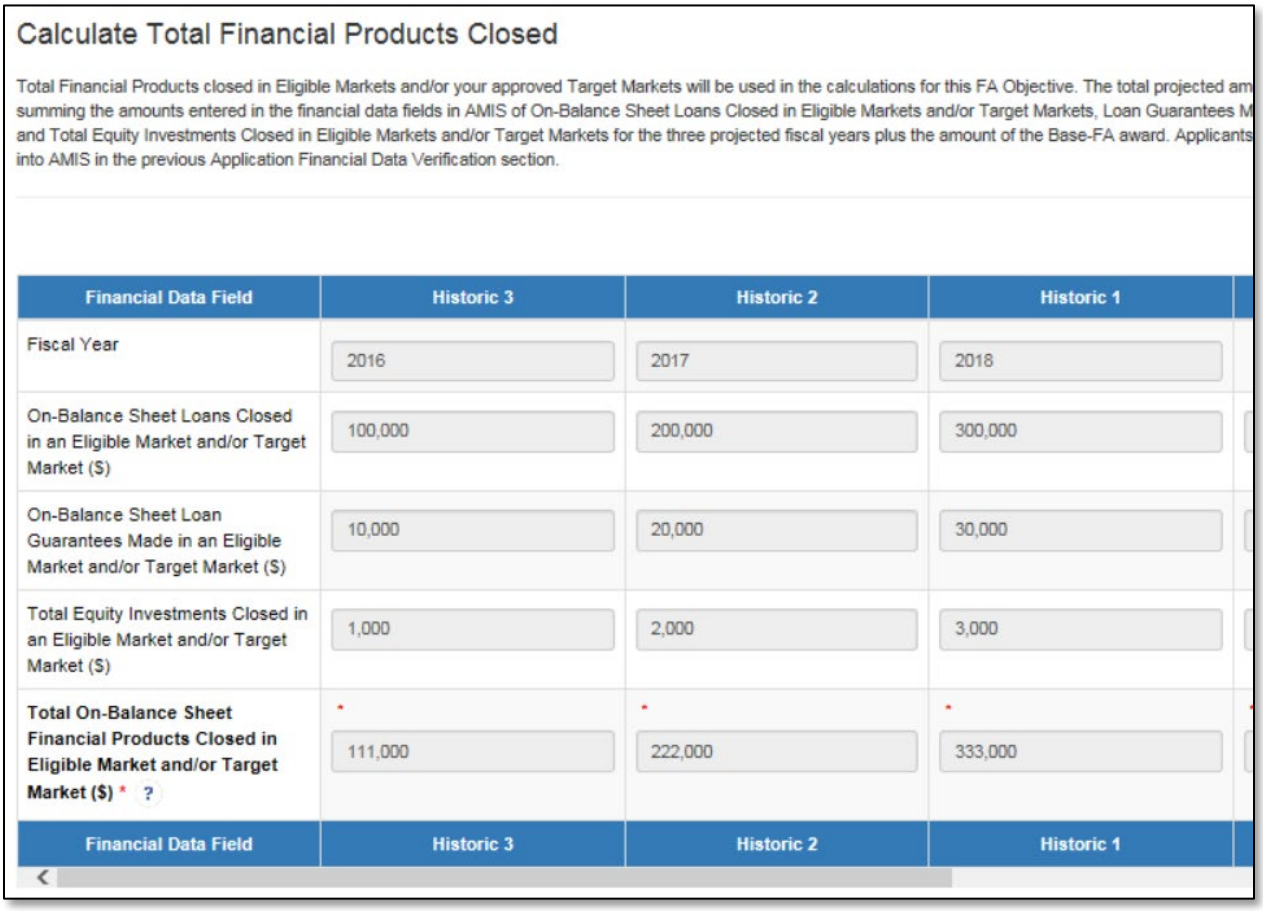


Figure 143: B: Calculate Total Financial Products Closed in an Eligible Market Subsection

The table in this subsection calculates your **Total On-Balance Sheet Financial Products Closed in an Eligible Market and/or Target Market ($)** using the historic and projected values you entered in the Application Financial Data subsection for the following fields:

- On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)

- On-Balance Sheet Loan Guarantees Made in an Eligible Markets and/or Target Market ($)
- Total Equity Investments Closed in an Eligible Market and/or Target Market ($)

The corresponding historic/projected fiscal year is also displayed in the first row of the table.

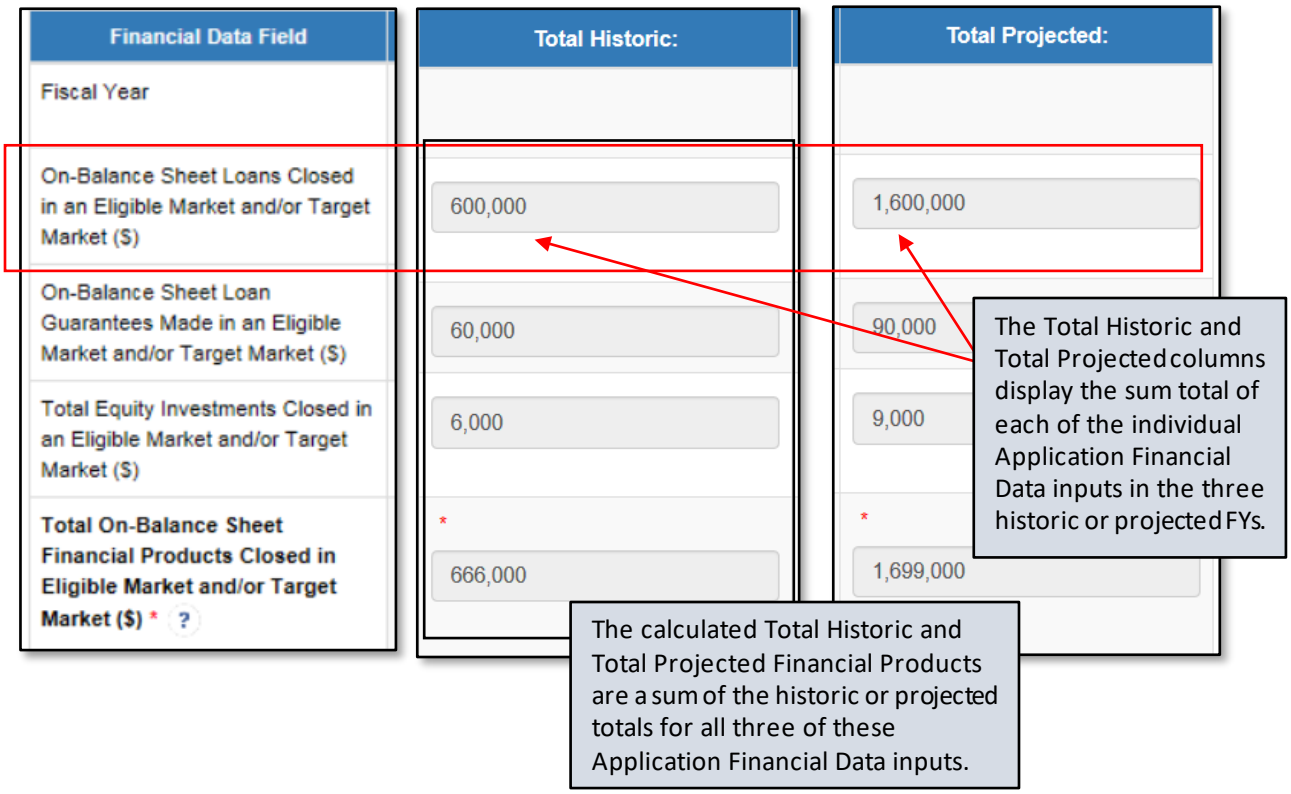


Figure 144: Selected Columns from the table in Calculate Total Financial Products Closed Subsection

The table will calculate a Total Historic and Total Projected value for each financial data field. The sum of the historic or projected totals for all three financial data fields will be your Total On-Balance Sheet Financial Products Closed in an Eligible Market and/or Target Market ($) value for your Historic or Projected years.

None of the fields in this table are editable. If changes need to be made to these values, update the corresponding fields on the Application Financial Data table. Please see Instructions on Updating Financial Data Values, above, for further instruction.

Review the table and click **Save.**

C: Past FA Award and Net New Increase Validation (Floor 2)

This subsection will only be visible to Applicants that selected Yes in response to Question 1.1: Did the Applicant receive an FA Award in the FY 2022 round with this objective selected?

Applicants who used the FA Objective "Increase Volume of Financial Products" for the FY 2022 Award rounds must validate that their "Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market" (calculated in the previous subsection) constitutes a Net New Increase over the amount of FA Funding they are requesting in their FY 2024 application plus the PG&M requirements they committed to in previous award(s).

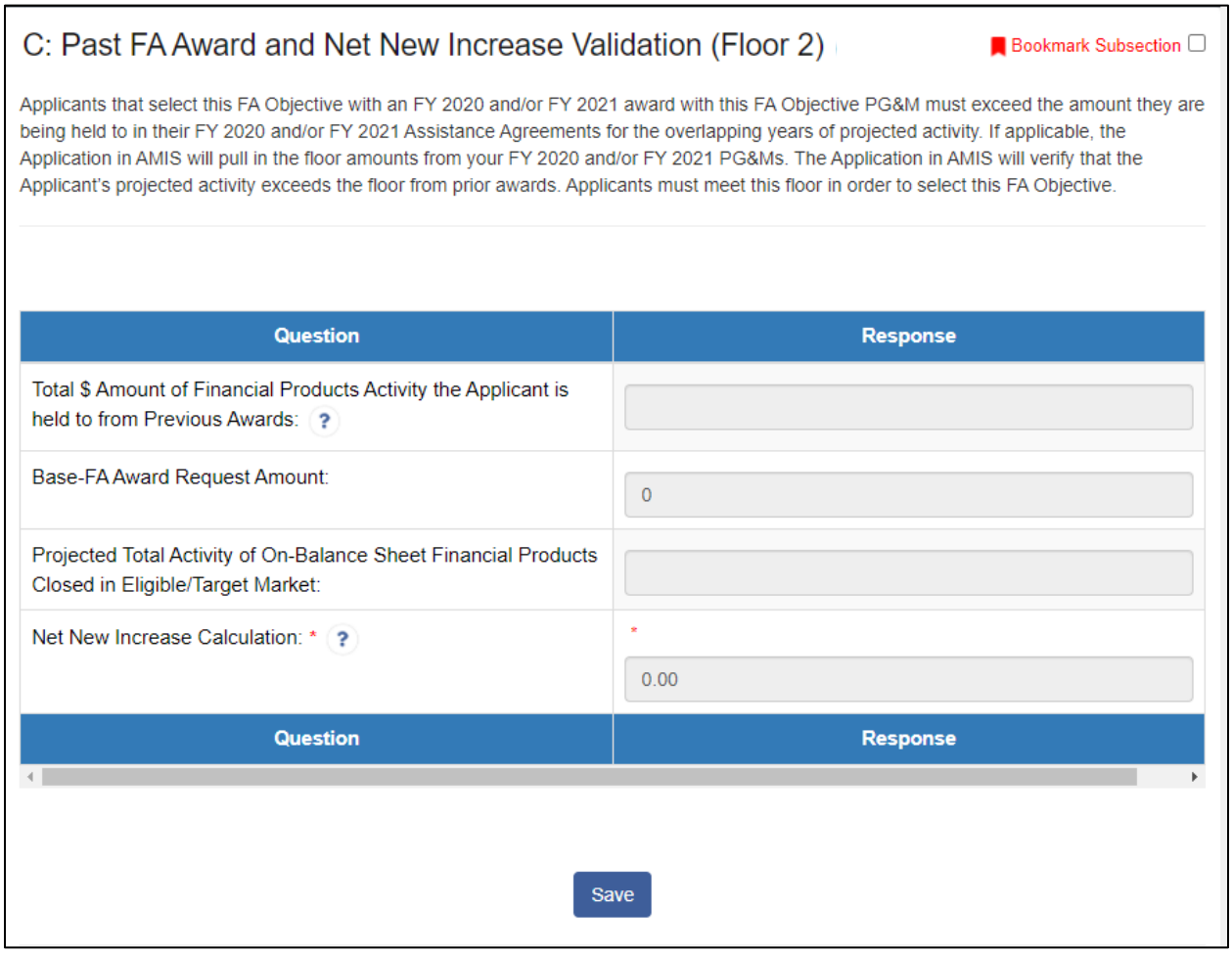


Figure 145: C: Past FA Award and Net New Increase Validation Subsection

Row 1: Total $ Amount of Financial Products Activity the Applicant is held to from Previous Awards:

This value is not editable. It is calculated based on the PG&M commitments for the FA Objective 1-1: Increase Volume of Financial Products included on your organization's past award records in AMIS.

Row 2: Base-FA Request Amount:

This value is not editable. The "Base-FA Request Amount" is populated by the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA).

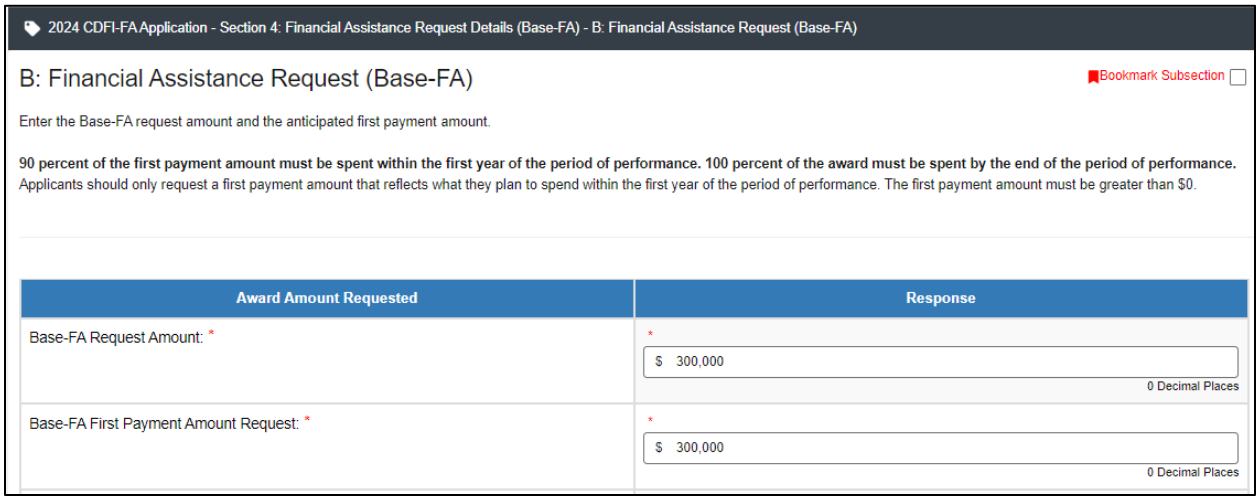


Figure 146: Base-FA Request Amount in the Financial Assistance Request Details (Base-FA) Section

Row 3: Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market:

This value is not editable. This value is calculated in the previous subsection, Calculate Total Financial Products Closed in an Eligible/Target Market. It is the sum of the values entered for projected fiscal years 1, 2, and 3 for the following Application Financial Data fields:

- On-Balance Sheet Loans Closed in an Eligible Market and/or Target Market ($)
- On-Balance Sheet Loan Guarantees Made in an Eligible Markets and/or Target Market ($)
- Total Equity Investments Closed in an Eligible Market and/or Target Market ($)

Row 4: Net New Increase Calculation:

This value is a calculation.

Calculation: (Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market) – (Total $ Amount of Financial Products Activity the Applicant is held to from Previous Awards) – (Base-FA Request Amount)

Validation: This must be a number greater than zero to meet the requirements for this FA Objective.

Click **Save.**

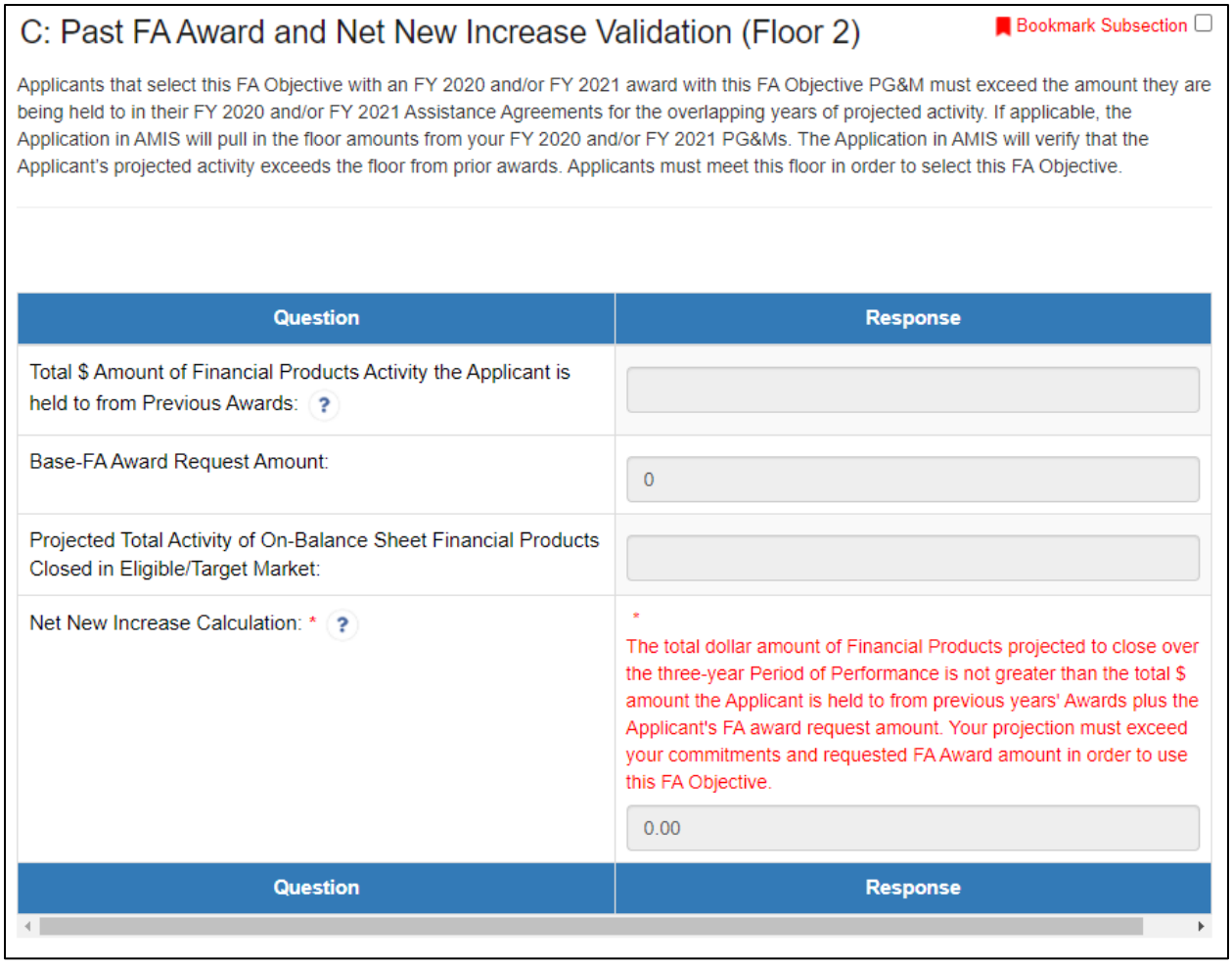


Figure 147: Net New Increase Calculation Validation Error Message

If the value is zero or less, you are not eligible to select this FA Objective and will receive the validation error above.

D: Verify Increase in Volume of Financial Products (Floor 1)

The table in this section verifies that the Applicant's Projected Activity will represent an Increase in Volume of Financial Products.

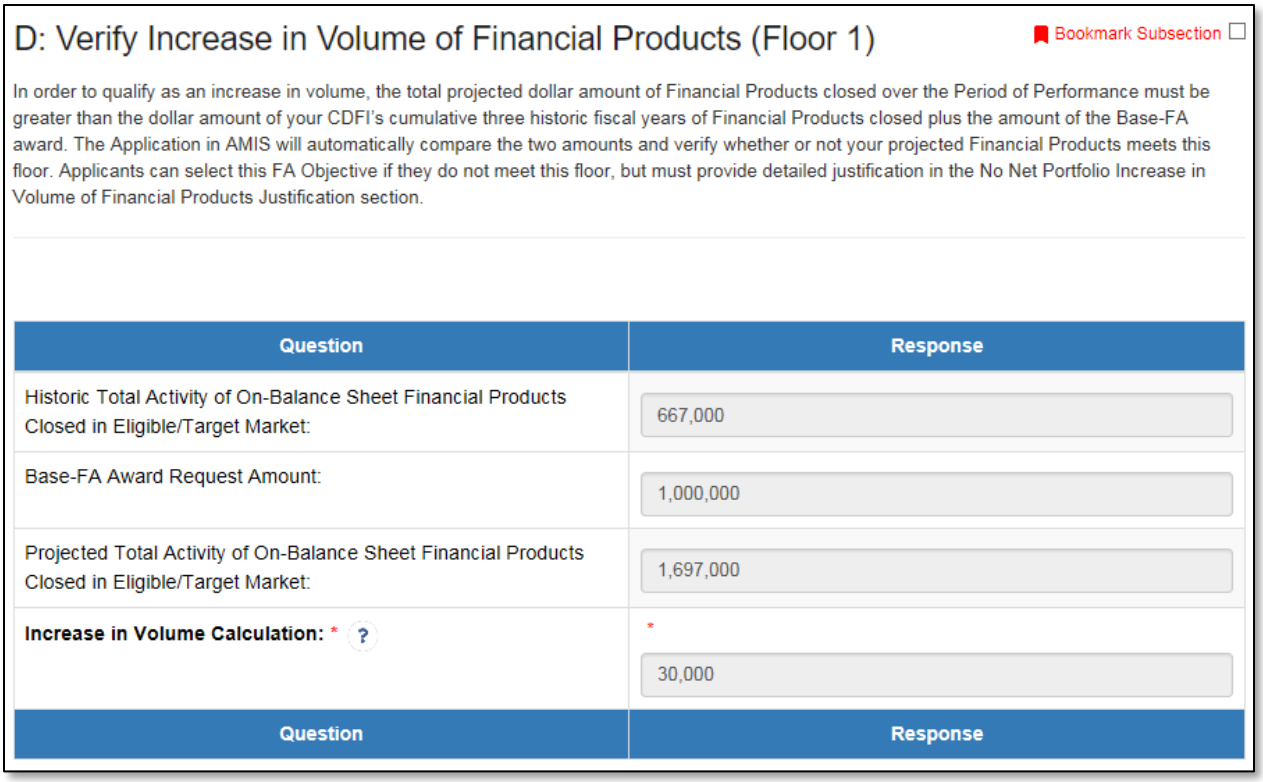


Figure 148: D: Verify Increase in Volume of Financial Products Subsection

Row 1: Historic Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market:

This value is not editable. This value is calculated in the FA Objective 1-1 subsection, Calculate Total Financial Products Closed in an Eligible/Target Market.

Row 2: Base-FA Request Amount:

This value is not editable. The "Base-FA Request Amount" is populated by the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA).

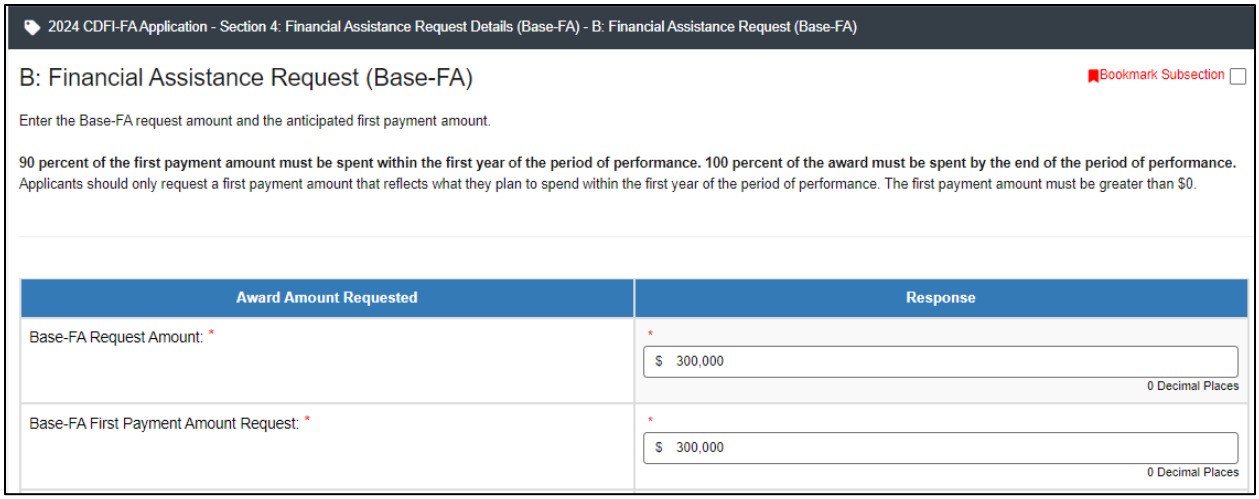


Figure 149: Base-FA Request Amount in the "Financial Assistance Request Details (Base-FA) Section

Row 3: Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market:

This value is not editable. This value is calculated in the FA Objective 1-1 subsection, Calculate Total Financial Products Closed in an Eligible/Target Market.

Row 4: Increase in Volume Calculation:

This value is a calculation.

Calculation: (Projected Total Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market) – (Total Historic Activity of On-Balance Sheet Financial Products Closed in an Eligible/Target Market) – (Base-FA Request Amount)

Validation: This must be a number greater than zero, or the Applicant will be required to provide an explanation.

Click **Save**.

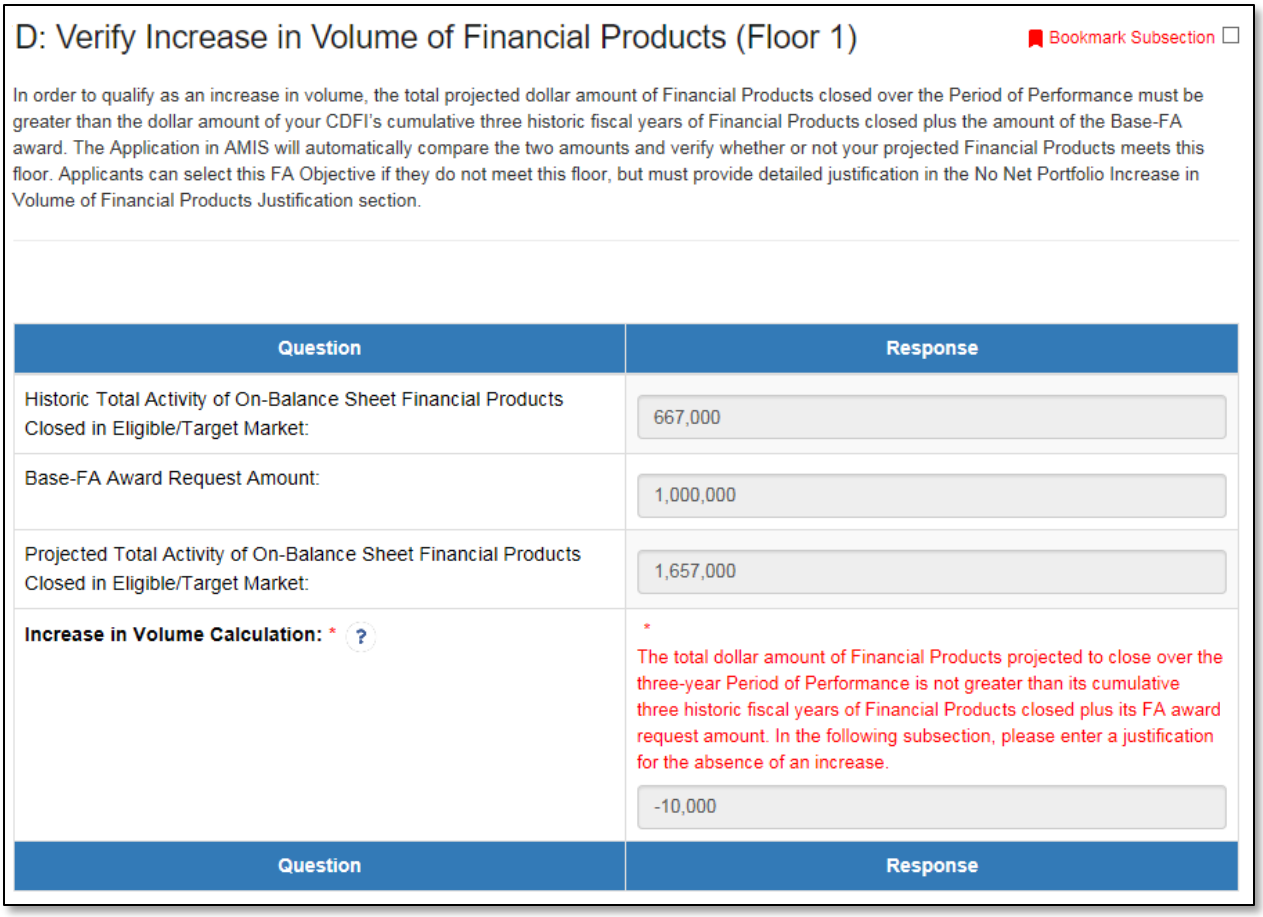


Figure 150: Increase in Volume Calculation Validation Error Message

If the calculated value is greater than zero, you are able to save the page successfully with no validation errors and can continue to the next subsection.

If the calculated value was zero or less, a new subsection, No Net Increase in Volume of Financial Products Justification will be enabled where you will provide a justification:

> "The total dollar amount of Financial Products projected to close over the three-year Period of Performance is not greater than its cumulative three historic fiscal years of Financial Products closed plus its Base-FA Request Amount. In the following subsection, please enter a justification for the absence of an increase."

E: Anomalies in Historic Activity Due to Emergency Funding

This subsection will only be enabled if the Increase in Volume Calculation in the subsection Verify Increase in Volume of Financial Products (Floor 1) is zero or less.

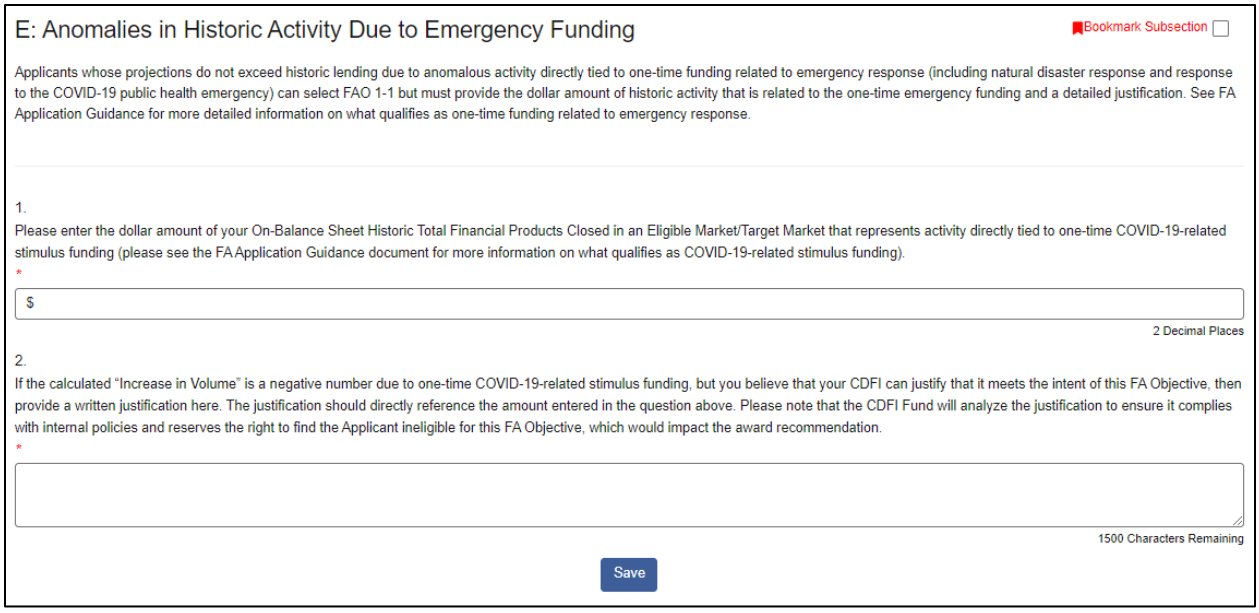


Figure 151: E: Anomalies in Historic Activity Due to Emergency Funding

<u>Question 1 and 2</u>: Please provide justification.

Please read all questions text and enter a justification in the text box. Click **Save.**

F: PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-1.

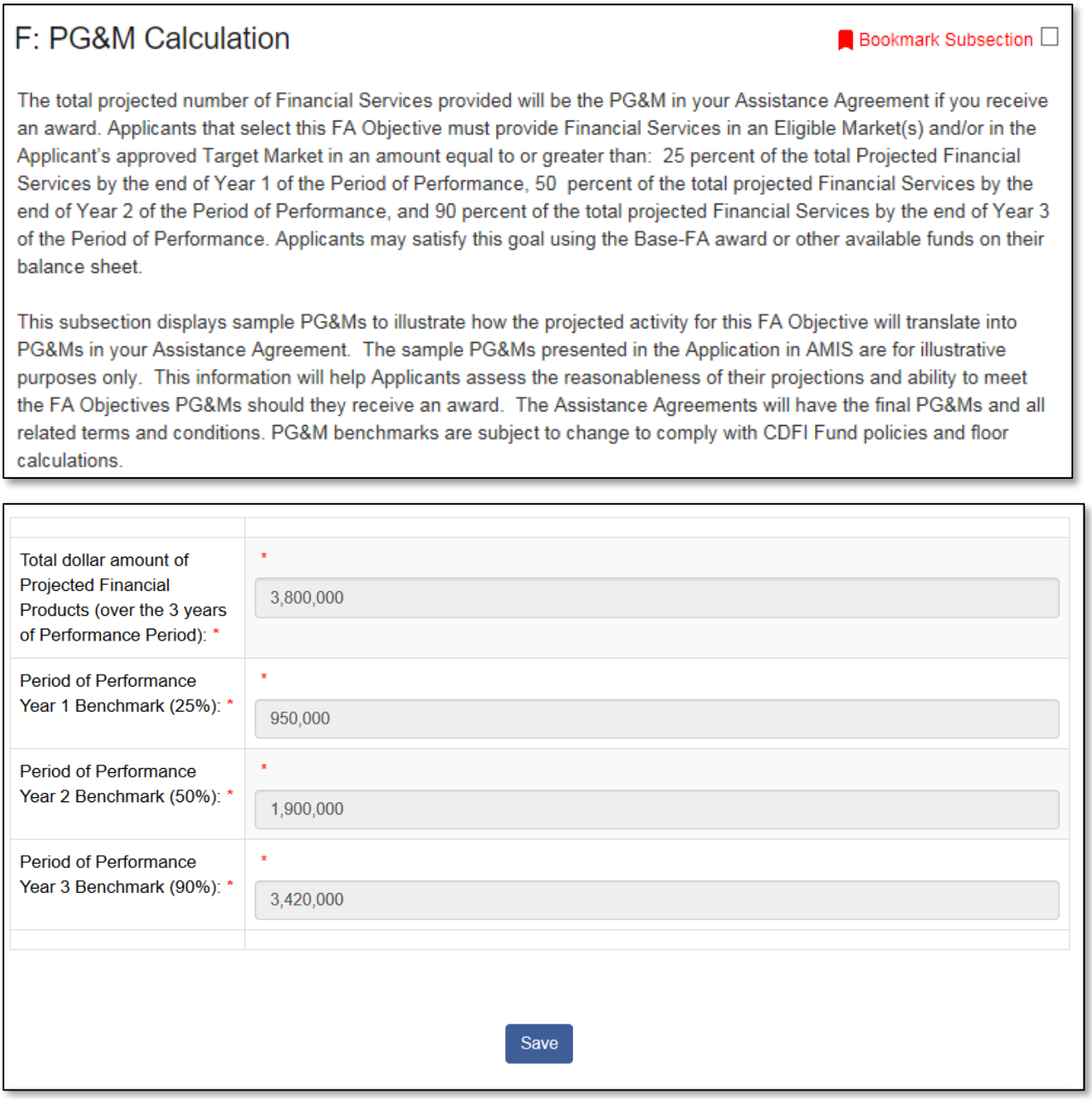


Figure 152: Projected PG&M Requirements for FA Objective 1-1

Row 1: Total Dollar Amount of Projected Financial Products (Over the 3 Year Performance Period):

This value is not editable. This value is calculated in the FA Objective 1-1 subsection, "Calculate Total Financial Products Closed in an Eligible/Target Market".

Row 2: Period of Performance Year 1 Benchmark (25%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 1 based on the "Total Dollar Amount of Projected Financial Products…" in Row 1.

Row 3: Period of Performance Year 2 Benchmark (50%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total Dollar Amount of Projected Financial Products…" in Row 1.

Row 4: Period of Performance Year 3 Benchmark (90%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total Dollar Amount of Projected Financial Products…" in Row 1.

If these projected PG&M requirements cannot be met, please adjust the "Total Projected Amount of Financial Products Closed in an Eligible/Target Market" by editing the fields included in this total in the Application Financial Data table. Click here for guidance on updating your Application Financial Data table.

Click **Save** to complete this FA Objective.

5.10 Section 15: FA Objective 1-2: Increase Volume of Financial Services

A: FA Objective Selection (Only Visible to Regulated Applicants)

Expand the section FA Objective 1-2: Increase Volume of Financial Services. Click on the subsection FA Objective Selection.

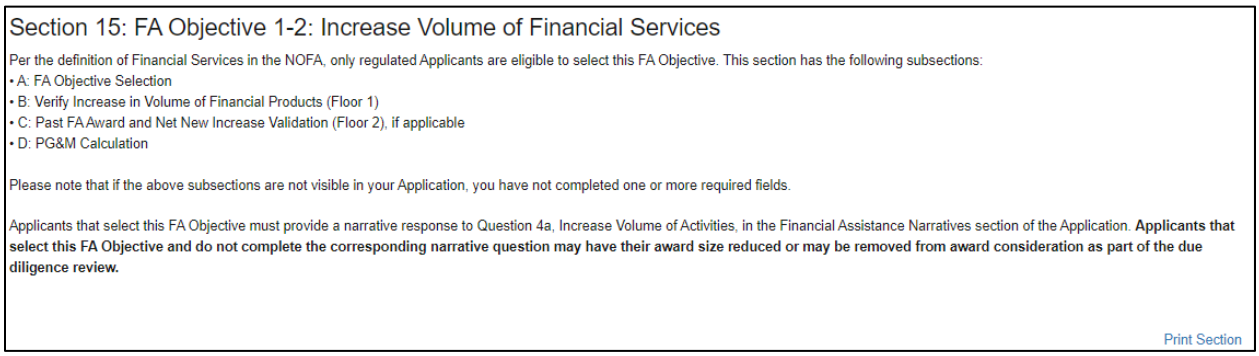


Figure 153: Section 15: FA Objective 1-2: Increase Volume of Financial Services Selection Subsection

Question 1: Does the Applicant plan to meet FA Objective 1-2: Increase Volume of Financial Services?

The answer to this question will automatically populate based on your answer from Section 13: Introduction to FA Objectives, B: Base-FA Objective Selection.

If No is selected, please save the page, and proceed to the next FA Objective section.

If Yes is selected, please answer the question 1.1 "Did the Applicant receive an FA Award in the FY 2022 round with this objective selected?".

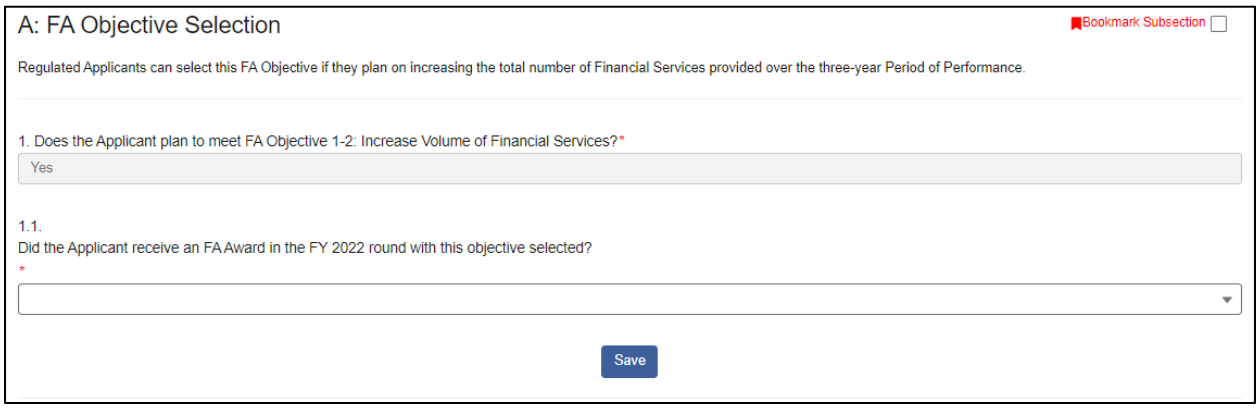


Figure 154: A: FA Objective 1-2 Selection and Prior Award Questions

Question 1.1: Did the Applicant receive an FA Award in the FY 2022 round with this objective selected?

The selection options are Yes and No. Use the dropdown field to provide your selection.

Applicants who are not previous FA Award recipients should select No.

Applicants who are previous FA Award recipients should review their FY 2022 Awards to determine if they used the objective Increase Volume of Financial Services during either of these award years.

Click **Save**.

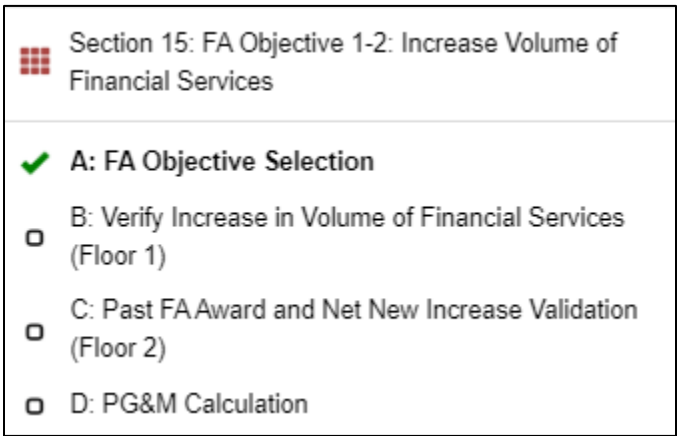


Figure 155: Enabled Subsections for FA Objective 1-2 in the Menu

The subsections "B: Verify Increase in Volume of Financial Services (Floor 1)" and "D: PG&M Calculation" will now appear under this section. If you selected Yes in response to 1.1, the subsection "C: Past FA Award and Net New Increase Validation (Floor 2)" will also be enabled.

B: Verify Increase in Volume of Financial Services (Floor 1)

The table in this section verifies that the Applicant's Financial Services projections represent an Increase in Volume of Financial Services.

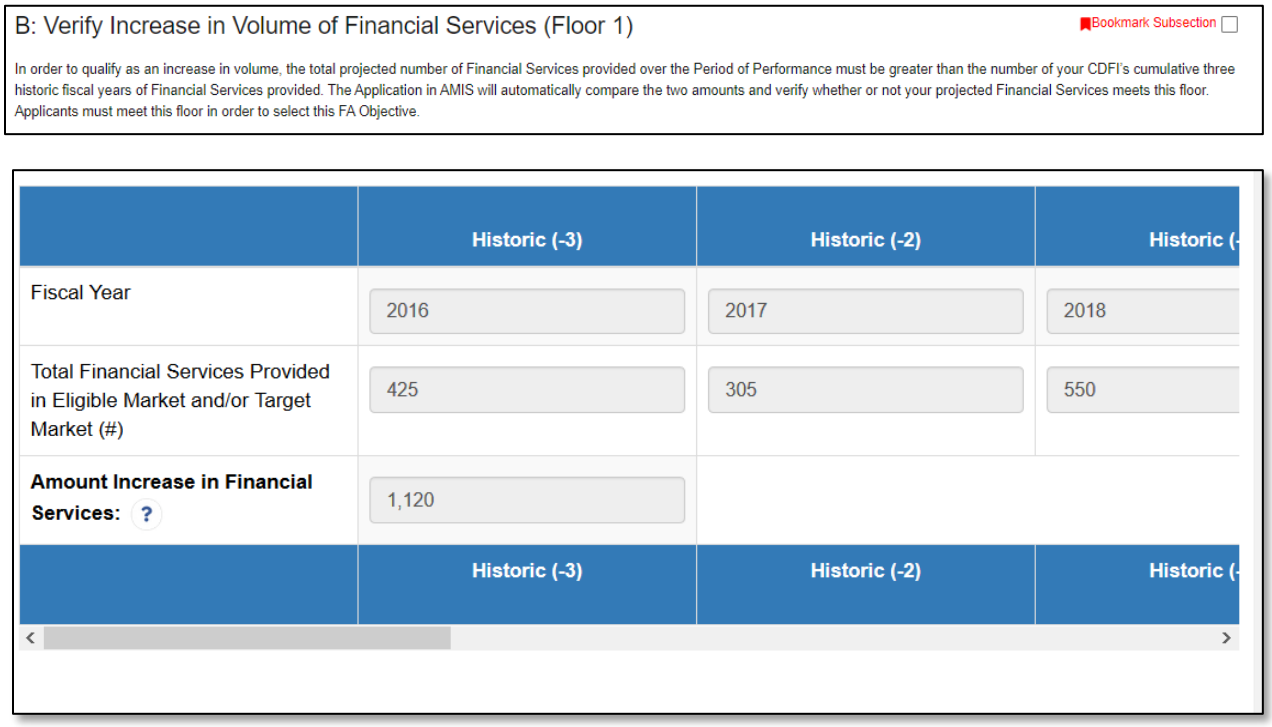


Figure 156: Verify Increase in Volume of Financial Services Subsection

Row 1: Fiscal Year:
These values are not editable. This row is pre-populated with your historical/projected fiscal years from the Application Financial Data table.

Row 2: Total Financial Services Provided in an Eligible Market and/or Target Market (#):

These values are not editable. They are pulled directly from the Applicant's inputs for the field "Total Financial Services Provided in an Eligible Market and/or Target Market (#)" in the Application Financial Data section of the application.

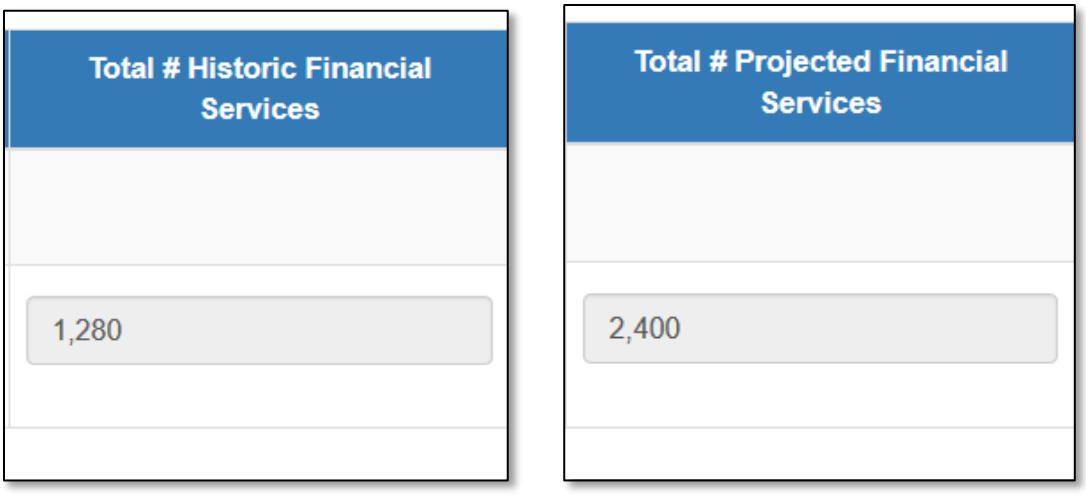


Figure 157: Selected Columns from the Table above with Total Historic/Projected # of Financial Services

Row 3: Amount Increase in Financial Services:

Calculation: (Total Financial Services Provided in an Eligible/Target Market [Projected]) – (Total Financial Services Provided in an Eligible/Target Market [Historic])

Validation: The Amount Increase in Financial Services must be greater than zero.

If the Amount Increase in Financial Services is greater than zero, you will be able to successfully save the subsection with no validation errors.

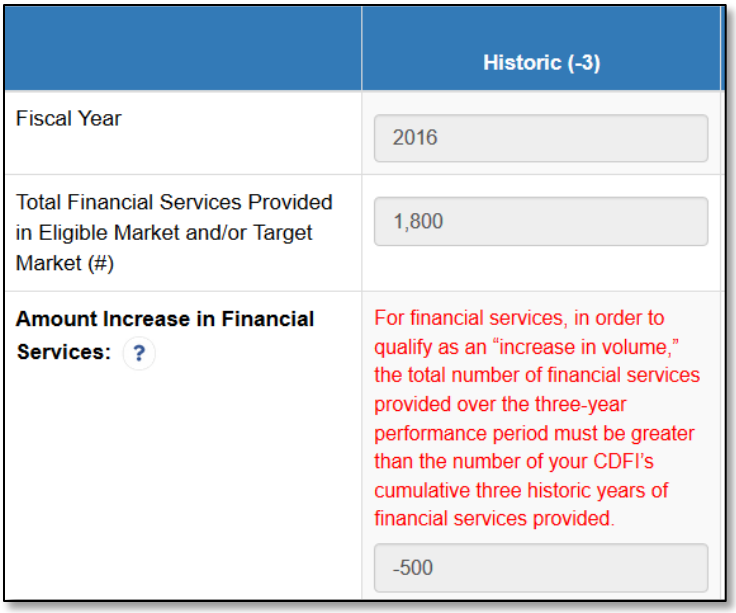


Figure 158: Amount Increase in Financial Services Validation Error

If the Amount Increase in Financial Services is zero or less, you will receive the following validation error and will not be able to save this page or continue with this FA Objective selected:

> "For financial services, in order to qualify as an "increase in volume," the total number of financial services provided over the three-year performance period must be greater than the number of your CDFI's cumulative three historic years of financial services provided."

C: Past FA Award and Net New Increase Validation (Floor 2)

This subsection will only be visible to Applicants that selected Yes in response to Question 1.1: Did the Applicant receive an FA Award in the FY 2022 round with this objective selected?

Applicants who used the FA Objective Increase Volume in Financial Services for the FY 2022 Award rounds must validate that their Total Projected # of Financial Services constitutes a Net New Increase over the PG&M requirements they committed to in previous award(s).

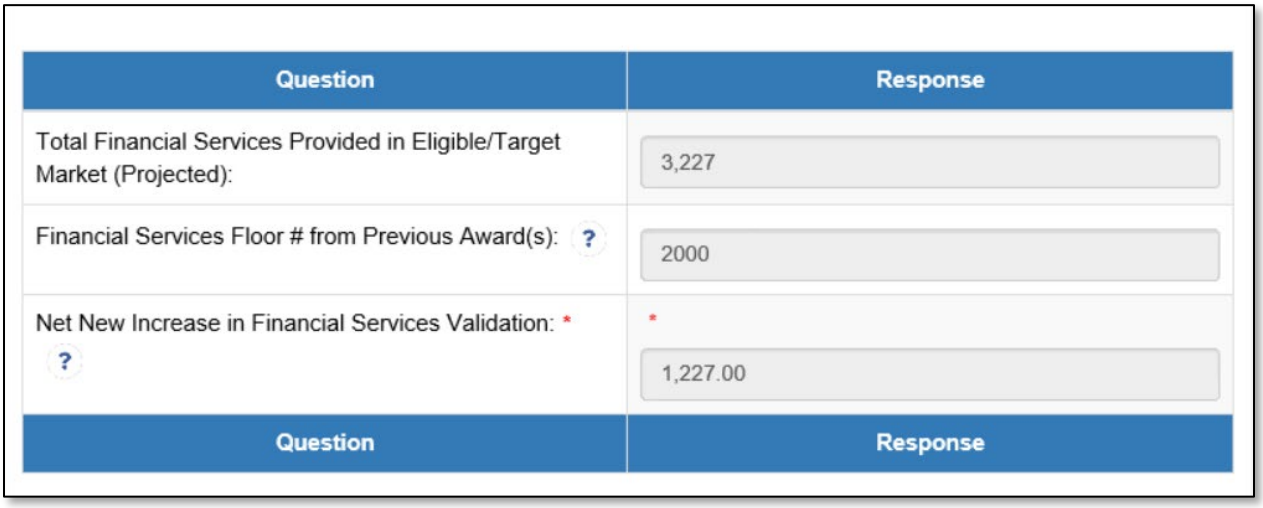


Figure 159: Past FA Award and Net New Increase Validation Subsection

Row 1: Total Financial Services Provided in an Eligible/Target Market (Projected):

This value is not editable. It is the total number of Projected Financial Services that was calculated in the previous subsection, Verify Increase in Volume of Financial Products.

Row 2: Financial Services Floor # from Previous Award(s):

This value is not editable. This value is a calculation based on the PG&M commitments for the FA Objective 1-2: Increase Volume of Financial Services included on your organization's past award records in AMIS.

Row 3: Net New Increase in Financial Services Validation:

This value is a calculation.

Calculation: Total Financial Services Provided in an Eligible/Target Market ([Projected)-– Financial Services Floor # from Previous Award(s).

Validation: This must be a number greater than zero to meet the requirements for this FA Objective.

Click **Save.**

If the Net New Increase in Financial Services is greater than zero, you will be able to successfully save the subsection with no validation errors.

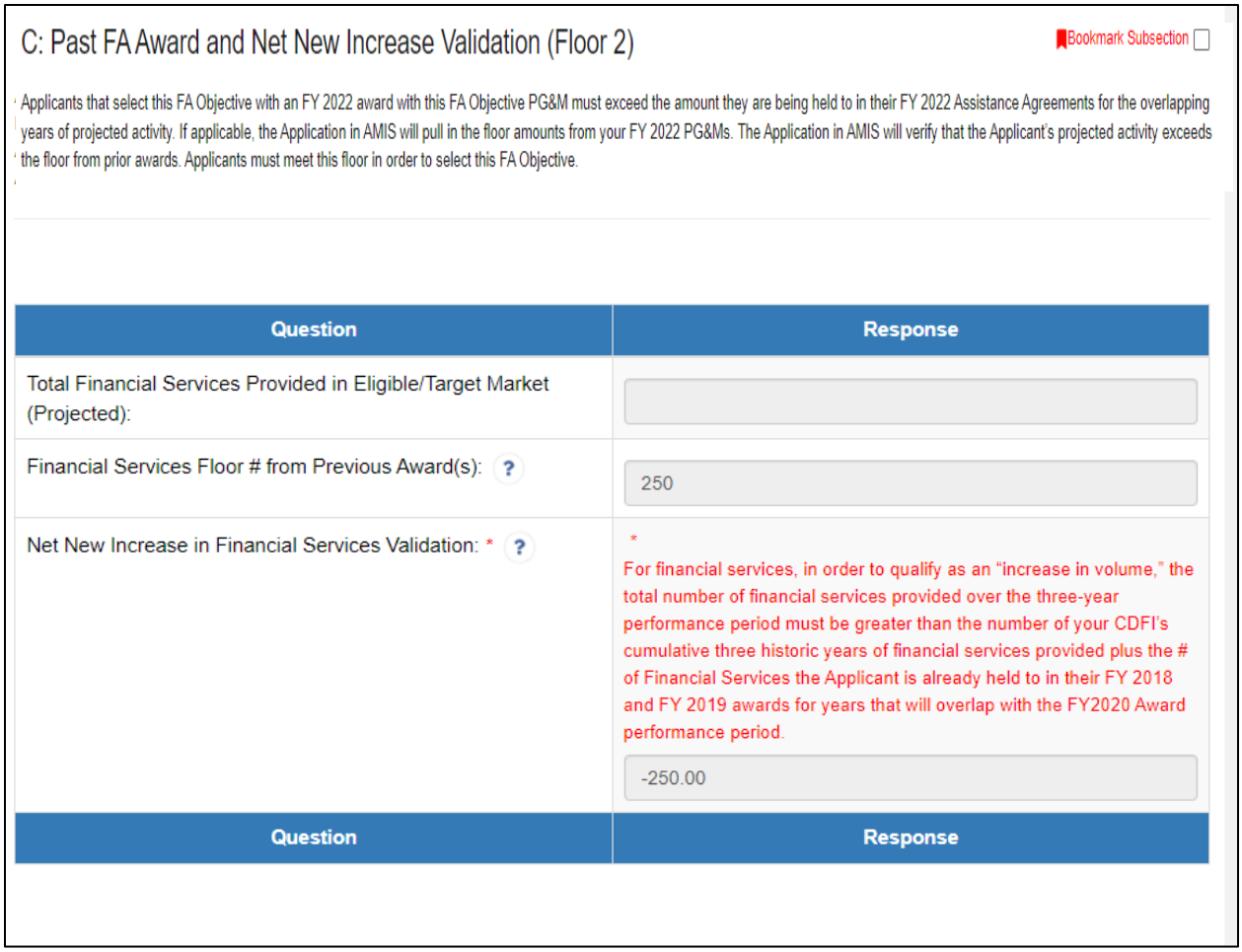


Figure 160: C: Net New Increase in Financial Services Validation Error

If the Net New Increase in Financial Services is zero or less, you will receive the following validation error and will not be able to save this page or continue with this FA Objective selected:

> "For financial services, in order to qualify as an "increase in volume," the total number of financial services provided over the three-year performance period must be greater than the number of your CDFI's cumulative three historic years of financial services provided plus the # of Financial Services the Applicant is already held to in their FY 2022 awards for years that will overlap with the FY 2024 Award performance period."

D: PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-2.

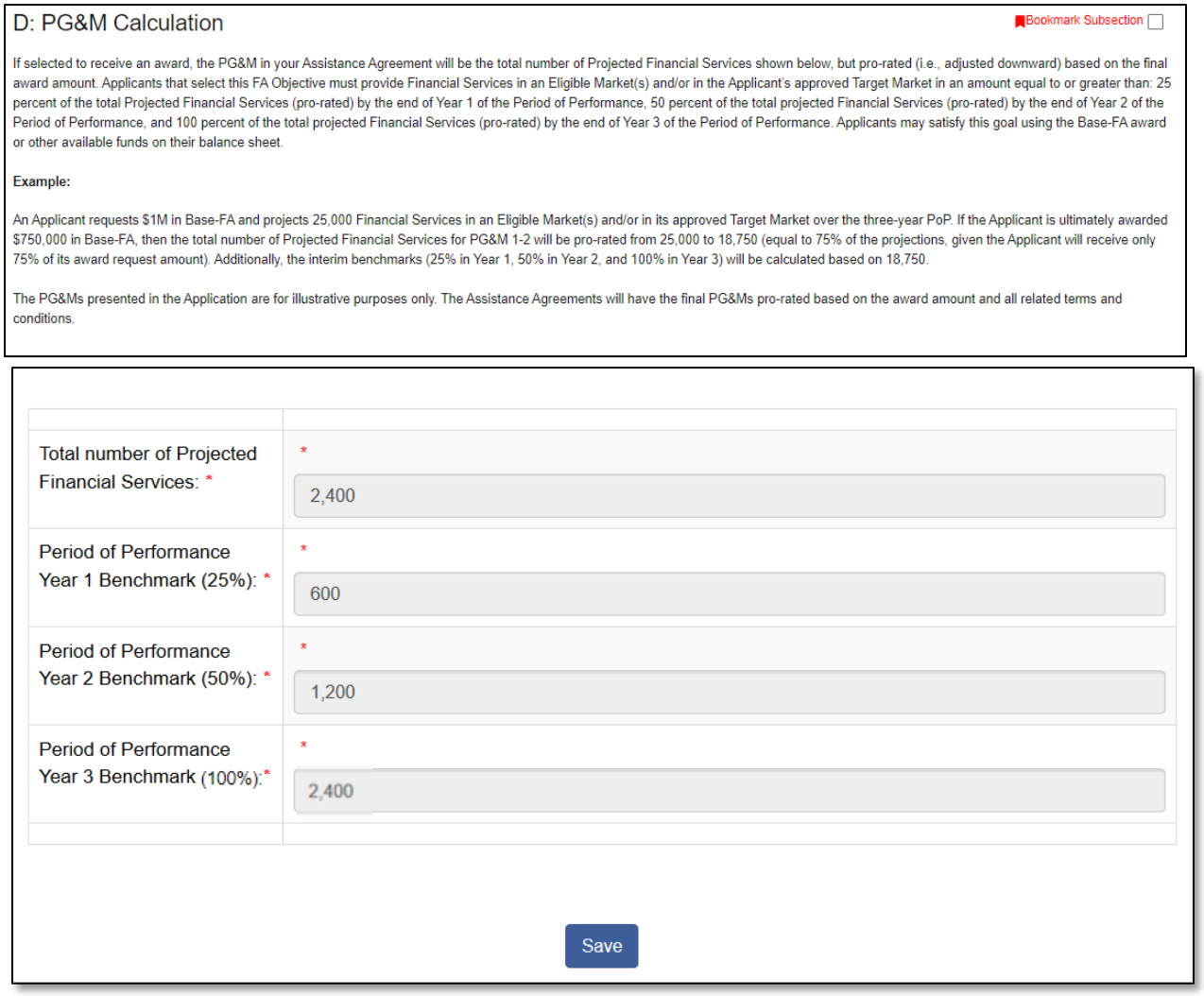


Figure 161: D: PG&M Calculation Subsection

Row 1: Total number of Projected Financial Services:
The value is not editable. Verify that it pre-populates from the Projected Financial Services calculation in the subsection "Verify Increase in Volume of Financial Services (Floor 1)".

Row 2: Period of Performance Year 1 Benchmark (25%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 1 based on the "Total number of Projected Financial Services" in Row 1.

Row 3: Period of Performance Year 2 Benchmark (50%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total number of Projected Financial Services" in Row 1.

Row 4: Period of Performance Year 3 Benchmark (100%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total number of Projected Financial Services" in Row 1.

If these projected PG&M requirements cannot be met, please adjust the "Total Number of Projected Financial Services" value projected values in the Application Financial Data table field "Total Financial Services Provided in an Eligible Market and/or Target Market (#)". Click here for guidance on updating your Application Financial Data table.

Click **Save** to complete this FA Objective.

5.11 Section 16: FA Objective 1-3: New Geographic Area(s)

A: FA Objective Selection

Expand the section FA Objective 1-3: New Geographic Areas. Click on the subsection FA Objective Selection.

NOTE: If this subsection is not visible, please make sure you have responded "Yes" to the question in the subsection B: Base-FA Objective Selection in the Section 13: Introduction to FA Objective.

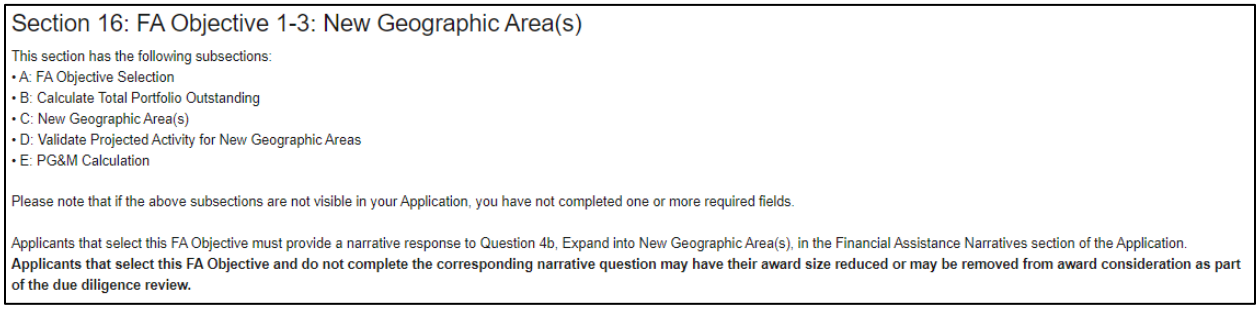


Figure 162: FA Objective 1-3: New Geographic Area(s)

Question 1: Does the Applicant plan to meet FA Objective 1-3: New Geographic Area(s)?

The answer to this question will automatically populate based on your answer from Section 13: Introduction to FA Objectives, B: Base-FA Objective Selection.

If No is selected, please save the page, and proceed to the next FA Objective section.

If Yes is selected, please save the page and proceed to the next subsections in Section 16: FA Objective 1-3: New Geographic Area(s)

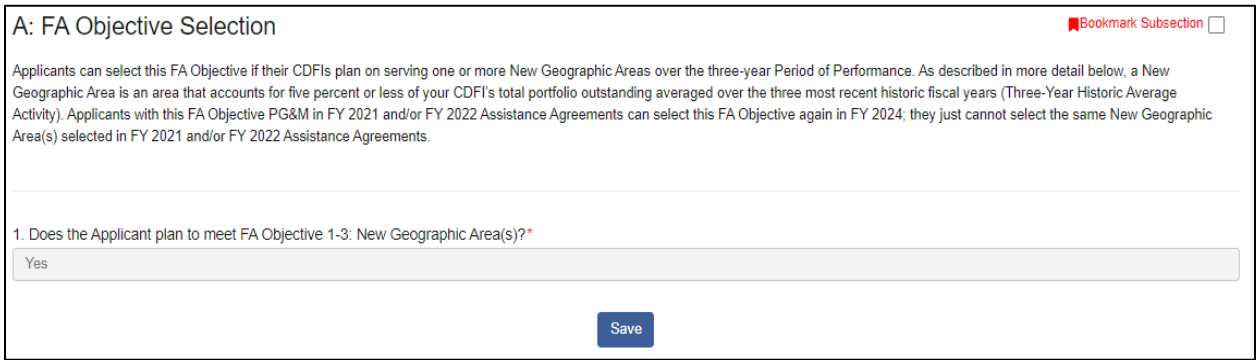


Figure 163: Section 16: FA Objective 1-3: New Geographic Areas Selection Subsection

If No is selected, proceed to the next FA Objective section.

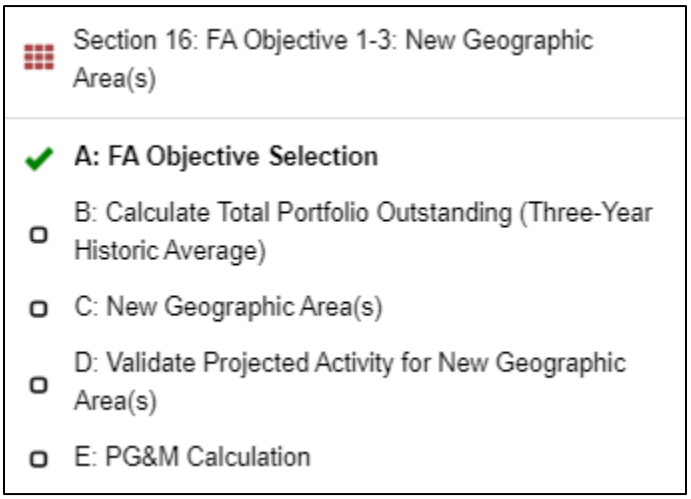


Figure 164: Enabled Subsections for FA Objective 1-3 in the Menu

If Yes is selected, the subsections "Calculate Total Portfolio Outstanding (Three-Year Historic Average Activity)", "New Geographic Area(s)", "Validate Projected Activity for New Geographic Area(s)", and "PG&M Calculation" will appear under this section.

B: Calculate Total Portfolio Outstanding (Three-Year Historic Average Activity)

This subsection calculates the Applicant's Total Portfolio Outstanding (Three-Year Historic Average Activity).

Financial Data Field	Historic (-3)	Historic (-2)	Historic (-1)
Fiscal Year	2016	2017	2018
Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)	100,000	200,000	300,000
Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)	10,000	20,000	30,000
Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)	1,000	2,000	3,000
Total Portfolio Outstanding Calculation in Eligible Market and/or Target Market ($) ?	111,000.00	222,000.00	333,000.00
Total Portfolio Outstanding (Three-Year Historic Average) in Eligible and/or Target Market:	222,000.00		
Financial Data Field	Historic (-3)	Historic (-2)	Historic (-1)

Figure 165: B: Calculate Total Portfolio Outstanding in an Eligible Market(s) Subsection

Row 1: Fiscal Year:
These values are not editable. This row is pre-populated with your historical/projected fiscal years from the Application Financial Data table.

Row 2: Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($):
These values are not editable. They are pulled directly from your inputs for the field "On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)" in the Application Financial Data section of the application.

Row 3: Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($):
These values are not editable. They are pulled directly from your inputs for the field "Total On-Balance Sheet Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)" in the Application Financial Data section of the application.

Row 4: Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($):
These values are not editable. They are pulled directly from your inputs for the field "Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)" in the Application Financial Data section of the application.

Row 5: Total Portfolio Outstanding Calculation in an Eligible Market and/or Target Market ($):
This value is a calculated total of the three above Application Financial Data table values for each historic fiscal year.
Row 6: Total Portfolio Outstanding (Average Annual Activity Over 3-Year Period) in an Eligible and/or Target Market:

This value is calculated.

Calculation: An average of the three "Total Portfolio Oustanding Calculation in an Eligible Market and/or Target Market ($)" for the three most recent historic fiscal years.

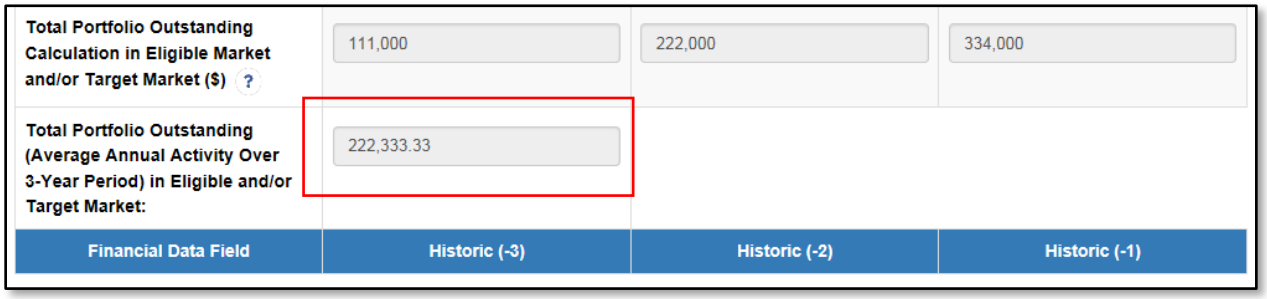


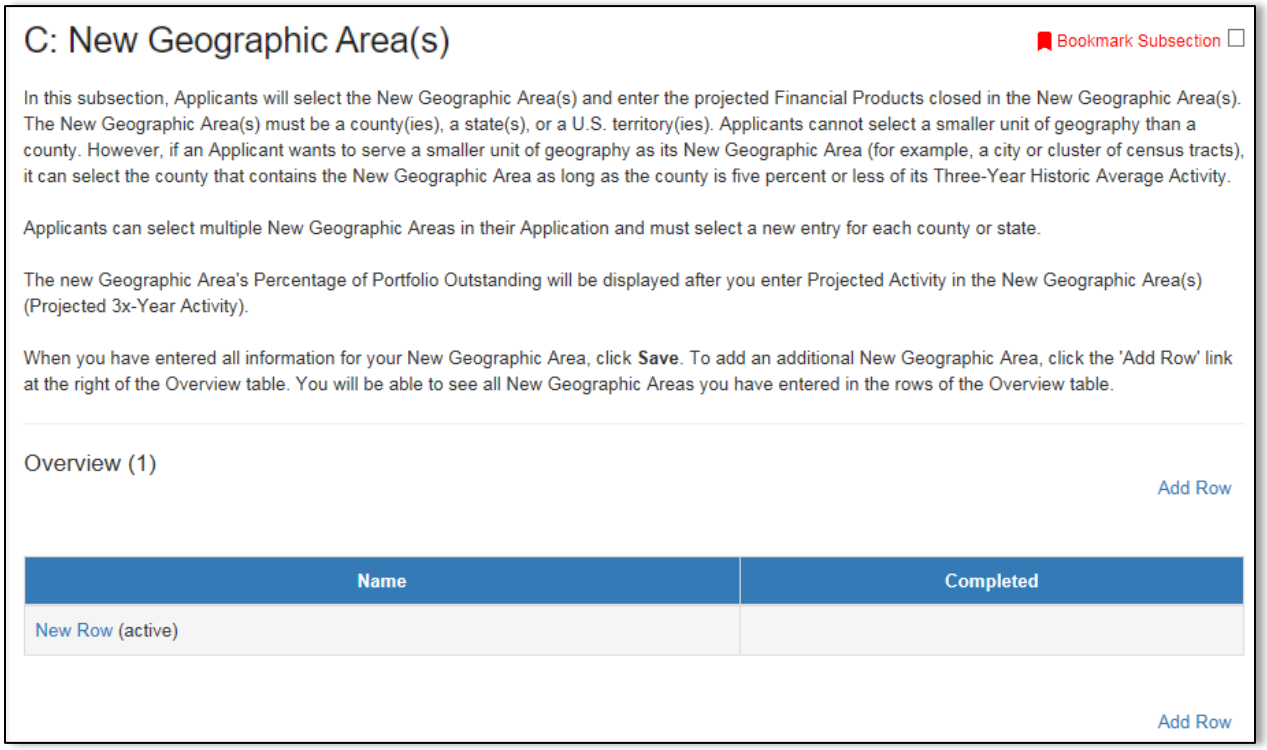
Figure 166: Total Portfolio Outstanding in an Eligible and/or Target Market Average Calculation

Click **Save.**

C: New Geographic Area(s)

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each New Geographic Area.

NOTE: Applicants should enter one New Geographic Area at a time. If you have more than one New Geographic Area to provide, please make sure you save your first area, then click the "Add Row" link below the Overview table to create a second New Geographic Area record entry.



C: New Geographic Area(s)

Bookmark Subsection ☐

In this subsection, Applicants will select the New Geographic Area(s) and enter the projected Financial Products closed in the New Geographic Area(s). The New Geographic Area(s) must be a county(ies), a state(s), or a U.S. territory(ies). Applicants cannot select a smaller unit of geography than a county. However, if an Applicant wants to serve a smaller unit of geography as its New Geographic Area (for example, a city or cluster of census tracts), it can select the county that contains the New Geographic Area as long as the county is five percent or less of its Three-Year Historic Average Activity.

Applicants can select multiple New Geographic Areas in their Application and must select a new entry for each county or state.

The new Geographic Area's Percentage of Portfolio Outstanding will be displayed after you enter Projected Activity in the New Geographic Area(s) (Projected 3x-Year Activity).

When you have entered all information for your New Geographic Area, click **Save**. To add an additional New Geographic Area, click the 'Add Row' link at the right of the Overview table. You will be able to see all New Geographic Areas you have entered in the rows of the Overview table.

Overview (1)

Add Row

Name	Completed
New Row (active)	

Add Row

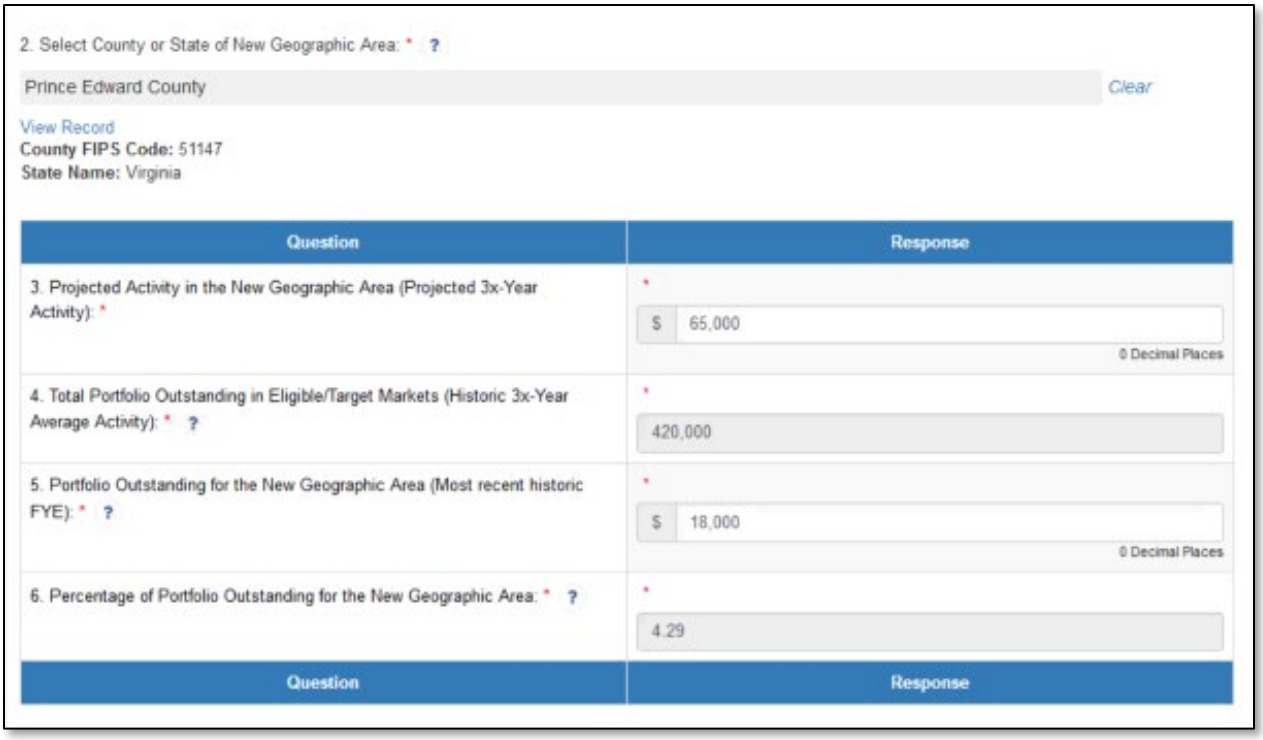


Figure 167: New Geographic Areas Entry Subsection

Question 1: New Geographic Area Name:

Enter a name for your first new geographic area.

Question 2: Select County or State of New Geographic Area:

Use the related record lookup to select the County or State you would like to include in your new geographic area by beginning to type the name of the county or state you are trying to select. You may only select one County or State for each New Geographic Area record.

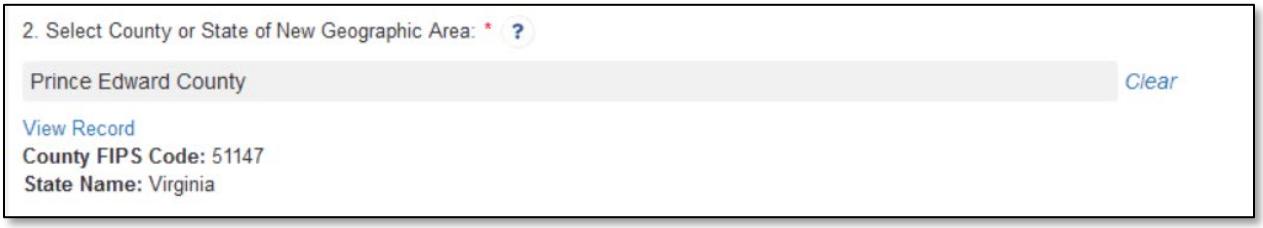


Figure 168: C: New Geographic Area Related Record Lookup

Question 3: Projected Activity in the New Geographic Area (Projected 3-Year Activity):

Enter the dollar amount of Projected Activity in the New Geographic Area in the next 3 projected fiscal years.

This value will be totaled with the projected activity for all new geographic areas and validated against the Base-FA Request Amount in the subsequent subsection.

Question 4: Total Portfolio Outstanding in an Eligible/Target Markets (Historic 3-Year Average Activity):

This value is not editable. It is auto populated from the previous subsection Calculate Total Portfolio Outstanding in an Eligible Market(s) where this historic 3-year average was calculated based on data entered on the Application Financial Data table.

Question 5: Portfolio Outstanding in Eligible/Target Markets for the New Geographic Area (Average Activity over Historic 3x-Years):
Enter the dollar amount of your Portfolio Outstanding in the New Geographic Area for the most recent historic FYE.

Please note that in order to be considered a New Geographic Area the Percentage of Portfolio Outstanding for the New Geographic Area must be equal to or less than 5% of the portfolio outstanding (loans + guarantees + equity) as projected for the most recent historic FYE.

Question 6: Percentage of Portfolio Outstanding for the New Geographic Area:

This value is a calculation.

Calculation: (Total Portfolio Outstanding in an Eligible/Target Markets [Historic 3-Year Average Activity]) ÷ (Portfolio Outstanding for the New Geographic Area [Most Recent Historic FYE])

Validation: The percentage of Portfolio Outstanding for the New Geographic Area must be less than or equal to 5% in order to be considered a New Geographic Area.

Click **Save** to run this validation on the calculated value.

If this value is 5% or less, the subsection will save successfully with no validation errors.

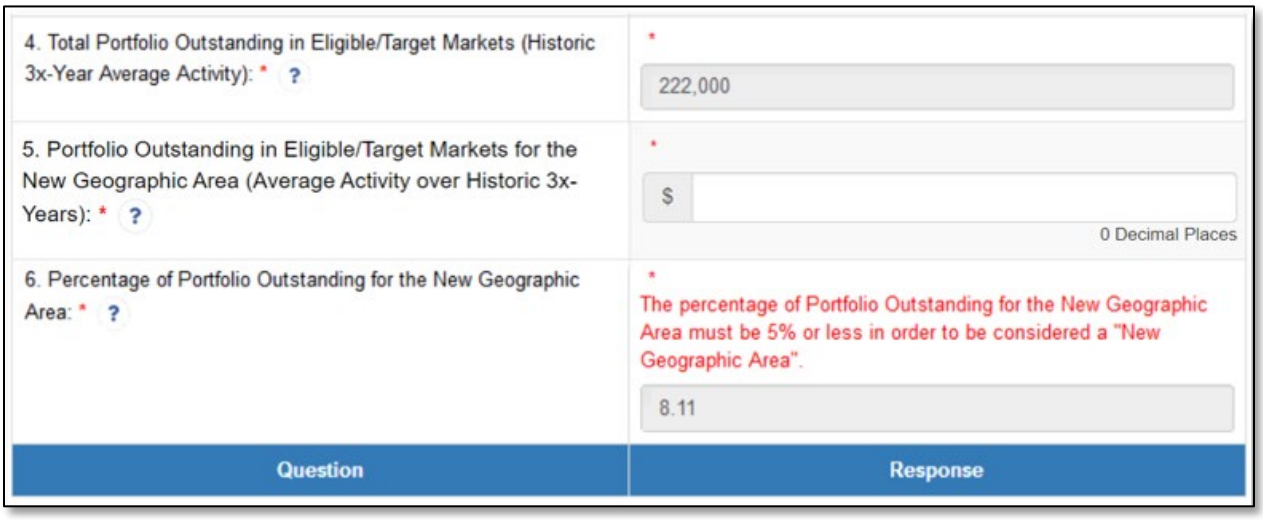


Figure 169: Percentage of Portfolio Outstanding for the New Geographic Area Validation Error

If this value is greater than 5%, the subsection will return the following validation error:

The percentage of Portfolio Outstanding for the New Geographic Area must be 5% or less in order to be considered a "New Geographic Area".

Add additional New Geographic Area records as needed by clicking the “Add Row" link above or below the Overview table.

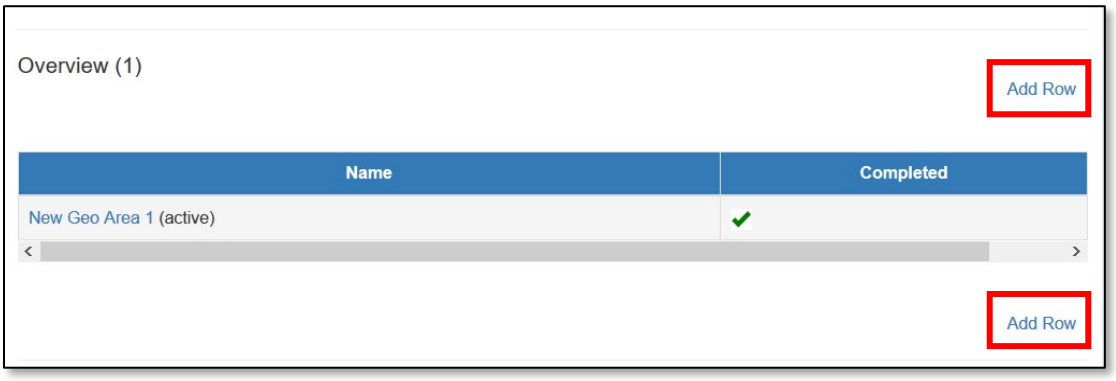


Figure 170: “Add Row” Link and Overview Table with 1 Completed Record

Save each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word “(active)” next to the record name.

Figure 171: An Active Record in the Overview Table

D: Validate Projected Activity for New Geographic Area(s)

This subsection validates that the Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s) is greater than the Base-FA Request Amount.

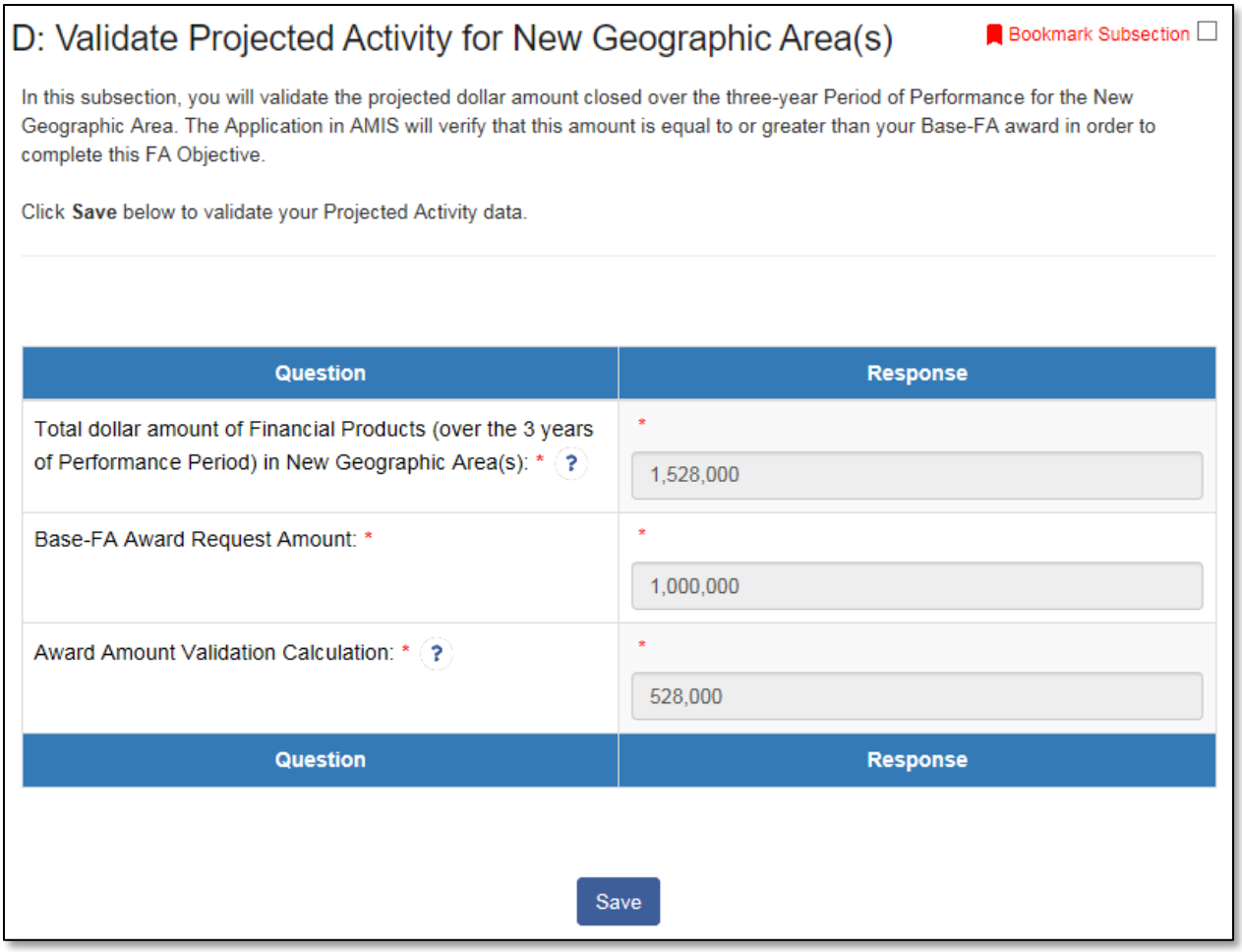


Figure 172: D: Validate Projected Activity for New Geographic Area(s) Subsection

Row 1: Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s):

This value is not editable.
If the Applicant only entered one New Geographic Area, this value will match the value you entered in the field Projected Activity in the New Geographic Area (Projected 3x-Year Activity) (Question #3) in the previous subsection.

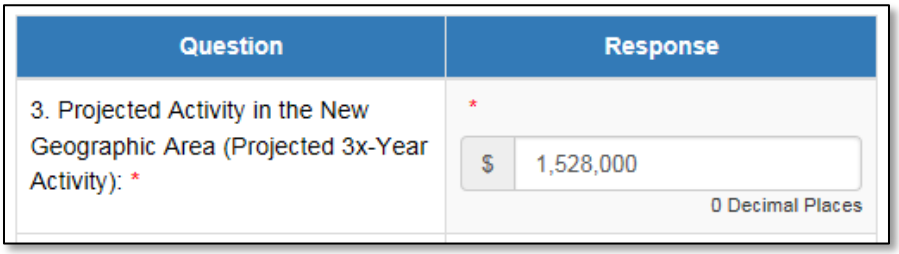


Figure 173: Question 3 from the New Geographic Area(s) Dynamic Table in the Previous Subsection

If you entered two or more New Geographic Areas, this value will be the sum total of all the values you entered in the field Projected Activity in the New Geographic Area (Projected 3x-Year Activity) (Question #3) in the previous subsection.

Row 2: Base-FA Request Amount:
This value is not editable. The Base-FA Request Amount is populated from the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA):

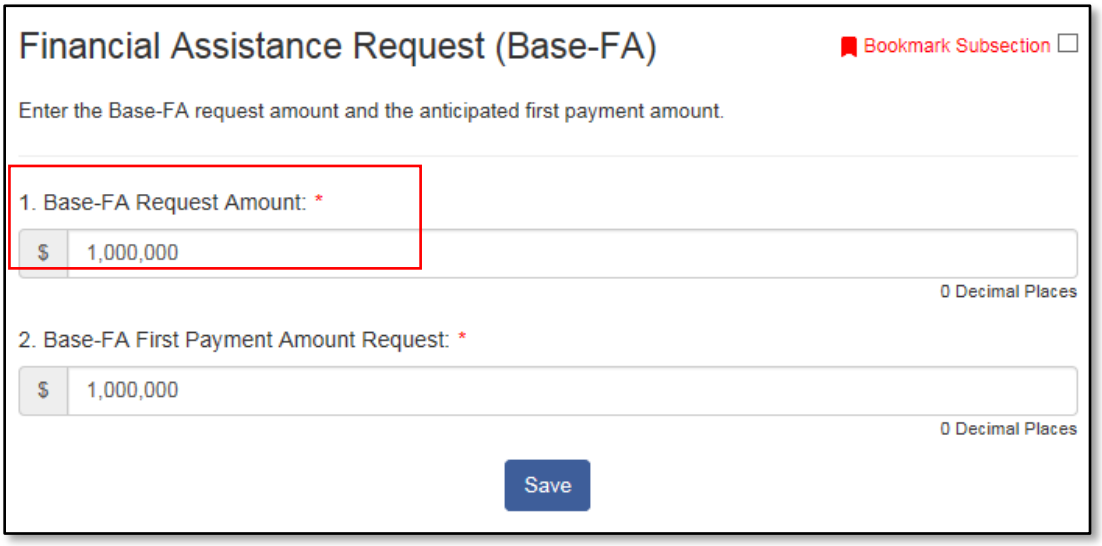


Figure 174: Base-FA Request Amount from the Financial Assistance Request Details (Base-FA) Section

Row 3: Award Amount Validation Calculation:

This is a calculated value.

Calculation: (Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s)) – (Base-FA Request Amount)

Validation: Your Projected Activity for the New Geographic Area(s) must be greater than or equal to your Base-FA Request Amount.

Click **Save.**

If the calculated value is greater than or equal to zero, you will be able to save this subsection with no validation errors.

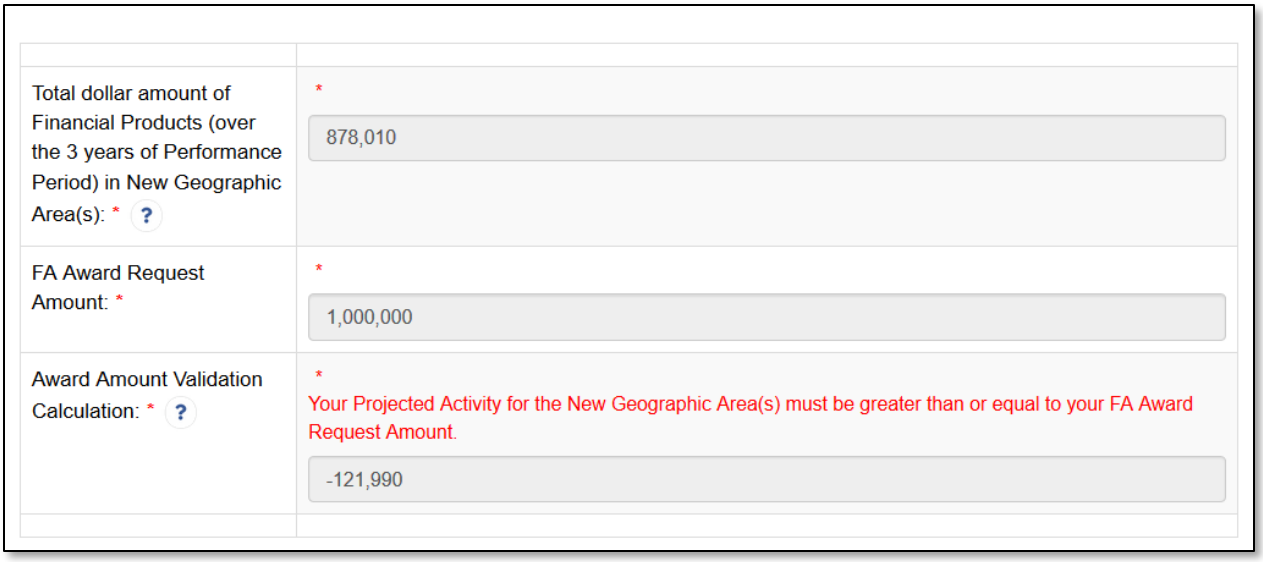


Figure 175: Award Amount Validation Calculation Validation Error

If the calculated value is less than zero, you will receive the following validation error, and will not be able to save this page or continue with this FA Objective selected:

> "Your Projected Activity for the New Geographic Area(s) must be greater than or equal to your Base-FA Request Amount."

E: PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-3.

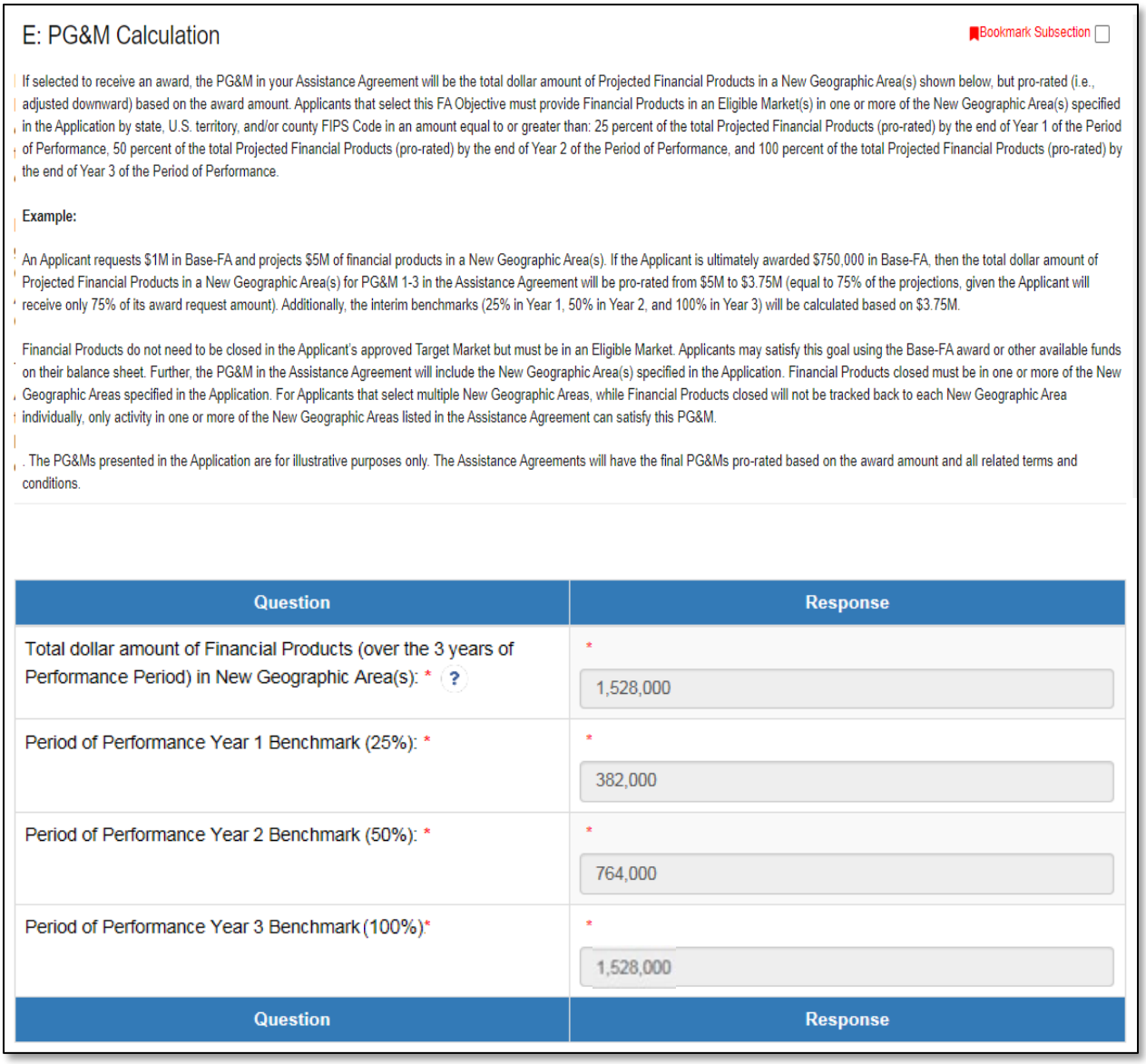


Figure 176: E: PG&M Calculation Subsection

Row 1: Total Dollar Amount of Financial Products (Over the 3 Year Performance Period) in New Geographic Area(s):

This value is not editable. This value is the total projected activity amount used in the previous subsection, "Validate Projected Activity for New Geographic Area(s)".

Row 2: Period of Performance Year 1 Benchmark (25%):

This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 1 based on the "Total Dollar Amount of Financial Products…" in Row 1.

Row 3: Period of Performance Year 2 Benchmark (50%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total Dollar Amount of Financial Products…" in Row 1.

Row 4: Period of Performance Year 3 Benchmark (100%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total Dollar Amount of Financial Products…" in Row 1.

If these projected PG&M requirements cannot be met, please adjust the "Total Projected Amount of Financial Products in New Geographic Area(s)" by editing the projected value(s) entered for each new geographic area (Question 3) in the New Geographic Area(s) subsection dynamic table.

Click **Save** to complete this FA Objective.

5.12 Section 17: FA Objective 1-4: New Financial Product(s)

A: FA Objective Selection

Expand the Section 16 FA Objective 1-4: New Financial Product(s). Click on the subsection A: FA Objective Selection.

NOTE: If this subsection is not visible, please make sure you have responded "Yes" to the question in subsection B: Base-FA Objective Selection in the Section 13: Introduction to FA Objective.

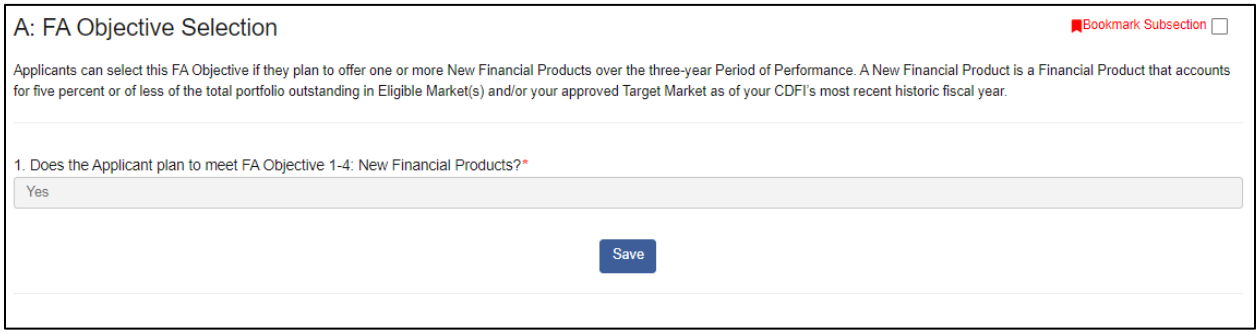


Figure 177: A: FA Objective 1-4: New Financial Product(s) Selection Subsection

Question 1: Does the Applicant plan to meet FA Objective 1-4: New Financial Product(s)?

The answer to this question will automatically populate based on your answer from Section 13: Introduction to FA Objectives, B: Base-FA Objective Selection.

If No is selected, please save the page, and proceed to the next FA Objective section.

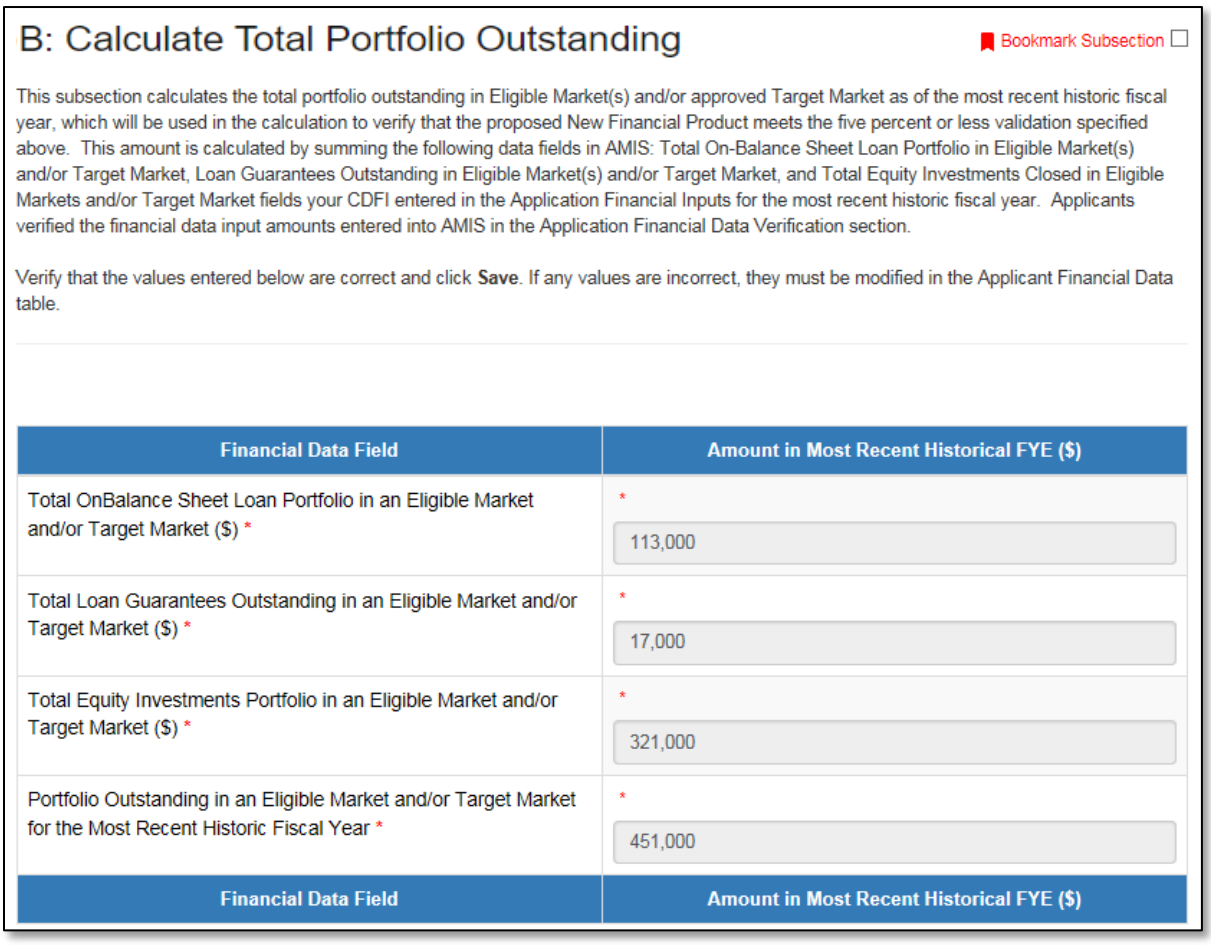
If Yes is selected, please save the page.

Figure 178: Enabled Subsections for FA Objective 1-4 in the Menu

If Yes is selected, the subsections "Calculate Total Portfolio Outstanding in an Eligible Market and/or Target Market", "New Financial Product(s)", "Validate Projected Activity for New Financial Product(s)", and "PG&M Calculation" will now appear under this section.

B: Calculate Total Portfolio Outstanding in an Eligible Market and/or Target Market

This subsection calculates the Applicant's portfolio outstanding based on the entries for the most recent historical fiscal year for the following fields in the Application Financial Data table: "Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)", "Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)", "Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)".



B: Calculate Total Portfolio Outstanding

Bookmark Subsection

This subsection calculates the total portfolio outstanding in Eligible Market(s) and/or approved Target Market as of the most recent historic fiscal year, which will be used in the calculation to verify that the proposed New Financial Product meets the five percent or less validation specified above. This amount is calculated by summing the following data fields in AMIS: Total On-Balance Sheet Loan Portfolio in Eligible Market(s) and/or Target Market, Loan Guarantees Outstanding in Eligible Market(s) and/or Target Market, and Total Equity Investments Closed in Eligible Markets and/or Target Market fields your CDFI entered in the Application Financial Inputs for the most recent historic fiscal year. Applicants verified the financial data input amounts entered into AMIS in the Application Financial Data Verification section.

Verify that the values entered below are correct and click **Save**. If any values are incorrect, they must be modified in the Applicant Financial Data table.

Financial Data Field	Amount in Most Recent Historical FYE ($)
Total OnBalance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($) *	* 113,000
Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($) *	* 17,000
Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($) *	* 321,000
Portfolio Outstanding in an Eligible Market and/or Target Market for the Most Recent Historic Fiscal Year *	* 451,000
Financial Data Field	Amount in Most Recent Historical FYE ($)

Figure 179: Calculate Total Portfolio Outstanding Subsection

Row 1: Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total On-Balance Sheet Loan Portfolio in an Eligible Market and/or Target Market ($)" in the Application Financial Data section of the application.

Row 2: Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total Loan Guarantees Outstanding in an Eligible Market and/or Target Market ($)" in the Application Financial Data section of the application.

Row 3: Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($):

This value is not editable. It is pulled directly from the Applicant's inputs for the field "Total Equity Investments Portfolio in an Eligible Market and/or Target Market ($)" in the Application Financial Data section of the application.

Row 4: Portfolio Outstanding in an Eligible Market and/or Target Market for the Most Recent Historic Fiscal Year:

This value is a calculation.

Calculation: This is a sum total of the three financial data table fields in Rows 1-3 above.

C: New Financial Product(s)

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each New Financial Product.

If you are a prior FA Award recipient, please make sure the New Financial Product(s) you enter are not the same product(s) you have already used for this FA Objective in a previous award round.

NOTE: Applicants should only enter one New Financial Product at a time. If you have more than one New Financial Product to provide, please make sure you save your first product, then click the "Add Row" link below the Overview table to create a second New Financial Product record entry.

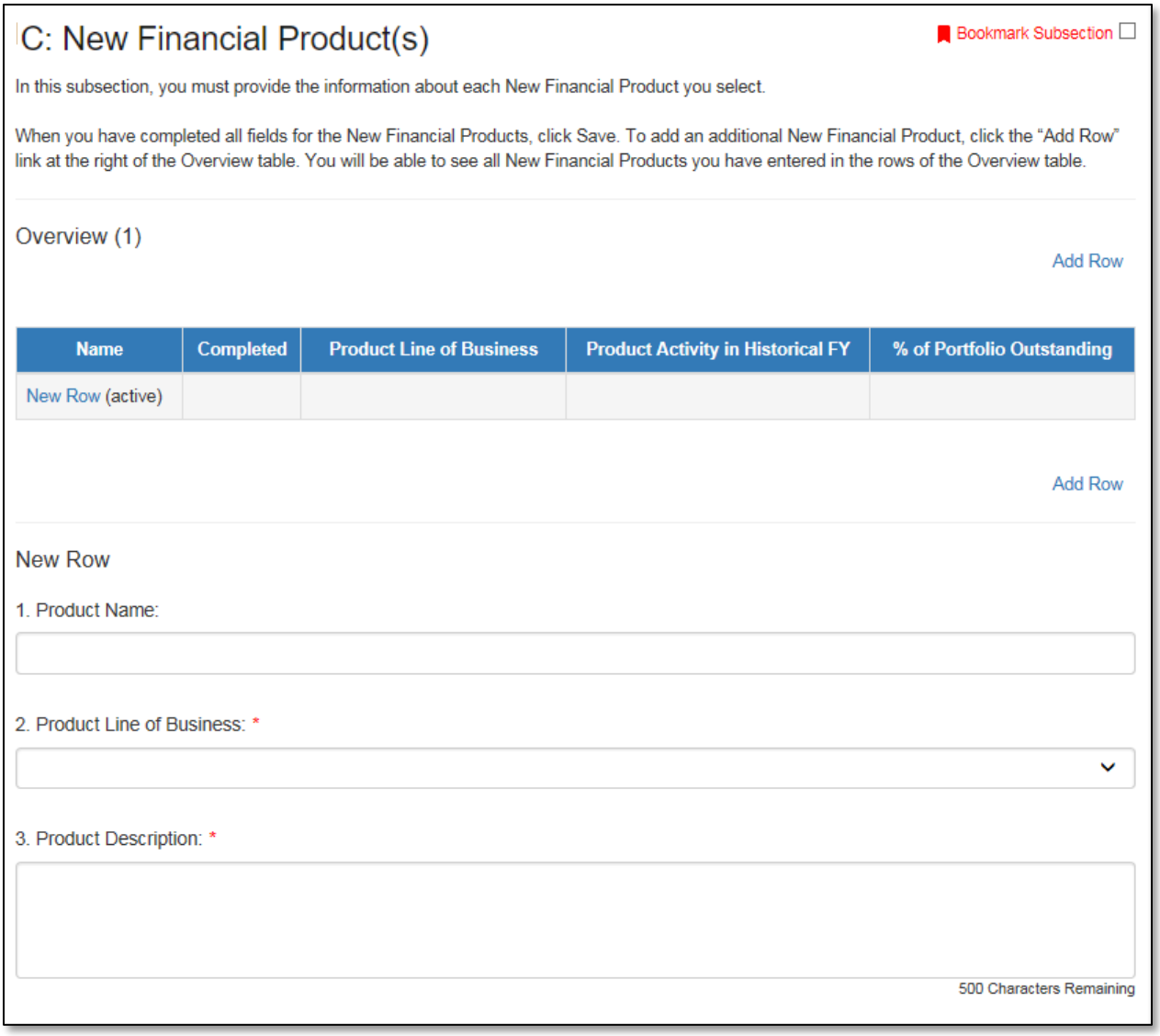


Figure 180: C: New Financial Product(s) Entry Subsection

Question 1: Product Name:

Enter a name for your New Financial Product.

Question 2: Product Line of Business:

Select the Line of Business for the New Financial Product. Selecting a line of business will enable the dependent question, 2.1.

Question 2.1: Product Sub-Category:

Select the appropriate product sub-category for the New Financial Product.

Question 3: Product Description:

Enter a description of the New Financial Product you intend to offer.

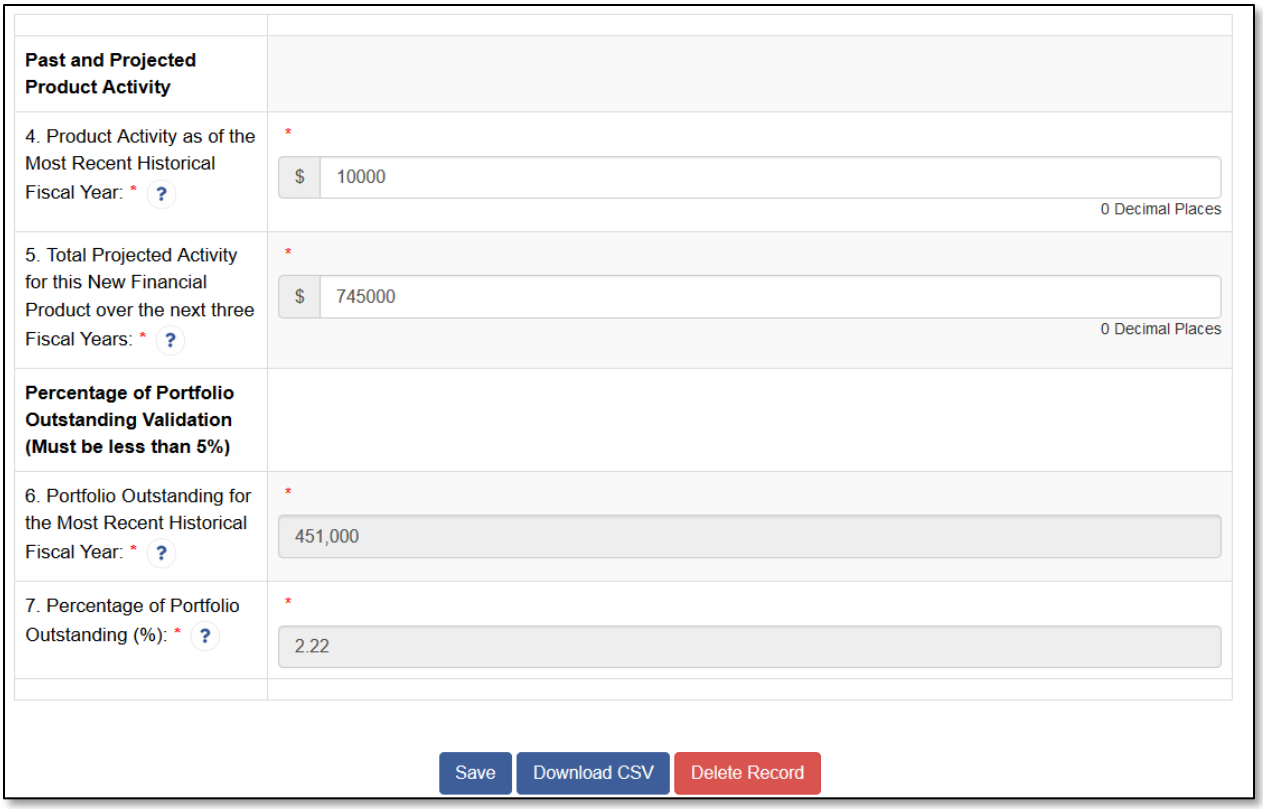


Figure 181: New Financial Product(s) Entry Subsection (continued)

Question 4: Product Activity as of the Most Recent Historical Fiscal Year:

Enter your activity for the New Financial Product as of the most recent historical fiscal year.

Please note that to be considered a "New Financial Product the Percentage of Portfolio Outstanding for the New Financial Product must be less than or equal to 5% of the portfolio outstanding as projected for the most recent historic FYE.

Question 5: Total Projected Activity for this New Financial Product over the next three Fiscal Years:

Enter the total projected activity for the New Financial Product over the next three Fiscal Years.

Question 6: Portfolio Outstanding for the Most Recent Historical Fiscal Year:

This value is not editable. This is the Portfolio Outstanding total for the Most Recent Historical Fiscal Year that was calculated in the previous subsection, “Calculate Total Portfolio Outstanding in an Eligible Market and/or Target Market”.

Question 7: Percentage of Portfolio Outstanding (%):

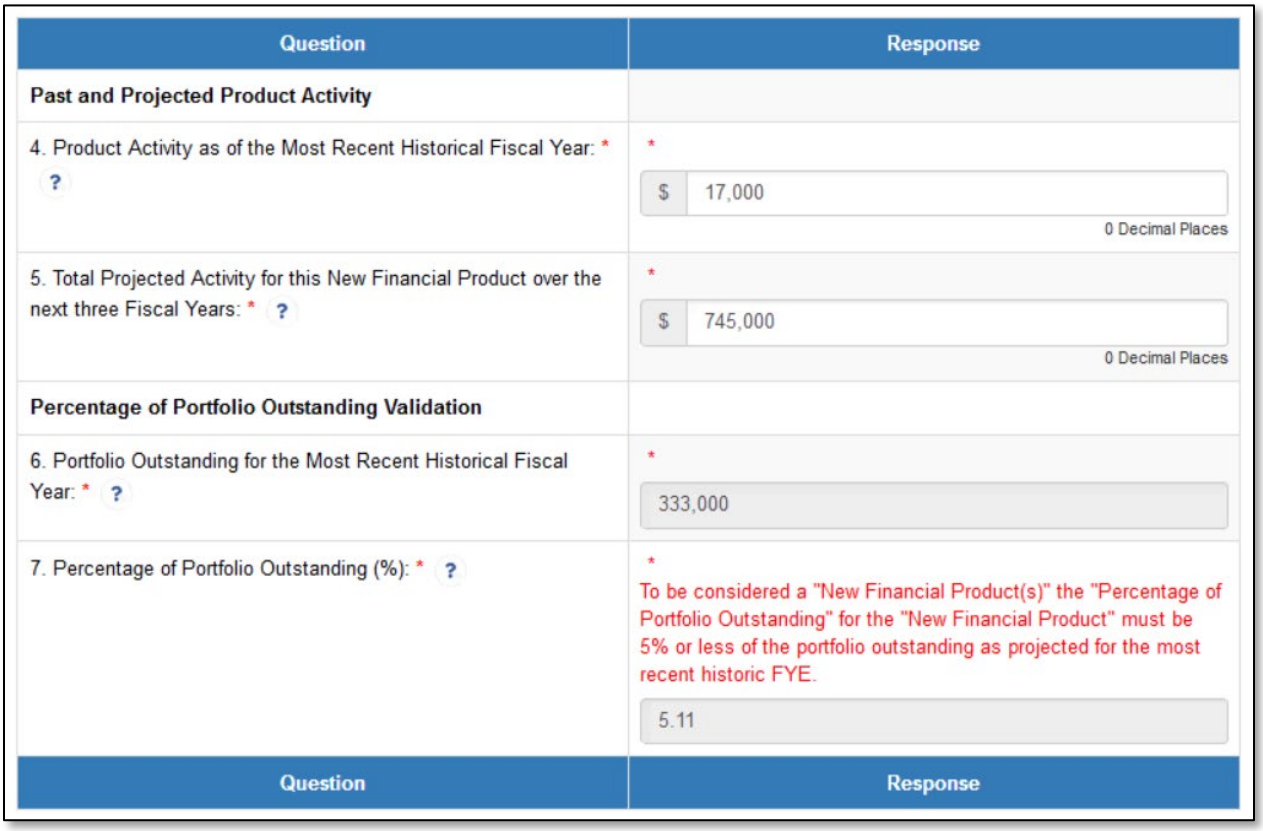
This value is a calculation.

Calculation: (Product Activity as of the Most Recent Historical Fiscal Year) ÷ (Portfolio Outstanding for the Most Recent Historical Fiscal Year)

Validation: The percentage of Portfolio Outstanding must be less than or equal to 5% to be considered a "New Financial Product".

Click **Save** to run this validation on the calculated value.

If this value is less than or equal to 5%, the subsection will save successfully with no validation errors.



Question	Response
Past and Projected Product Activity	
4. Product Activity as of the Most Recent Historical Fiscal Year: * ?	* $ 17,000 0 Decimal Places
5. Total Projected Activity for this New Financial Product over the next three Fiscal Years: * ?	* $ 745,000 0 Decimal Places
Percentage of Portfolio Outstanding Validation	
6. Portfolio Outstanding for the Most Recent Historical Fiscal Year: * ?	* 333,000
7. Percentage of Portfolio Outstanding (%): * ?	* To be considered a "New Financial Product(s)" the "Percentage of Portfolio Outstanding" for the "New Financial Product" must be 5% or less of the portfolio outstanding as projected for the most recent historic FYE. 5.11
Question	Response

Figure 182: Percent of Portfolio Outstanding Validation Error

If this value is greater than 5%, the subsection will return the following validation error:

> "To be considered a "New Financial Product(s)" the "Percentage of Portfolio Outstanding" for the "New Financial Product" must be 5% or less of the portfolio outstanding as projected for the most recent historic FYE."

Add additional New Financial Products records as desired by click the "Add Row" button beneath the Overview table.

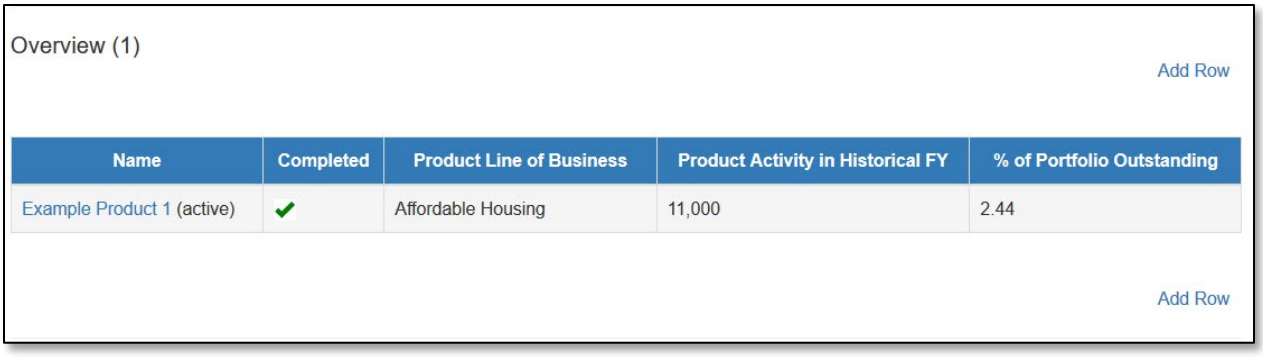


Figure 183: 'Add Row' Link and Overview Table with 1 Completed Record

Save each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word "(active)" next to the record name.

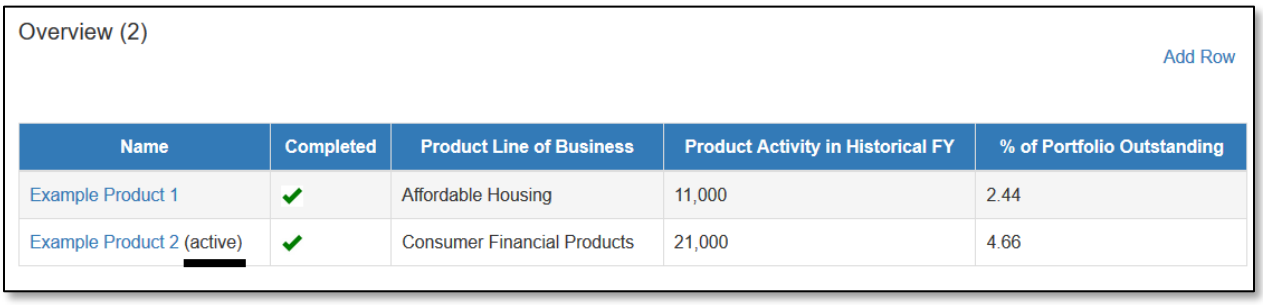


Figure 184: An Active Record in the Overview Table

D: Validate Projected Activity for New Financial Product(s)

This subsection validates that the total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years is greater than the Base-FA Request Amount.

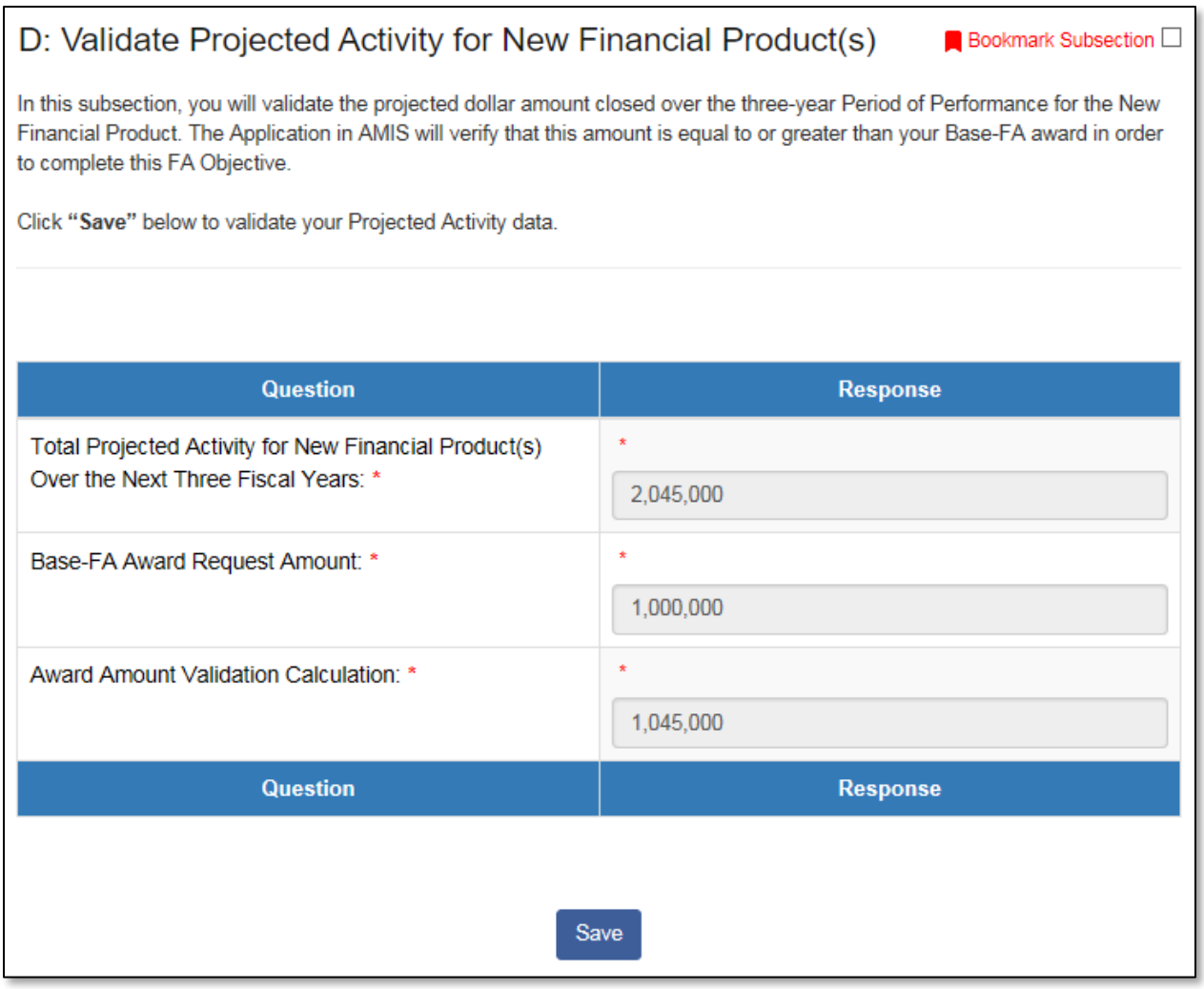


Figure 185: D: Validate Projected Activity for New Financial Product(s) Subsection

Row 1: Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years

This value is not editable.

This is the sum of the "Total Projected Activity for this New Financial Product over the next three Fiscal Years" entered for all New Financial Products.

If the Applicant only entered one New Financial Product, this value will match the value they entered in the field "Total Projected Activity for this New Financial Product over the next three Fiscal Years" (Question #5) in the previous subsection.

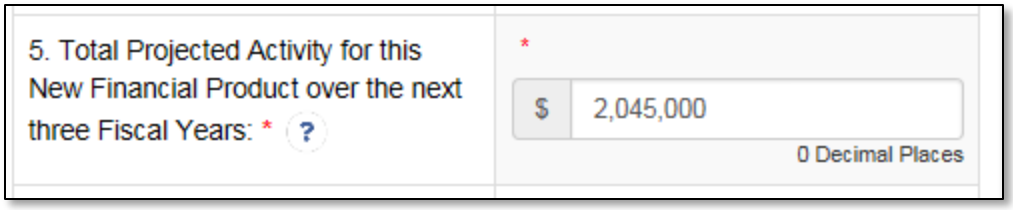


Figure 186: Question 5 from the New Financial Product(s) Dynamic Table in the Previous Subsection

If the Applicant entered two or more New Financial Products, this value will be a total of all the values they entered in the field "Total Projected Activity for this New Financial Product over the next three Fiscal Years" (Question #5) in the previous subsection.

Row 2: Base-FA Request Amount

This value is not editable. The "Base-FA Request Amount" is populated from the value entered in the Base-FA Request Amount field entered in the section Financial Assistance Request Details (Base-FA):

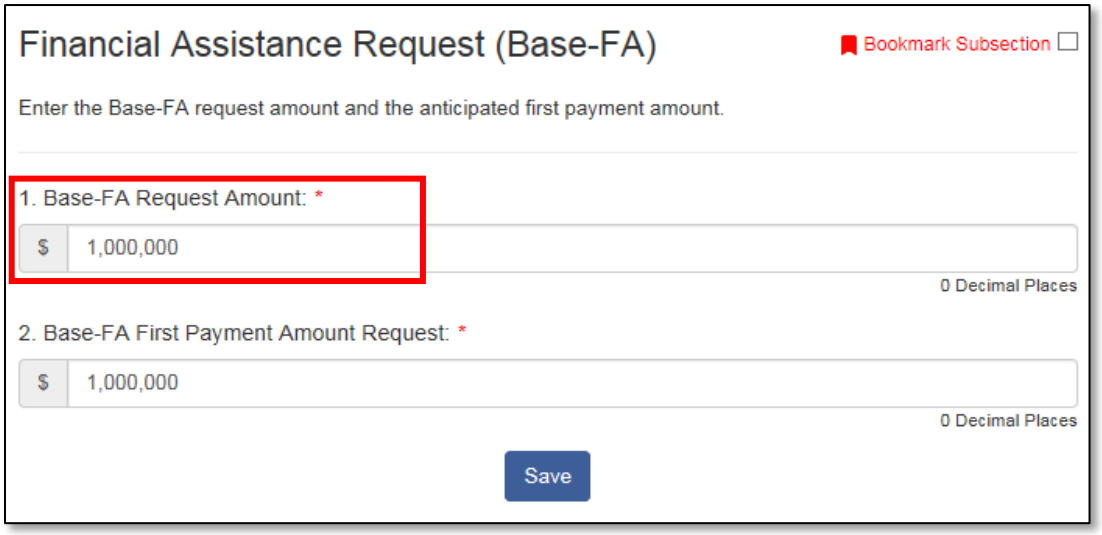


Figure 187: Base-FA Request Amount from the Financial Assistance Request Details (Base-FA) Section

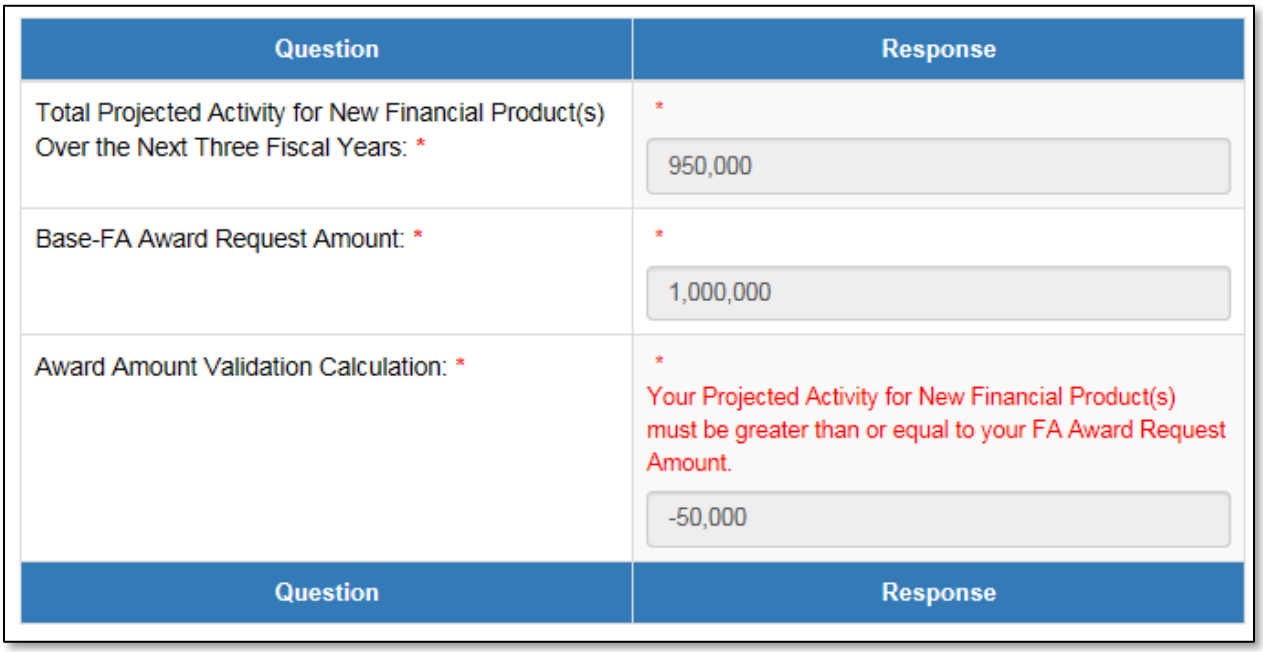
Row 3: Award Amount Validation Calculation:
This is a calculated value.

Calculation: (Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years) – (Base-FA Request Amount)

Validation: Your Total Projected Activity for the New Financial Product(s) must be greater than or equal to your Base-FA Request Amount.

Click **Save.**

If the calculated value is greater than or equal to zero, you will be able to save this subsection with no validation errors.



Question	Response
Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: *	* 950,000
Base-FA Award Request Amount: *	* 1,000,000
Award Amount Validation Calculation: *	* Your Projected Activity for New Financial Product(s) must be greater than or equal to your FA Award Request Amount. -50,000
Question	Response

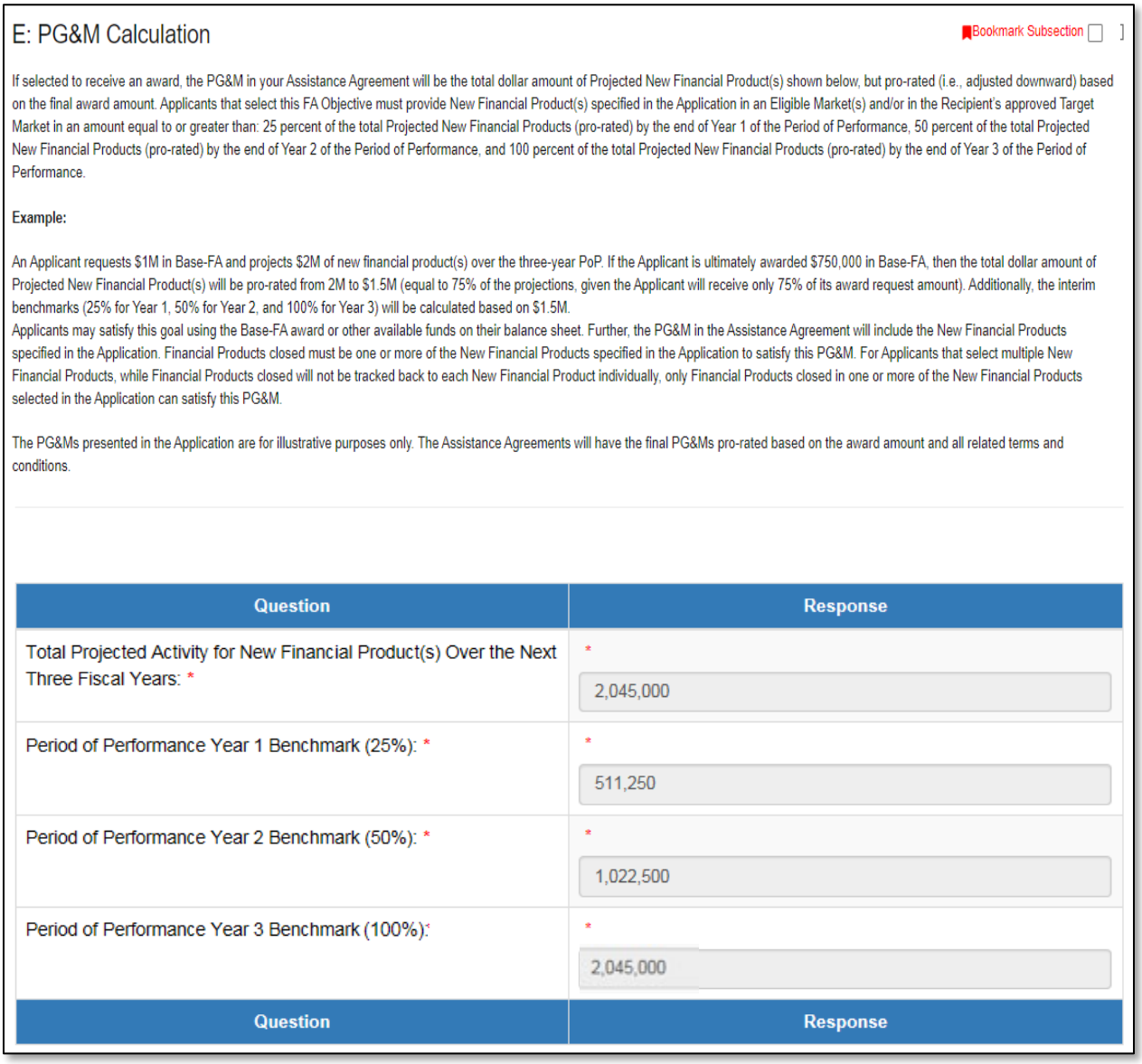
Figure 188: Award Amount Validation Calculation Validation Error

If the calculated value is less than zero, you will receive the following validation error, and will not be able to save this page or continue with this FA Objective selected:

> "Your Projected Activity for New Financial Product(s)" must be greater than or equal to your Base-FA Request Amount."

E: PG&M Calculation

Review the projected Performance Goals and Measures information for FA Objective 1-4.



E: PG&M Calculation

Bookmark Subsection

If selected to receive an award, the PG&M in your Assistance Agreement will be the total dollar amount of Projected New Financial Product(s) shown below, but pro-rated (i.e., adjusted downward) based on the final award amount. Applicants that select this FA Objective must provide New Financial Product(s) specified in the Application in an Eligible Market(s) and/or in the Recipient's approved Target Market in an amount equal to or greater than: 25 percent of the total Projected New Financial Products (pro-rated) by the end of Year 1 of the Period of Performance, 50 percent of the total Projected New Financial Products (pro-rated) by the end of Year 2 of the Period of Performance, and 100 percent of the total Projected New Financial Products (pro-rated) by the end of Year 3 of the Period of Performance.

Example:

An Applicant requests $1M in Base-FA and projects $2M of new financial product(s) over the three-year PoP. If the Applicant is ultimately awarded $750,000 in Base-FA, then the total dollar amount of Projected New Financial Product(s) will be pro-rated from 2M to $1.5M (equal to 75% of the projections, given the Applicant will receive only 75% of its award request amount). Additionally, the interim benchmarks (25% for Year 1, 50% for Year 2, and 100% for Year 3) will be calculated based on $1.5M.
Applicants may satisfy this goal using the Base-FA award or other available funds on their balance sheet. Further, the PG&M in the Assistance Agreement will include the New Financial Products specified in the Application. Financial Products closed must be one or more of the New Financial Products specified in the Application to satisfy this PG&M. For Applicants that select multiple New Financial Products, while Financial Products closed will not be tracked back to each New Financial Product individually, only Financial Products closed in one or more of the New Financial Products selected in the Application can satisfy this PG&M.

The PG&Ms presented in the Application are for illustrative purposes only. The Assistance Agreements will have the final PG&Ms pro-rated based on the award amount and all related terms and conditions.

Question	Response
Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: *	* 2,045,000
Period of Performance Year 1 Benchmark (25%): *	* 511,250
Period of Performance Year 2 Benchmark (50%): *	* 1,022,500
Period of Performance Year 3 Benchmark (100%):	* 2,045,000
Question	Response

Figure 189: E: PG&M Calculation Subsection

Row 1: Total Projected Activity for New Financial Product(s) Over the Next Three Fiscal Years: This value is not editable. This value is the total projected activity amount used in the previous subsection, "Validate Projected Activity for New Financial Product(s)".

Row 2: Period of Performance Year 1 Benchmark (25%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 1 based on the "Total Projected Activity for New Financial Product(s) …" in Row 1.

Row 3: Period of Performance Year 2 Benchmark (50%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 2 based on the "Total Projected Activity for New Financial Product(s) …" in Row 1.

Row 4: Period of Performance Year 3 Benchmark (100%):
This value is not editable. This value is a calculation of the Applicant's projected PG&M benchmark for Period of Performance Year 3 based on the "Total Projected Activity for New Financial Product(s)…" in Row 1.

If these projected PG&M requirements cannot be met, please adjust the "Total Projected Activity for New Financial Product(s)" by editing the projected value(s) entered for each new financial product (Question 5) in the "New Financial Product(s)" subsection dynamic table.

Click **Save** to complete this FA Objective.

5.15 Section 18: FA Objective 1-7: Serve New Targeted Population(s)

A: FA Objective Selection

Expand the Section 18 "FA Objective 1-7: Serve New Targeted Population(s)". Click on the subsection "A: FA Objective Selection".

NOTE: If this subsection is not visible, please make sure you have responded "Yes" to the question in the subsection B: Base-FA Objective Selection in the Section 13: Introduction to FA Objectives.

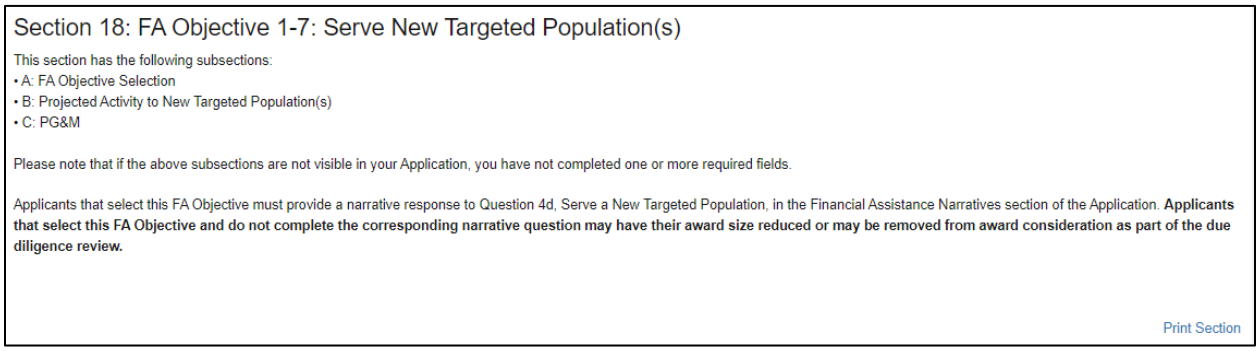


Figure 190: Section 18: FA Objective 1-7: Serve New Targeted Population(s) Subsection

Question 1: Does the Applicant plan to meet FA Objective 1-7: Serve New Targeted Population(s)?

The answer to this question will automatically populate based on your answer from Section 13: Introduction to FA Objectives, B: Base-FA Objective Selection.

If No is selected, please save the page, and proceed to the next FA Objective section.
If Yes is selected, please save the page.

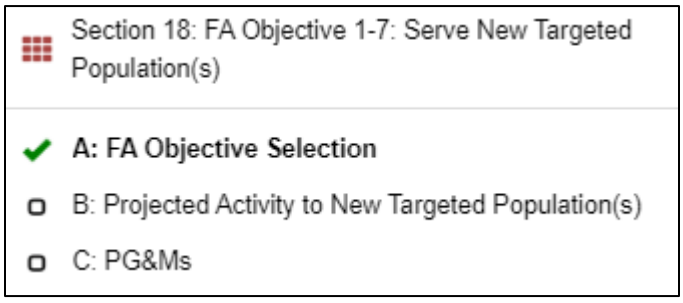


Figure 191: Enabled Subsections for FA Objective 1-7 in the Menu

If Yes is selected, the subsections "B: Projected Activity to New Targeted Population(s)" and "C: PG&Ms" will appear under this section.

B: Projected Activity to New Targeted Population(s)

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this Training Manual for information on Dynamic Table records, and capturing entries for each New Targeted Population.

NOTE: Applicants should only enter one New Targeted Population at a time. If you have more than one New Targeted Population to provide, please make sure you save your first New Targeted Population, then click the "Add Row" link below the Overview table to create a second New Targeted Population record entry.

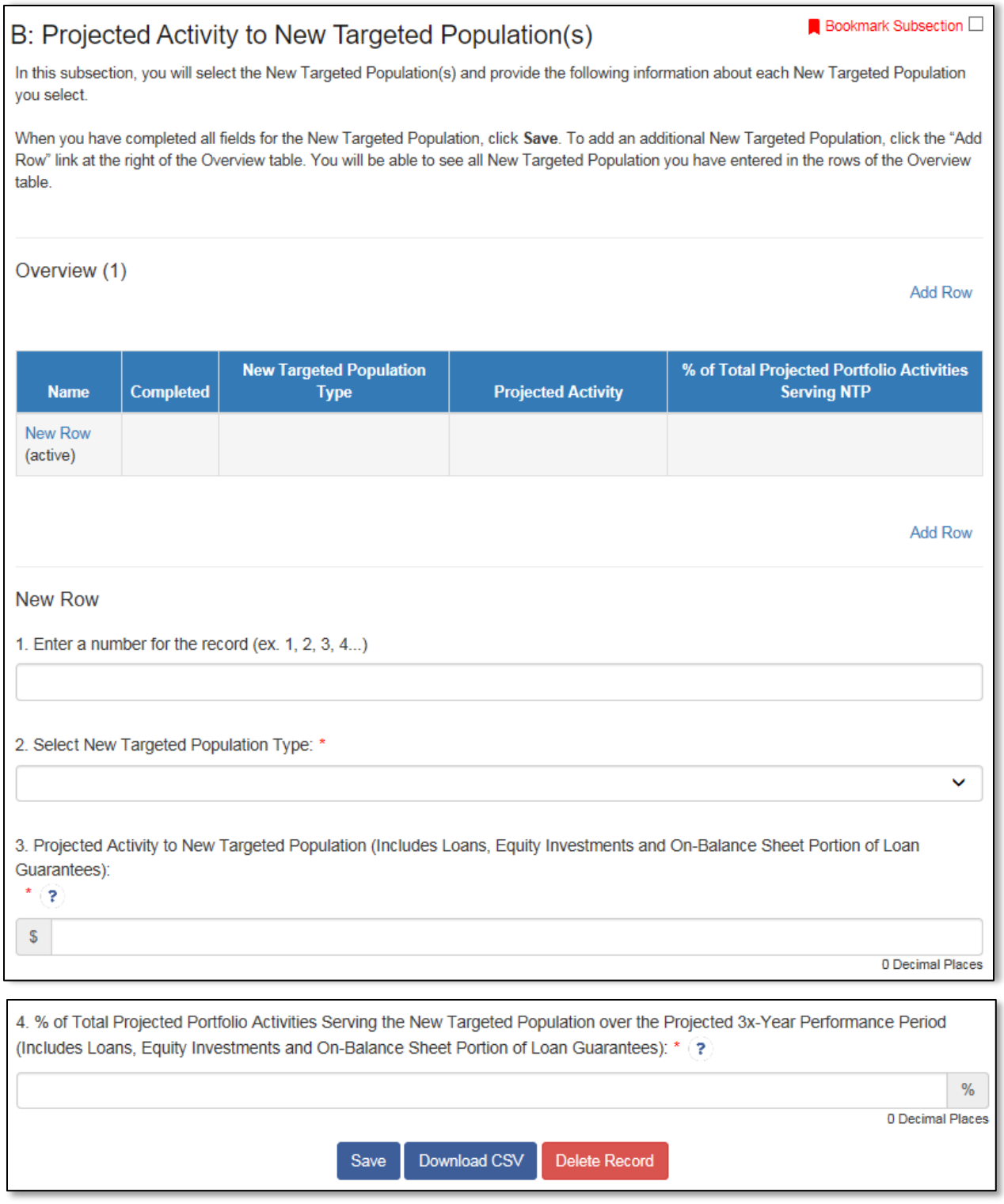


Figure 192: B: Projected Activity to New Targeted Population(s) Entry Subsection

Question 1: Enter a number for the record (ex. 1, 2, 3, 4…):
Enter a number in this field to identify the record. This will become the record "name" in the Overview table.

Question 2: Select New Target Population Type:

Select a New Targeted Population Type from the picklist.

Question 3: Projected Activity to New Targeted Population (Includes Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees):

Enter the aggregate dollar amount of Projected Activity to New Targeted Population (including Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees) to be provided over the three year performance period.

Question 4: % of Total Projected Portfolio Activities Serving the New Targeted Population over the Projected 3x-Year Performance Period (Includes Loans, Equity Investments and On-Balance Sheet Portion of Loan Guarantees):

Enter the percentage of the Applicant's total portfolio activities the projected activity to the New Targeted Population will comprise.

Add additional New Targeted Population records as desired by clicking the "Add Row" button beneath the Overview table.

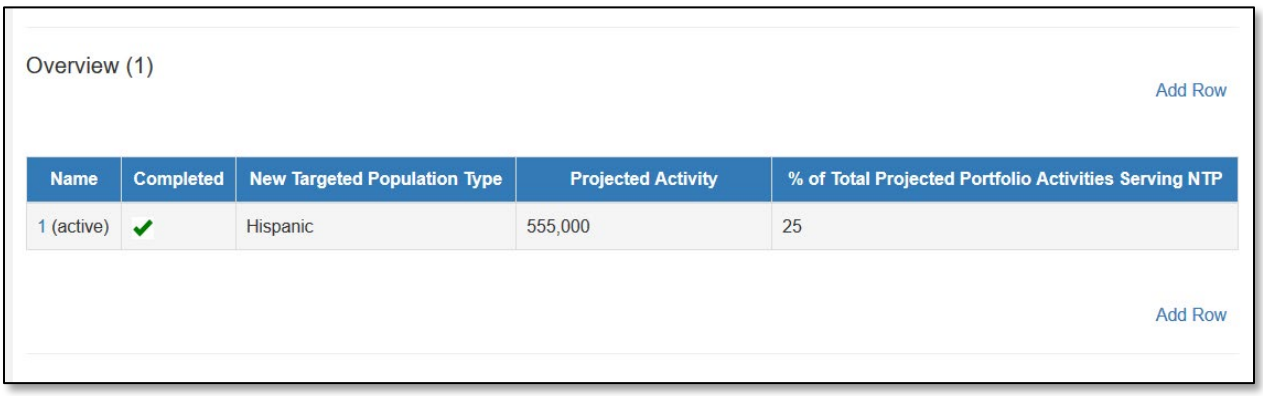


Figure 193: 'Add Row' Link and Overview Table with 1 Completed Record

Save each new record. You can navigate to a previous record you entered using the links in the Overview table. The current record displayed will have the word "(active)" next to the record name.

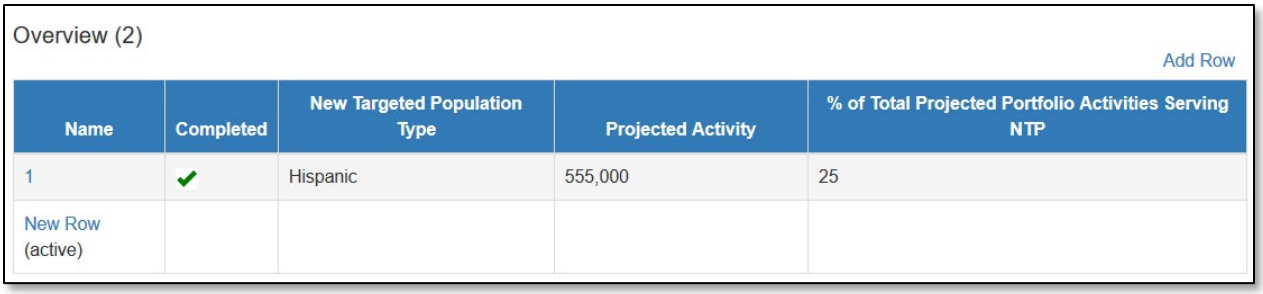


Figure 194: An Active New Record in the Overview Table

C: PG&M Requirements

Review the Performance Goals and Measures information for FA Objective 1-7.

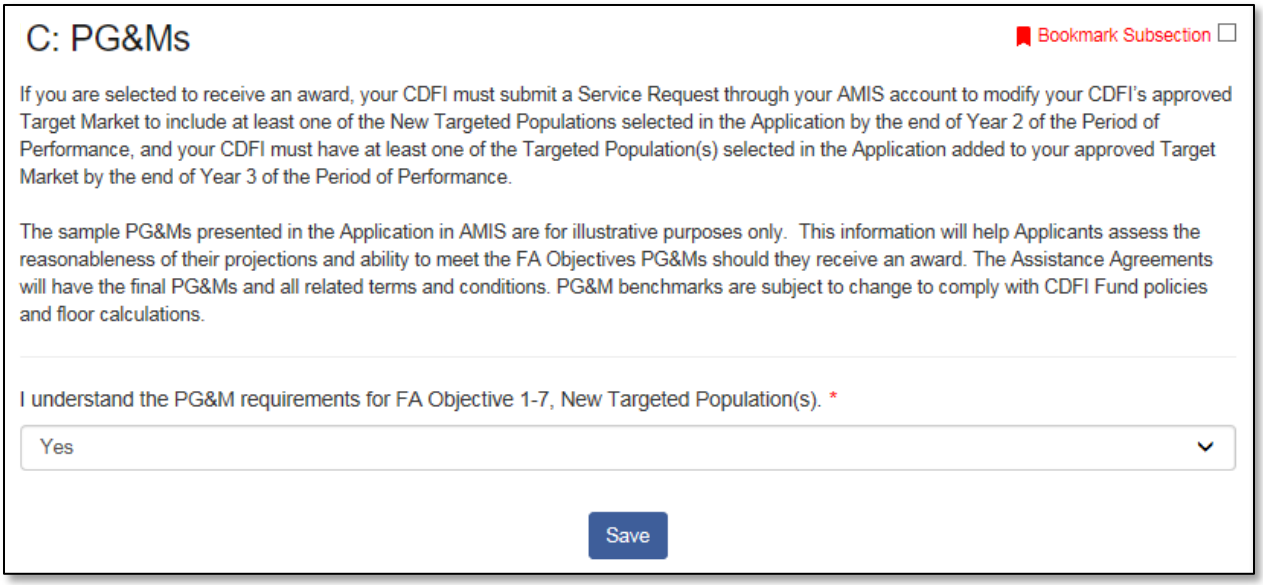


Figure 195: Performance Goals and Measures Subsection

The PG&Ms for this objective are static.

Read the statement provided and select Yes/No from the picklist and click **Save**.

Selecting Yes will allow you to save this subsection successfully with no validation errors.

Selecting No will return the validation error: "Please select "Yes" to confirm that you understand the PG&M requirements the Applicant will be expected to meet by selecting this FA Objective."

6.0 Section 20: Supplemental FA Applications

This section is designed to collect data needed to analyze your CDFI's Supplemental FA Applications if applicable, including:.

6.1 Supplemental FA Application Selection.
6.2 Persistent Poverty Counties – Financial Assistance (PPC-FA) Awards
6.3 Disability Funds – Financial Assistance (DF-FA) Awards.
6.4 Healthy Food Financial Initiative – Financial Assistance (HFFI-FA) Awards.
6.5 Troubleshooting Dependencies.

6.1 A: Supplemental FA Application Selection

Your organization has the option to complete a supplemental application for Persistent Poverty Counties (PPC-FA), Healthy Food Financing Initiative (HFFI-FA), and/or Disability Fund (DF-FA). A response is required for each of these questions.

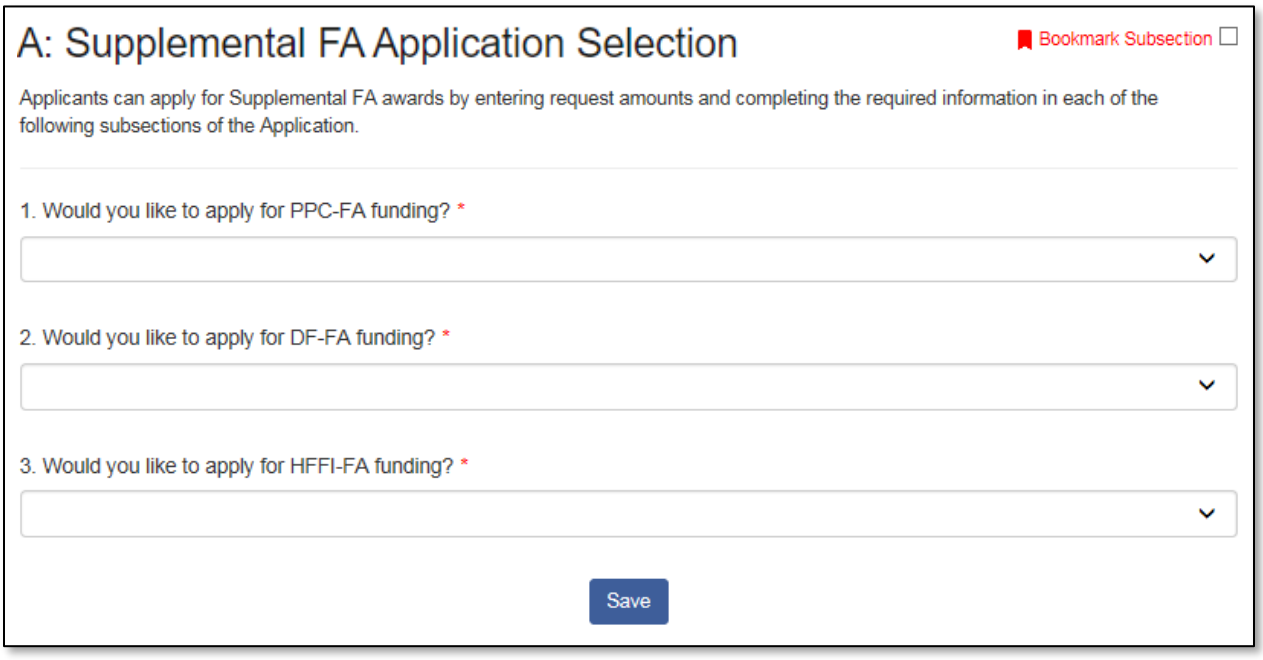


Figure 196: A: Supplemental FA Application Selection Subsection

Question 1: Would you like to apply for PPC-FA funding?
This field captures whether your organization would like to apply for PPC-FA funding.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable a new subsection titled, "PPC-FA Award".

Question 2: Would you like to apply for DF-FA funding?
This field captures whether your organization would like to apply for DF-FA funding.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable two new subsections titled, “DF-FA Award” and “DF-FA Development Services Table Selection”.

NOTE: If you later decide you no longer wish to apply for DF-FA and change your response to “No”, it is possible for some dependent DF-FA Subsections to remain “stuck” open. However, as long as your response to Question 2 is “No”, all DF-FA Subsection pages will be cleared when you submit your application.

For more information on troubleshooting this issue, click here.

Question 3: Would you like to apply for HFFI-FA funding?
This field captures whether your organization would like to apply for HFFI-FA funding.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable several new subsections titled, HFFI-FA Award, HFFI-Pipeline, HFFI-FA Track Record, and HFFI-FA Staff.

6.2 B: Persistent Poverty Counties-Financial Assistance (PPC-FA) Awards

If applying for PPC-FA, enter your PPC-FA Request Amount, PPC-FA First Payment Amount Request and complete the PPC-FA Narrative question. The projected PG&M requirements for your PPC Award are displayed on the screen, these requirements are based on the request amount entered.

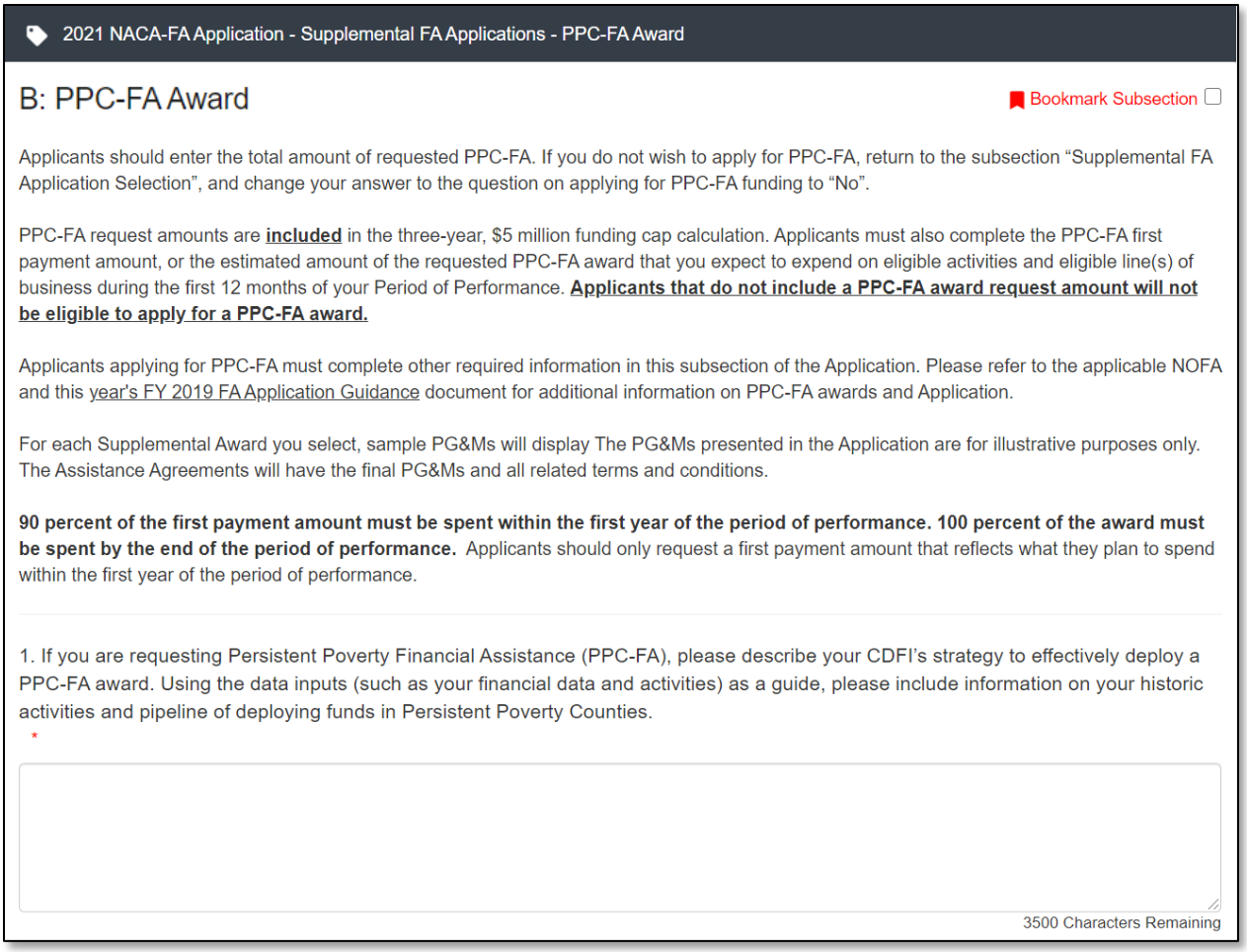


Figure 197: B: Persistent Poverty Counties (PPC-FA) Subsection (Part 1)

Question 1: PPC-FA Narrative:

If you are requesting Persistent Poverty Financial Assistance (PPC-FA), please describe your CDFI's strategy to effectively deploy a PPC-FA award. Using the data inputs (such as your financial data and activities) as a guide, please include information on your historic activities and pipeline of deploying funds in Persistent Poverty Counties.

Enter your response in the text box (3500 characters max).

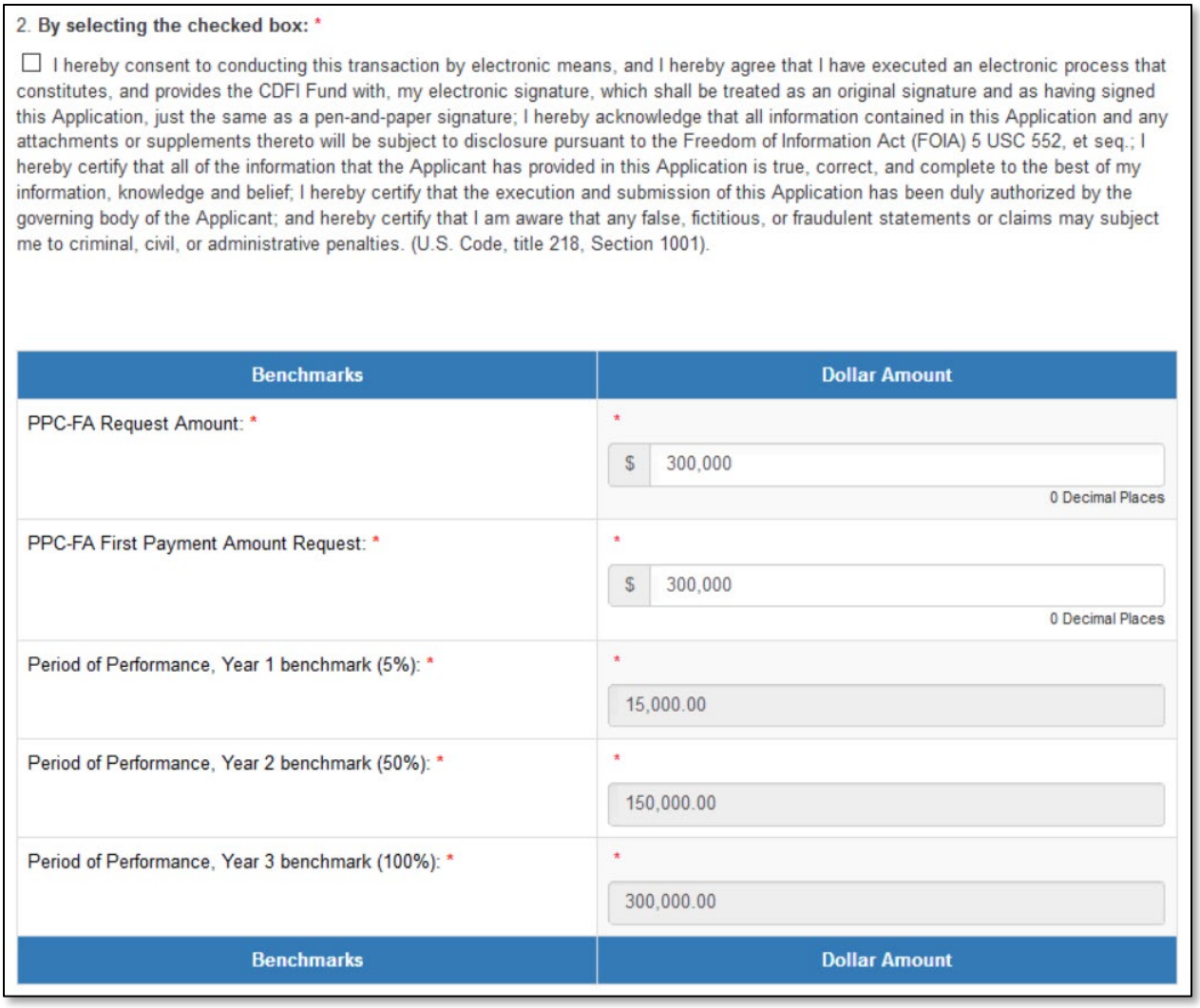


Figure 198: Persistent Poverty Counties (PPC-FA) Subsection (Part 2)

Question 2: Attestation
This checkbox field is used to attest to the information you are providing for the PPC-FA supplemental application. Ensure you complete this step prior to saving the section.

Check the box if you agree with the attestation.

Question 3: PPC-FA Request Amount:
This currency field will capture your PPC-FA request amount.

Use the currency field to provide your request amount. Your PPC-FA request amount should be between $100,000 and $400,000. If your request amount is less than $100,000 or greater than $300,000 you will receive an error.

Question 4: PPC-FA First Payment Amount Request:
This currency field will capture your PPC-FA first payment amount request.

Use the currency field to provide your first payment amount. Your PPC-FA first payment amount cannot be greater than your PPC-FA request amount. If your first payment amount is greater than your request about you will receive an error. Your PPC-FA first payment amount must be at least $1,000.

Question 5: Period of Performance, Year 1 benchmark (5%):
This formula field will display your Year 1 benchmark.

This field is not editable. Verify that your PPC-FA request amount multiplied by 0.05 is the amount you see on the screen.

Question 6: Period of Performance, Year 2 benchmark (50%):
This formula field will display your Year 2 benchmark.

This field is not editable. Verify that your PPC-FA request amount multiplied by 0.50 is the amount you see on the screen.

Question 7: Period of Performance, Year 3 benchmark (100%):
This formula field will display your Year 3 benchmark.

This field is not editable. Verify that your PPC-FA request amount multiplied by 1 is the amount you see on the screen.

6.3 Disability Funds-Financial Assistance (DF-FA) Award

C: DF-FA Award

In this subsection, applicants are required to provide answers to DF-FA narrative questions as well as their DF-FA Request Amount if they are applying for DF-FA funding. The projected PG&M requirements for your DF-FA Award are displayed on the bottom of the screen. These requirements are based on the amount requested in the DF-FA Request Amount field.

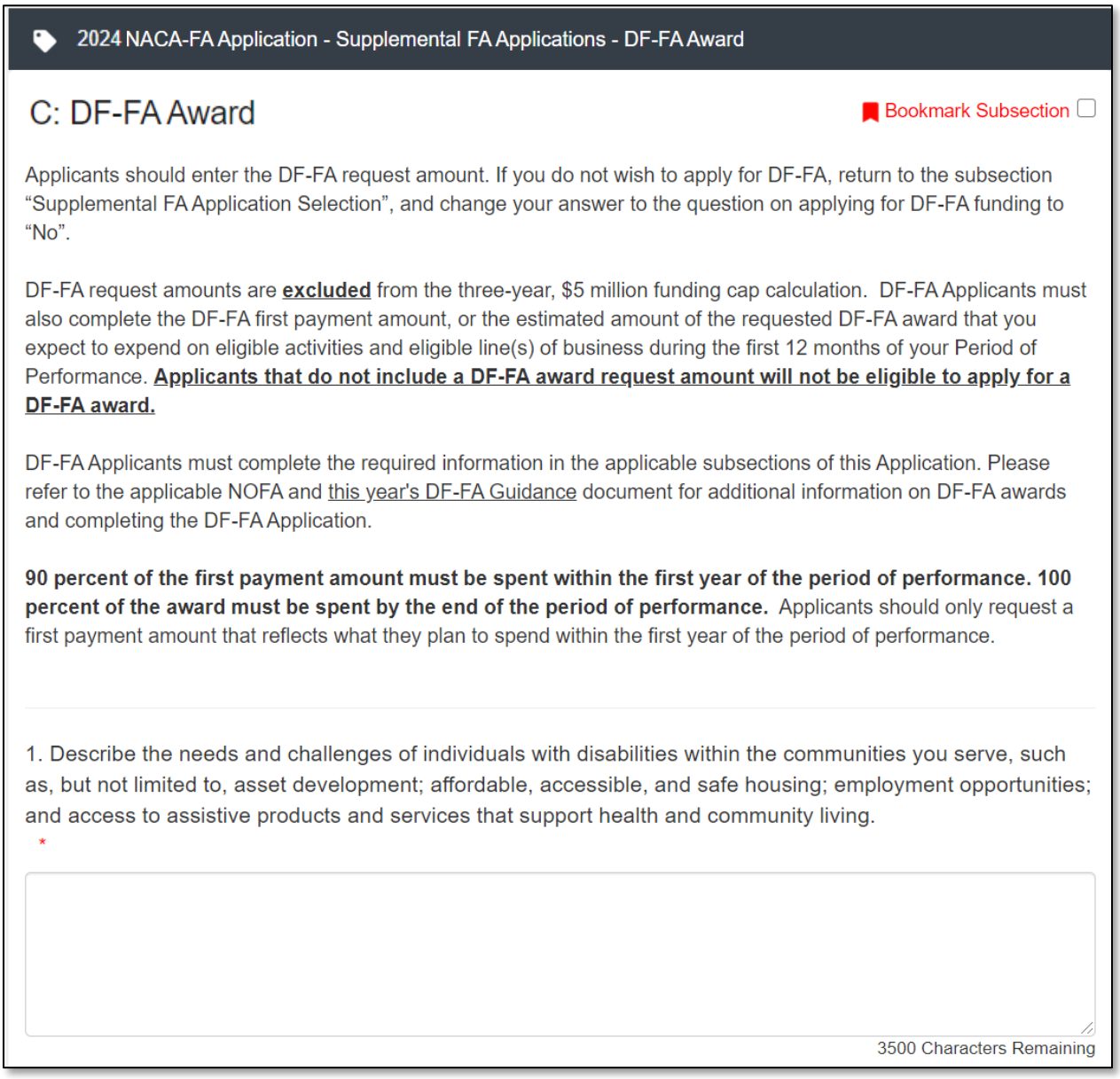


Figure 199: Disability Fund (DF-FA) Subsection Table and Narrative Question #1 shown for context on page layout

Question 1: Describe the needs and challenges of individuals with disabilities within the communities you serve, such as, but not limited to, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

Enter your response in the text box (3,500 character limit).

Question 2: Discuss your strategy for meeting the needs and challenges identified in Question 1 through your financial products, financial services, and development services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities. Describe your outreach strategy for reaching individuals with disabilities and/or organizations that provide services to individuals with disabilities.

Enter your response in the text box (3,500 character limit).

Question 3: Describe how you will use the requested DF-FA award to increase and/or expand your financial products, financial services, and/or development services that are directly provided to individuals with disabilities and/or organizations that provide services to individuals with disabilities to address challenges, such as, asset development; affordable, accessible, and safe housing; employment opportunities; and access to assistive products and services that support health and community living.

Enter your response in the text box (3,500 character limit).

Question 4: Describe any formal or informal partnerships you have established or plan to establish for the purposes of: i) accessing and/or referring customers; ii) developing new products and/or services; and/or iii) providing products and/or services to further your support of individuals with disabilities.

Enter your response in the text box (2,500 character limit).

Question 5: Please select your financial institution category:

This dropdown field will capture your financial institution category. If you provide the incorrect category you will receive an error. Please ensure the Financial Institution Category selection matches the Financial Institution Type you verified in the section Application Financial Data.

Provide your selection using the dropdown field. This response will enable the DF-FA Financial Products Table that is applicable for your institution.

Question 6: Attestation:
This checkbox field is used to attest to the information you are providing for the DF-FA supplemental application. Ensure you complete this step prior to saving the section.

Check the box if you agree with the attestation.

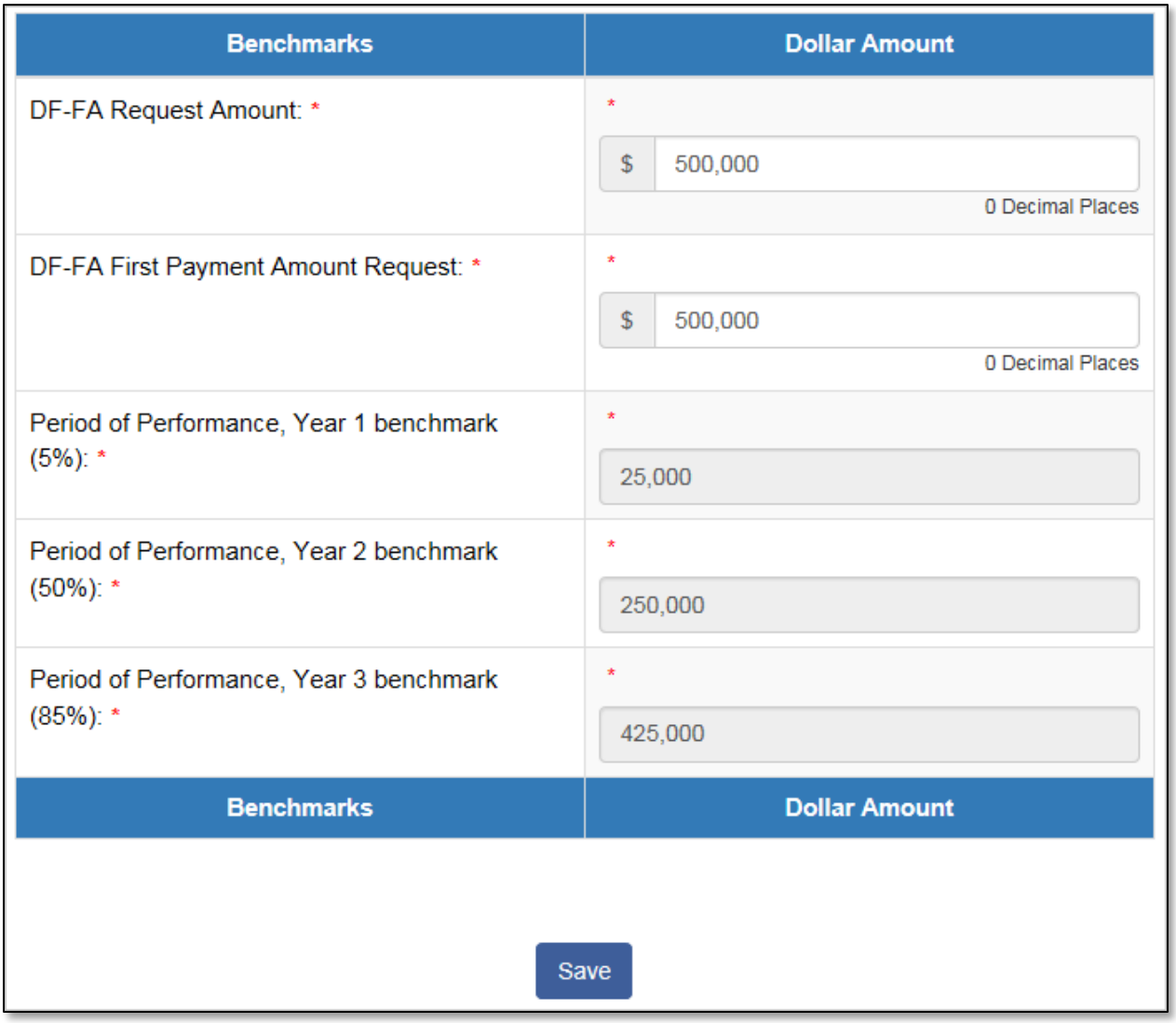


Figure 200: Disability Fund (DF-FA) Subsection Table

Question 7: Disability Funds (DF-FA) Request Amount:
This currency field will capture your DF-FA request amount.

Use the currency field to provide your request amount. Your DF-FA request amount should be between $100,000 and $500,000. If your request amount is less than $100,000 or greater than $500,000 you will receive an error.

Question 8: DF-FA First Payment Amount Request:
This currency field will capture your DF-FA first payment amount.

Use the currency field to provide your first payment amount. Your DF-FA first payment amount cannot be greater than your DF-FA request amount. If your first payment amount is greater than your request amount you will receive an error. Your DF-FA first payment amount must be at least $1,000.

Question 9: Period of Performance, Year 1 benchmark (5%):
This formula field will display your Year 1 benchmark.

This field is not editable. Verify that your DF-FA Request Amount multiplied by 0.05 is the amount you see on the screen.

Question 10: Period of Performance, Year 2 benchmark (50%):
This formula field will display your Year 2 benchmark.

This field is not editable. Verify that your DF-FA Request Amount multiplied by 0.50 is the amount you see on the screen.

Question 11: Period of Performance, Year 3 benchmark (85%):
This formula field will display your Year 3 benchmark.

This field is not editable. Verify that your DF-FA Request Amount multiplied by 0.85 is the amount you see on the screen.

F: DF-FA Development Services Table Selection

Applicants must answer the two questions on the DF-FA - Development Services Table Selection subsection. This subsection may enable a new subsection to appear depending on the response to Question 1.

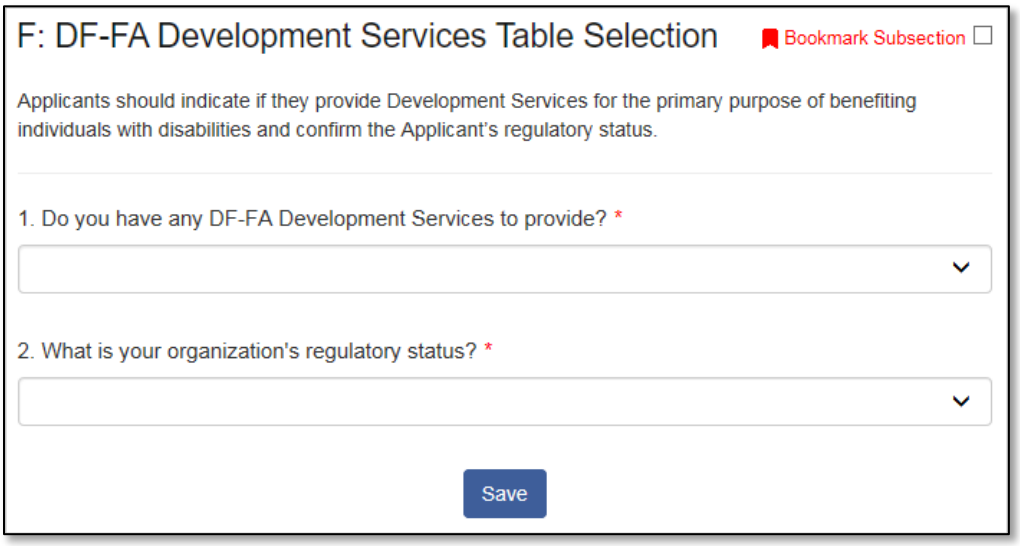


Figure 201: F: DF-FA - Development Services Table Selection Subsection

Question 1: Do you have any DF-FA Development Services to provide?
This field is to capture whether your organization has any DF-FA Development Services to enter in the application.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable three new subsections titled, “DF-FA Development Services Table”, “DF-FA Financial Services Table Selection”, and “DF-FA Development Services Summary Table”.

Question 2: What is your organization's regulatory status?
This field is to capture your organization's regulatory status.

The selection options are Regulated Institution and Unregulated Institution. Use the dropdown field to provide your selection.

F: DF-FA Financial Services Table Selection

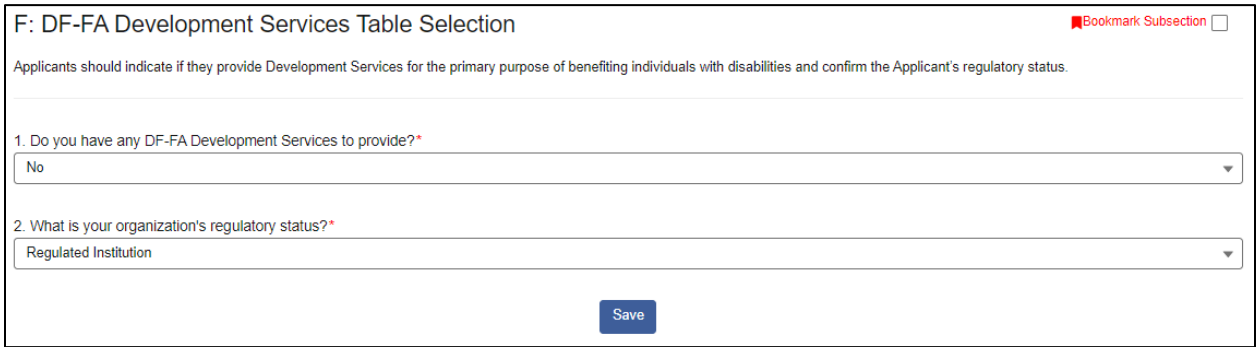


Figure 202: F: DF-FA Financial Services Table Selection Subsection

Question 1: Do you have any DF-FA Financial Services to provide?

This field captures whether your organization has any DF-FA Financial Services to enter in the application.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If Yes is selected, you will enable two new subsections titled, “DF-FA Financial Services Table” and “DF-FA Financial Services Summary Table”.

D: DF-FA Financial Products Table

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each DF-FA Financial Product.

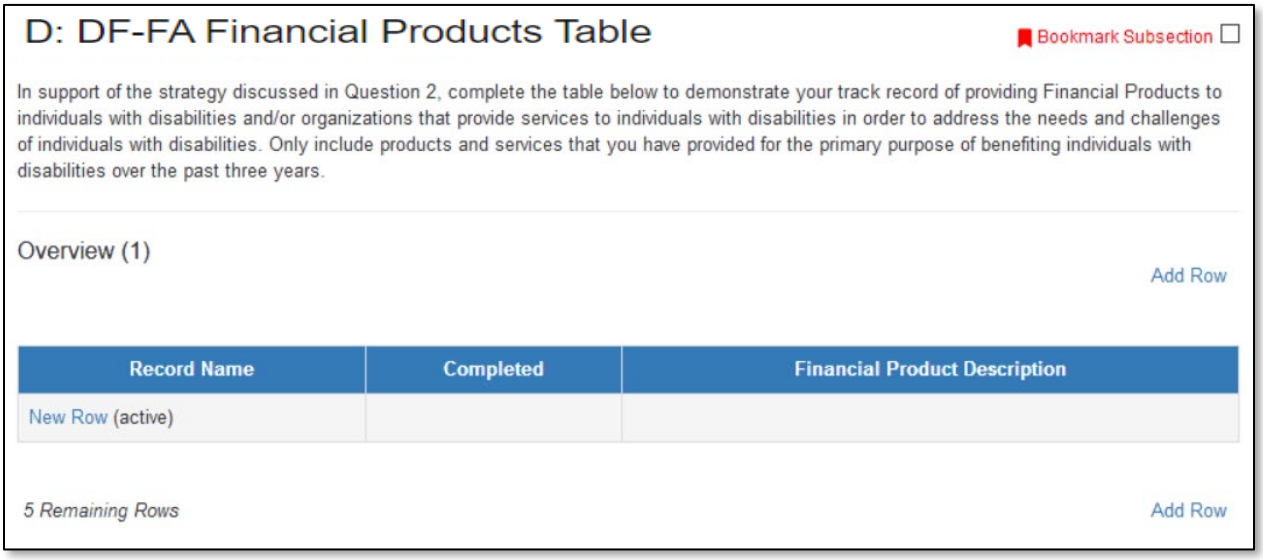


Figure 203: D: DF-FA Financial Products Overview Table

The Overview table at the top of the page will display a summary of information entered for each DF-FA Financial Product.

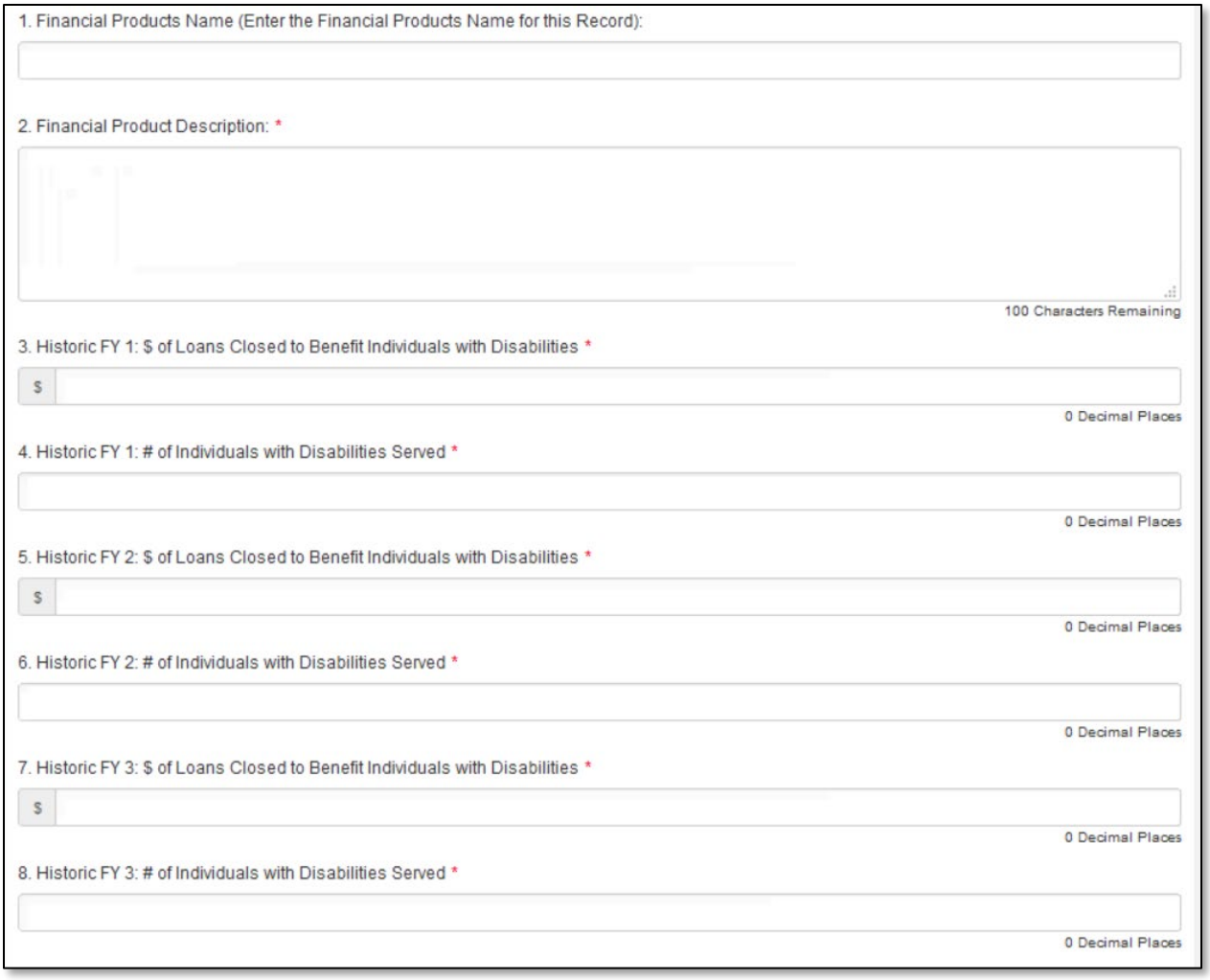


Figure 204: DF-FA Financial Products Record Entry

Question 1: Financial Product Name:
This field is a text box field, enter the name of the financial product.

Question 2: Financial Product Description:
This field is a text area field. Describe the financial product (100 character limit).

Question 3: Historic FY 1: $ of Loans Closed to Benefit Individuals with Disabilities:
This is a currency field.

Question 4: Historic FY 1: # of Individuals with Disabilities Served:
This is a number field.

Question 5: Historic FY 2: $ of Loans Closed to Benefit Individuals with Disabilities:
This is a currency field.

Question 6: Historic FY 2: # of Individuals with Disabilities Served:
This is a number field.

Question 7: Historic FY 3: $ of Loans Closed to Benefit Individuals with Disabilities:
This is a currency field.

Question 8: Historic FY 3: # of Individuals with Disabilities Served:
This is a number field.

Add additional DF-FA Financial Product records as needed by clicking the “Add Row" link above or below the Overview table. You may enter a maximum of 6 records.

DF-FA Financial Products Summary Table

This subsection contains a table that displays the Total $ of All Loans Closed to Benefit Individuals with Disabilities, your Total $ of All Loans Closed, and the Percentage of Loans Close to Benefit Individuals with Disabilities (%) by Historic FY. It is automatically updated based on your responses to the previous section.

Question	Response
Historic FY 1: Total $ of all loans closed to benefit individuals with disabilities:	5,000
Historic FY 1: Total $ of all loans closed:	10,000
Historic FY 1: Percent of loans closed to benefit individuals with disabilities (%):	50.00
Historic FY 2: Total $ of all loans closed to benefit individuals with disabilities:	3,230
Historic FY 2: Total $ of all loans closed:	10,000
Historic FY 2: Percent of loans closed to benefit individuals with disabilities (%):	32.30
Historic FY 3: Total $ of all loans closed to benefit individuals with disabilities:	2,340
Historic FY 3: Total $ of all loans closed:	10,000
Historic FY 3: Percent of loans closed to benefit individuals with disabilities (%):	23.40
Question	Response

Figure 205: DF-FA Financial Products Summary Table Subsection

The **Totals $ of All Loans Closed to Benefit Individuals with Disabilities** (rows 1, 4, and 7) will update to display a total based on your responses to Questions 3, 5, and 7 for each record entered, after you **Save** the record.

The **Historic Total $ of Loans Closed** is pulled from the value entered for "On-Balance Sheet Loans Closed ($)" in the Application Financial Data table.

The **Percent of Loans Closed to Benefit Individuals with Disabilities (%)** is the value of the **Total $ of All Loans Closed to Benefit Individuals with Disabilities** divided by the **Historic Total $ of Loans Closed,** expressed as a percentage.

G: DF-FA Development Services Table

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each DF-FA Development Service.

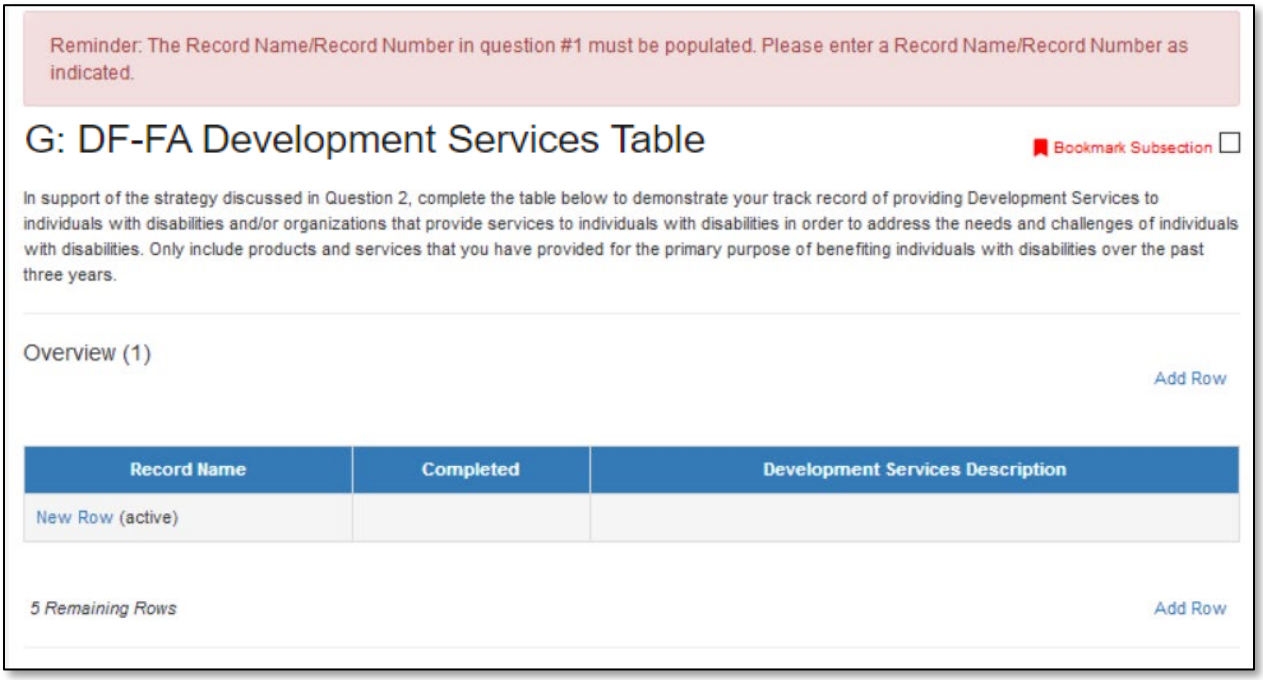


Figure 206: G: DF-FA Development Services Overview Table

The Overview table at the top of the page will display a summary of information entered for each DF-FA Development Service.

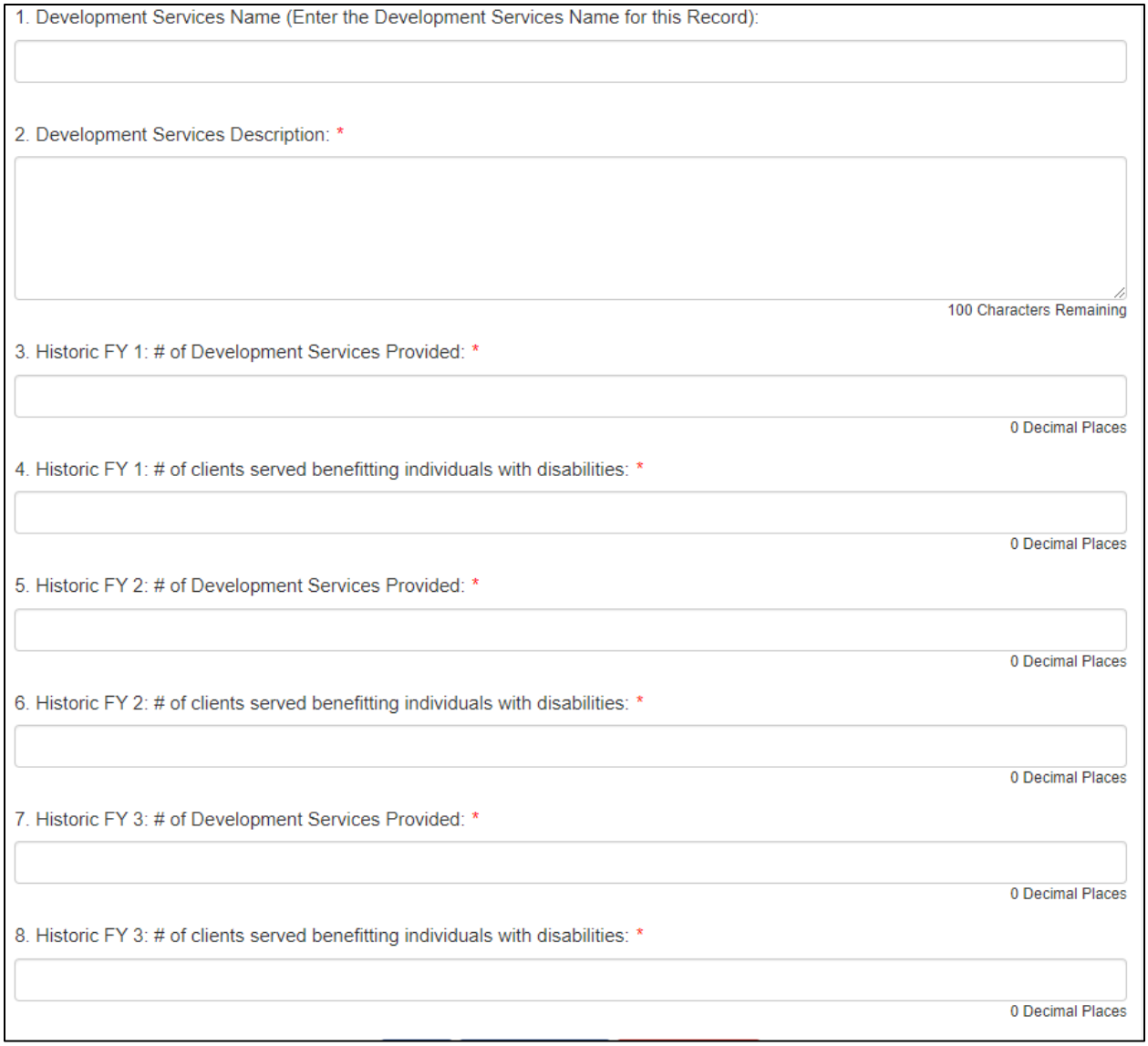


Figure 207: DF-FA Development Services Record Entry

Question 1: Development Services Name:
This field is a text box field. Enter the name of the Development Service.

Question 2: Development Services Description:
This field is a text area field. Enter a description of the Development Service (100 character limit).

Question 3: Historic FY 1: # of Development Services Provided:
This is a number field.

Question 4: Historic FY 1: # of clients served benefitting individuals with disabilities:
This is a number field.

Question 5: Historic FY 2: # of Development Services Provided
This is a number field.

Question 6: Historic FY 2: # of clients served benefitting individuals with disabilities
This is a number field.

Question 7: Historic FY 3: # of Development Services Provided
This is a number field.

Question 8: Historic FY 3: # of clients served benefitting individuals with disabilities
This is a number field.

Add additional DF-FA Development Service records as needed by clicking the “Add Row" link above or below the Overview table. You may enter a maximum of 6 records.

H: DF-FA Development Services Summary Table

This subsection contains a table that displays the Total # of All Development Services Provided to Benefit Individuals with Disabilities, the Total # of all Development Services Provided, and the Percent of all Development Services provided to Benefit Individuals with Disabilities by Historic FY. It is automatically updated based on your responses to the previous section.

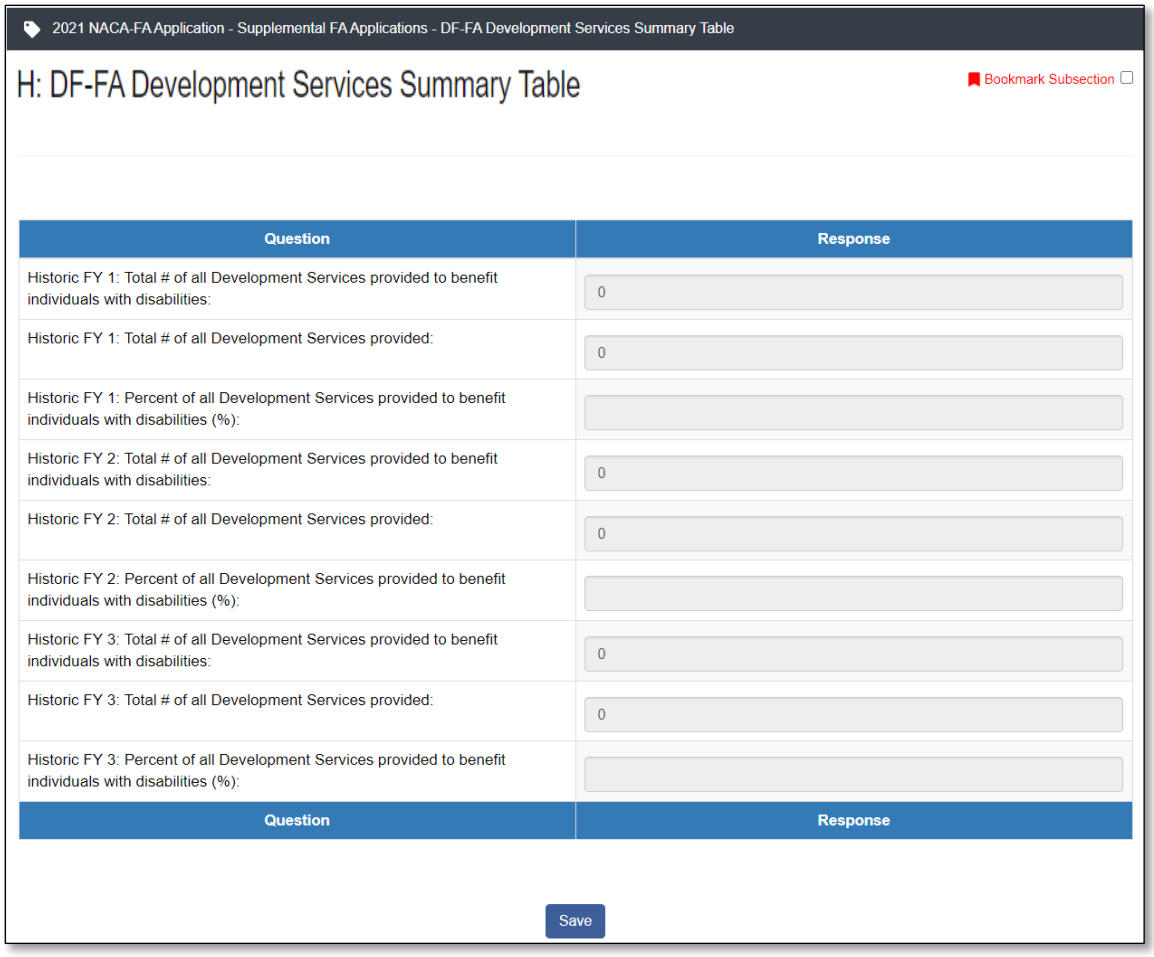


Figure 208: H: DF-FA Development Services Summary Table Subsection

The **Total # of All Development Services Provided to Benefit Individuals with Disabilities** (rows 1, 4, and 7) will update to display a total based on your responses to Questions 4, 6, and 8 for each record entered, after you **Save** the record.

The **Total # of all Development Services Provided** will update to display a total based on your responses to Questions 3, 5, and 7 for each record entered, after you **Save** the record.

The **Percent of all Development Services provided to Benefit Individuals with Disabilities (%)** is the value of the **Total # of All Development Services Provided to Benefit Individuals with Disabilities** divided by the **Total # of all Development Services Provided,** expressed as a percentage.

J: DF-FA Financial Services Table

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each DF-FA Financial Service. Note that this subsection is only applicable/visible to Regulated Applicants.

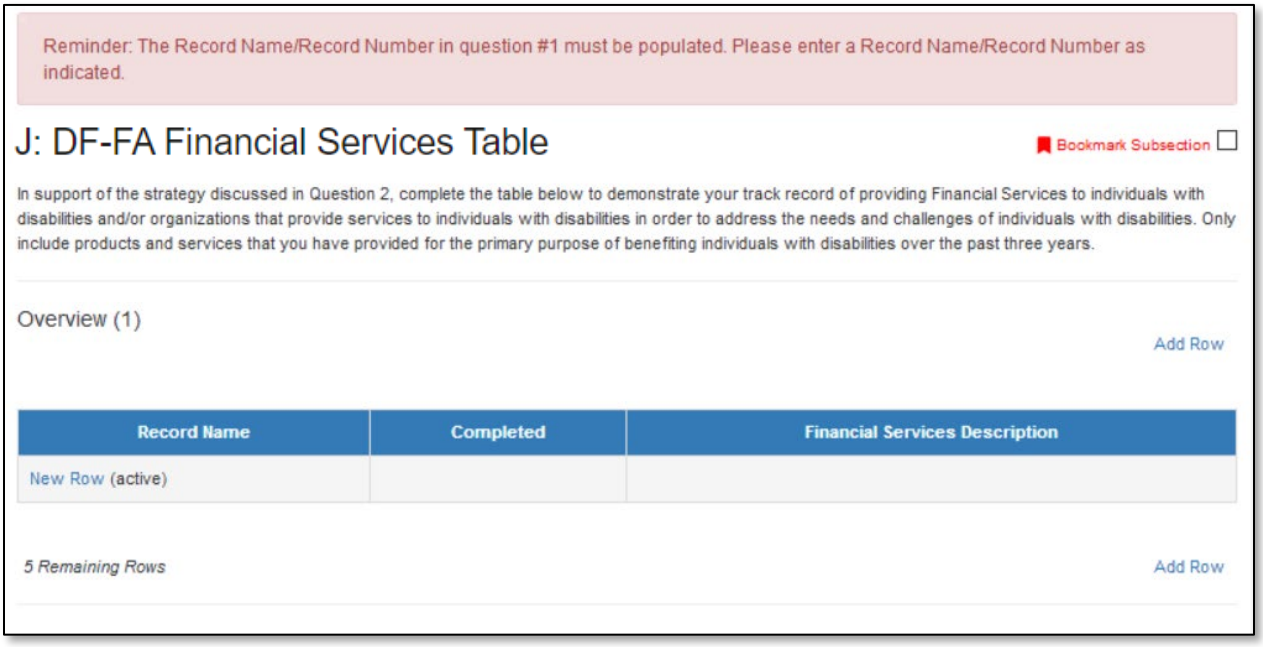


Figure 209: J: DF-FA Financial Services Overview Table

The Overview table at the top of the page will display a summary of information entered for each DF-FA Financial Service.

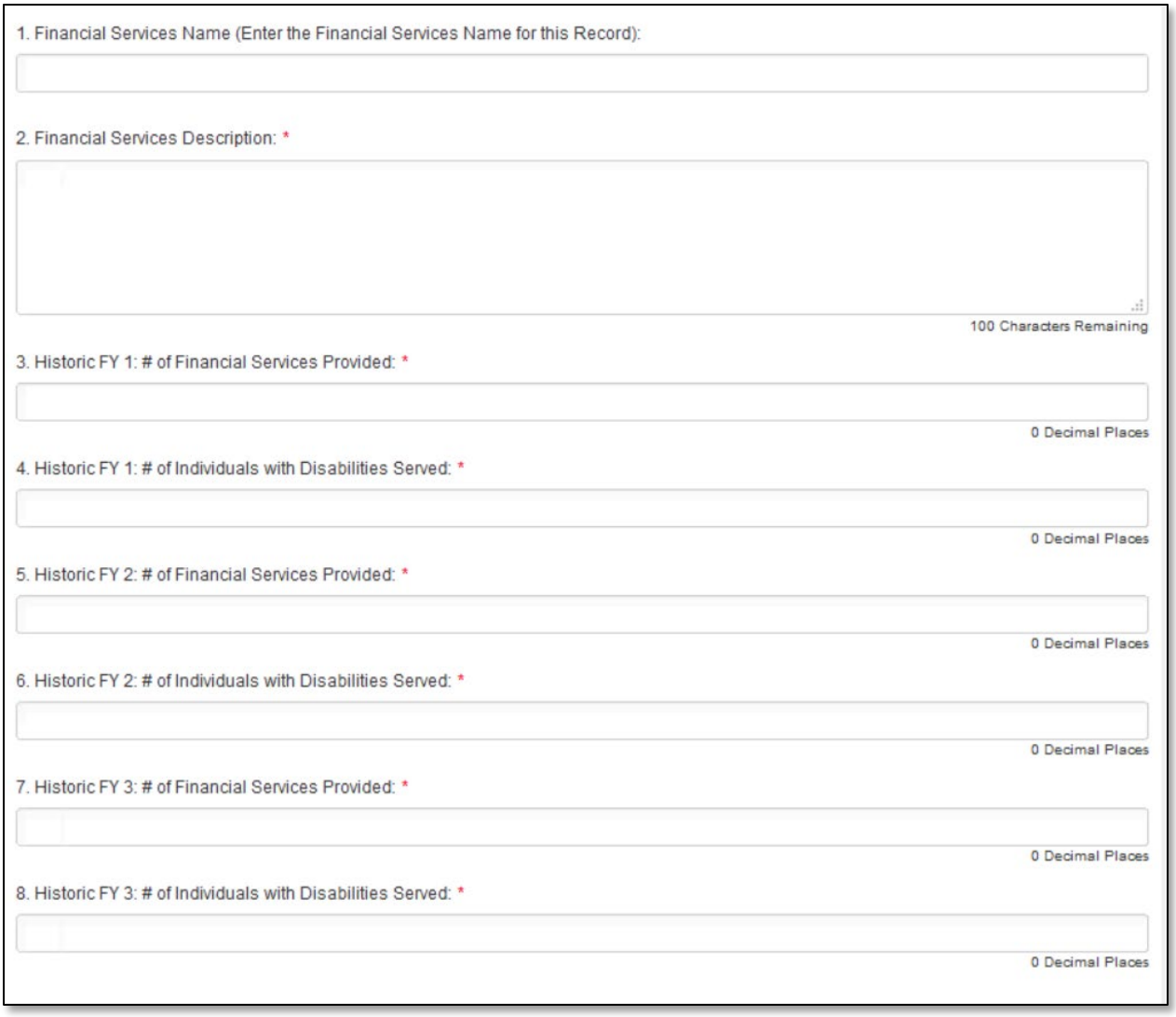


Figure 210: DF-FA Development Services Record Entry

Question 1: Financial Services Name:
This field is a text box field. Enter a name for the Financial Service.

Question 2: Financial Services Description:
This field is a text area field. Describe the Financial Service (100 character limit).

Question 3: Historic FY 1: # of Financial Services Provided:
This is a number field.

Question 4: Historic FY 1: # of Individuals with Disabilities Served
This is a number field.

Question 5: Historic FY 2: # of Financial Services Provided
This is a number field.

Question 6: Historic FY 2: # of Individuals with Disabilities Served
This is a number field.

Question 7: Historic FY 3: # of Financial Services Provided
This is a number field.

Question 8: Historic FY 3: # of Individuals with Disabilities Served
This is a number field.

Add additional DF-FA Financial Service records as needed by clicking the "Add Row" link above or below the Overview table. You may enter a maximum of 6 records.

K: DF-FA Financial Services Summary Table

This subsection contains a table that displays the Total # of All Financial Services Provided to Benefit Individuals with Disabilities, the Total # of all Financial Services Provided, and the Percent of all Financial Services provided to Benefit Individuals with Disabilities by Historic FY. It is automatically updated based on your responses to the previous section.

Question	Response
Historic FY 1: Total # of all Financial Services provided to benefit individuals with disabilities:	1,234
Historic FY 1: Total # of all Financial Services provided:	10,000
Historic FY 1: % of all Financial Services provided to benefit individuals with disabilities:	12.34
Historic FY 2: Total # of all Financial Services provided to benefit individuals with disabilities:	3,245
Historic FY 2: Total # of all Financial Services provided:	10,000
Historic FY 2: % of all Financial Services provided to benefit individuals with disabilities:	32.45
Historic FY 3: Total # of all Financial Services provided to benefit individuals with disabilities:	1,349
Historic FY 3: Total # of all Financial Services provided:	10,000
Historic FY 3: % of all Financial Services provided to benefit individuals with disabilities:	13.49
Question	Response

Figure 211: K: DF-FA Financial Services Summary Table Subsection

The **Total # of All Financial Services Provided to Benefit Individuals with Disabilities** (rows 1, 4, and 7) will update to display a total based on your responses to Questions 4, 6, and 8 for each record entered, after you **Save** the record.

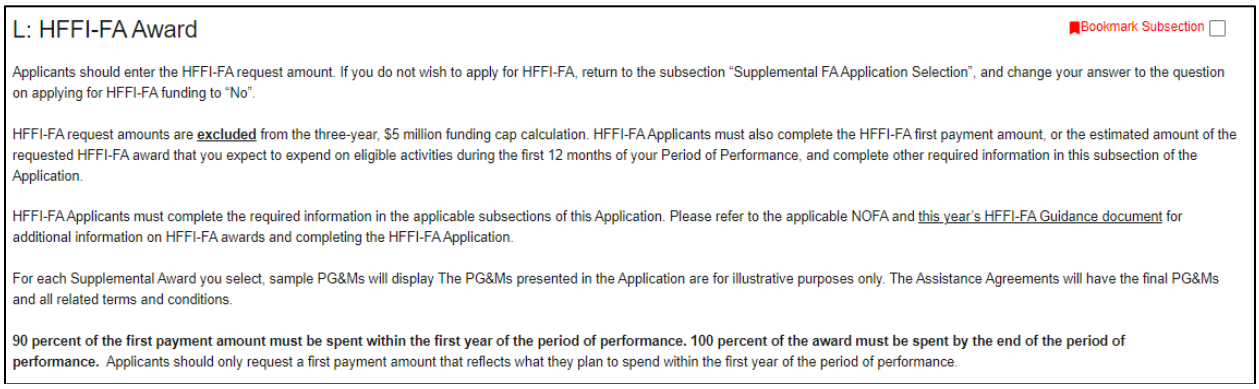
The **Total # of all Financial Services Provided** will update to display a total based on your responses to Questions 3, 5, and 7 for each record entered, after you **Save** the record.

The **Percent of all Financial Services provided to Benefit Individuals with Disabilities (%)** is the value of the **Total # of All Financial Services Provided to Benefit Individuals with Disabilities** divided by the **Total # of all Financial Services Provided,** expressed as a percentage.

6.4 Healthy Food Financing Initiative-Financial Assistance (HFFI-FA) Awards

L: HFFI-FA Award

If applying for HFFI-FA, please complete narrative questions #1-5. Then complete the attestation and enter your HFFI-FA Request Amount and your HFFI-FA First Payment Amount Request.


L: HFFI-FA Award

Bookmark Subsection

Applicants should enter the HFFI-FA request amount. If you do not wish to apply for HFFI-FA, return to the subsection "Supplemental FA Application Selection", and change your answer to the question on applying for HFFI-FA funding to "No".

HFFI-FA request amounts are **excluded** from the three-year, $5 million funding cap calculation. HFFI-FA Applicants must also complete the HFFI-FA first payment amount, or the estimated amount of the requested HFFI-FA award that you expect to expend on eligible activities during the first 12 months of your Period of Performance, and complete other required information in this subsection of the Application.

HFFI-FA Applicants must complete the required information in the applicable subsections of this Application. Please refer to the applicable NOFA and this year's HFFI-FA Guidance document for additional information on HFFI-FA awards and completing the HFFI-FA Application.

For each Supplemental Award you select, sample PG&Ms will display The PG&Ms presented in the Application are for illustrative purposes only. The Assistance Agreements will have the final PG&Ms and all related terms and conditions.

90 percent of the first payment amount must be spent within the first year of the period of performance. 100 percent of the award must be spent by the end of the period of performance. Applicants should only request a first payment amount that reflects what they plan to spend within the first year of the period of performance.

Figure 212: L: HFFI-FA Award Subsection Header

Narrative Question 1: Quantify the extent to which the Applicant's activities will provide healthy food-related goods and services in communities that:
(i) lack access to healthy food options (e.g. Low-Income and Low-Access Food Areas);
(ii) indicate patterns of non-healthy food consumption (such as low rates of fruit and vegetable consumption);
(iii) suffer from poor health indicators (such as high rates of obesity, diabetes and other diet-related chronic disease);
(iv) have high concentrations of persons participating in food assistance programs (for instance, Supplemental Nutrition Assistance Program; Women, Infants, and Children food packages; school lunch programs); or
(v) demonstrate other indications of need for healthy food finance interventions.

Enter your response in the text box (6,000 character limit).

Narrative Question 2: Describe the Applicant's proposed and/or current healthy food Financial Products and include information on how these Financial Products will be leveraged with and/or support other healthy food interventions.

Enter your response in the text box (4,000 character limit).

Narrative Question 3: Explain how the Applicant's proposed and/or current healthy food Financial Products support healthy food interventions that address the financing needs of the Applicant's customers.

Enter your response in the text box (2,000 character limit).

Narrative Question 4: Describe the proposed and/or current Development Services (e.g., training, technical assistance) offered in conjunction with the Applicant's healthy food Financial Products. Include a discussion of the format of the instruction (e.g. one-on-one sessions, group training, on-line counseling, etc.), any fees or costs charged to the customer, and any systems used to evaluate effectiveness of the Development Services offered.

Enter your response in the text box (2,000 character limit).

Narrative Question 5: In the HFFI Pipeline subsection, Applicants will fill in a table with dollar amounts of current projects in their HFFI-FA pipeline. Discuss the overall pipeline and provide any additional detail to the current projects entered in the table.

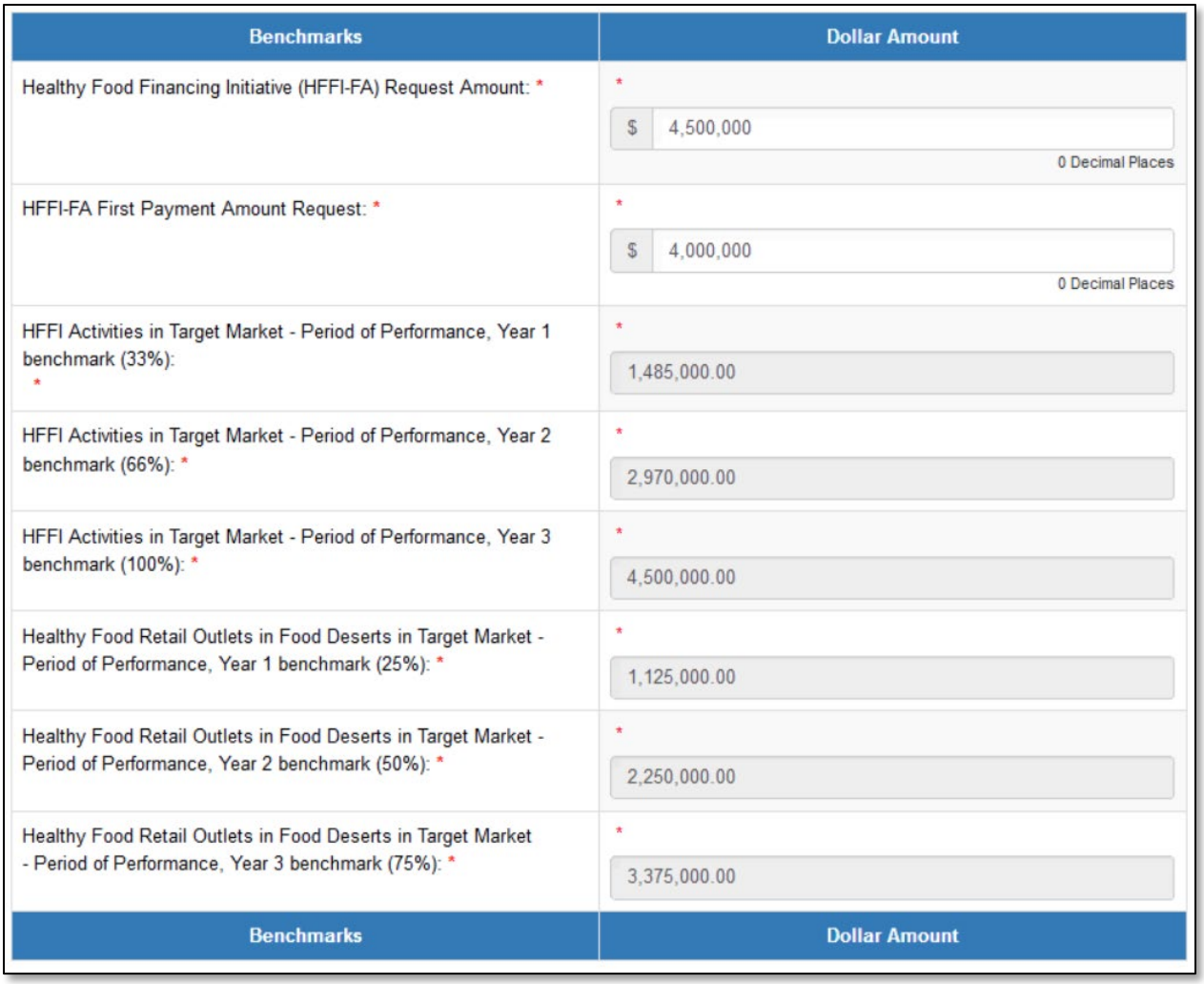
Enter your response in the text box (1,000 character limit).

Narrative Question 6: In the HFFI Track Record subsection, Applicants will fill in a table with dollar amounts of current projects in their HFFI-FA track record. Discuss the Applicant's healthy food lending track record. Provide specific examples of prior healthy food projects that the Applicant has financed in its approved Target Market..

Enter your response in the text box (1,000 character limit).

Attestation:
This checkbox field is used to attest to the information you are providing for the HFFI-FA supplemental application. Ensure you complete this step prior to saving the section.

Check the box if you agree with the attestation.



Benchmarks	Dollar Amount
Healthy Food Financing Initiative (HFFI-FA) Request Amount: *	* $ 4,500,000 0 Decimal Places
HFFI-FA First Payment Amount Request: *	* $ 4,000,000 0 Decimal Places
HFFI Activities in Target Market - Period of Performance, Year 1 benchmark (33%): *	* 1,485,000.00
HFFI Activities in Target Market - Period of Performance, Year 2 benchmark (66%): *	* 2,970,000.00
HFFI Activities in Target Market - Period of Performance, Year 3 benchmark (100%): *	* 4,500,000.00
Healthy Food Retail Outlets in Food Deserts in Target Market - Period of Performance, Year 1 benchmark (25%): *	* 1,125,000.00
Healthy Food Retail Outlets in Food Deserts in Target Market - Period of Performance, Year 2 benchmark (50%): *	* 2,250,000.00
Healthy Food Retail Outlets in Food Deserts in Target Market - Period of Performance, Year 3 benchmark (75%): *	* 3,375,000.00
Benchmarks	Dollar Amount

Figure 213: HFFI-FA Award Request Amount Table

Healthy Food Financing Initiative (HFFI-FA) Request Amount:
This currency field will capture your HFFI-FA request amount.

Use the currency field to provide your request amount. Your HFFI-FA request amount should be between $500,000 and $5,000,000. If your request amount is less than $500,000 or greater than $5,000,000 you will receive an error.

HFFI-FA First Payment Amount Request:
This currency field will capture your HFFI-FA first payment amount.

Use the currency field to provide your first payment amount. Your HFFI-FA First Payment Request Amount cannot be greater than your HFFI-FA Request Amount. If your first payment amount is greater than your request about you will receive an error. Your HFFI-FA first payment amount must be at least $1,000.

The remaining rows of the table are calculated values of the projected benchmarks that will need to be met based on the award amount size requested. These fields are not editable. To change projected benchmark values, change the value entered in Question 7, HFFI Request Amount.

M: HFFI-FA Pipeline

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each HFFI-FA Pipeline Project.

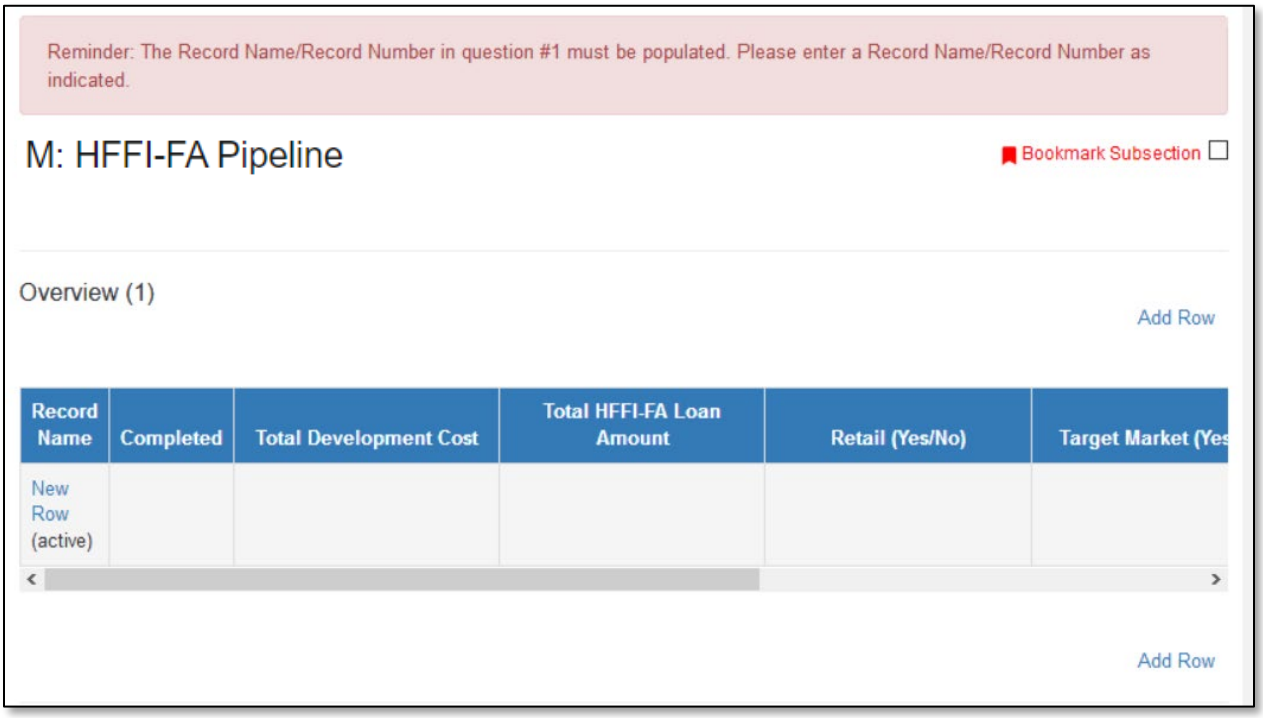


Figure 214: M: HFFI-FA Pipeline

The Overview table at the top of the page will display a summary of information entered for each HFFI-FA Pipeline Project.

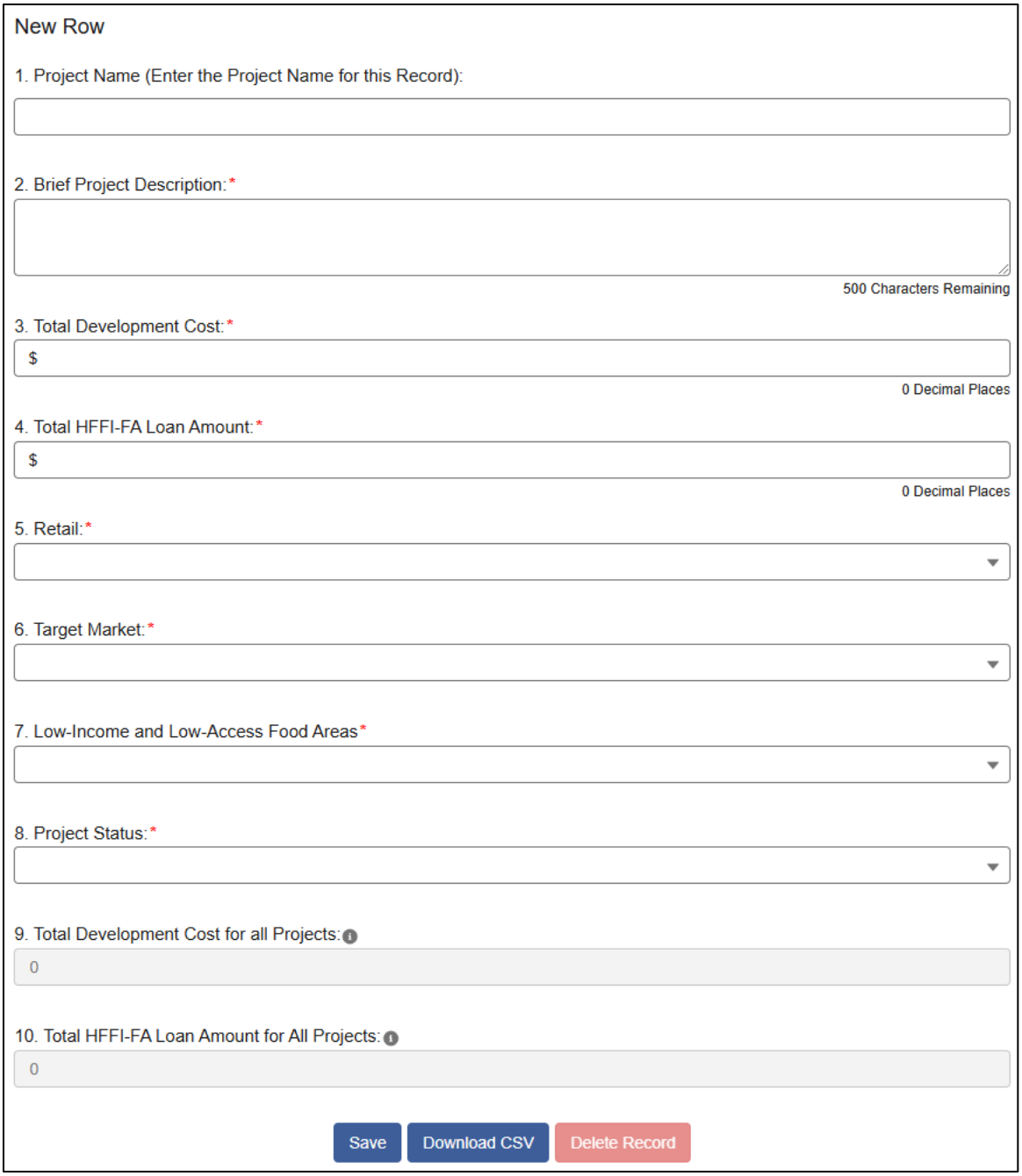


Figure 215: HFFI-FA Pipeline Record Questions

Question 1: Project Name (Enter the Project Name for this Record)
Enter a project name for this record.

Question 2: Brief Project Description
Enter a brief description of the project in the text box (500 character limit).

Question 3: Total Development Cost
Enter the total development cost for the project in dollars.

Question 4: Total HFFI-FA Loan Amount
Enter the total HFFI-FA Loan Amount for this project.

Question 5: Retail
Select a response from the picklist: Yes; No.

Question 6: Target Market
Select a response from the picklist: Yes; No.

Question 7: Low-Income and Low-Access Food Areas
Select a response from the picklist: Yes; No.

Question 8: Project Status
Select a response from the picklist: Inquiry; Initial due-diligence; Underwriting; Final approvals/closing

Question 9: Total Development Cost for All Projects
The calculated total development cost for all projects. The total will be updated after you click **Save** for each record.

Question 10: Total HFFI-FA Loan Amount for All Projects
The calculated total HFFI-FA Loan Amount for all projects. The total will be updated after you click **Save** for each record.

Add additional HFFI-FA Pipeline Projects records as needed by clicking the “Add Row" link above or below the Overview table.

N: HFFI-FA Track Record

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each HFFI-FA Track Record.

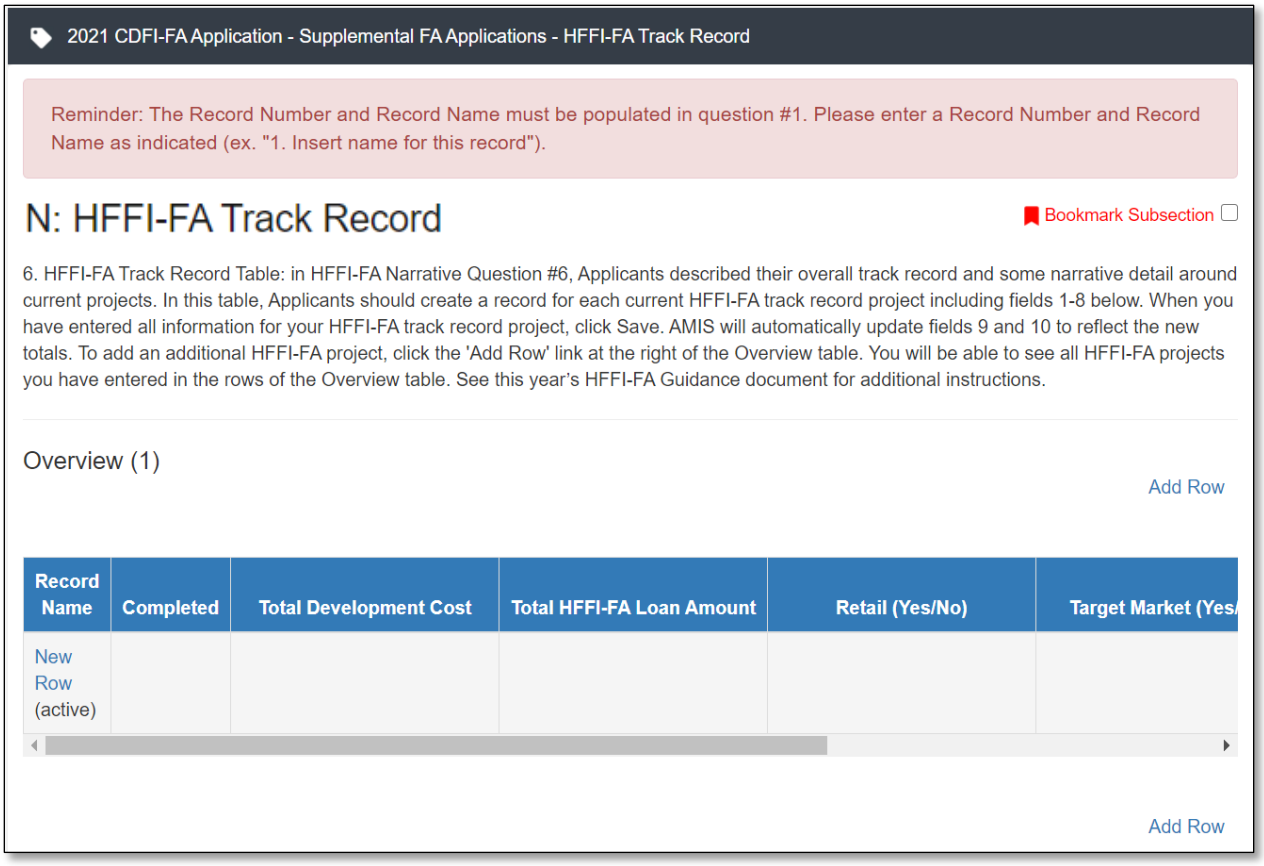


Figure 216: HFFI-FA Track Record Overview Table

The Overview table at the top of the page will display a summary of information entered for each HFFI-FA Track Record.

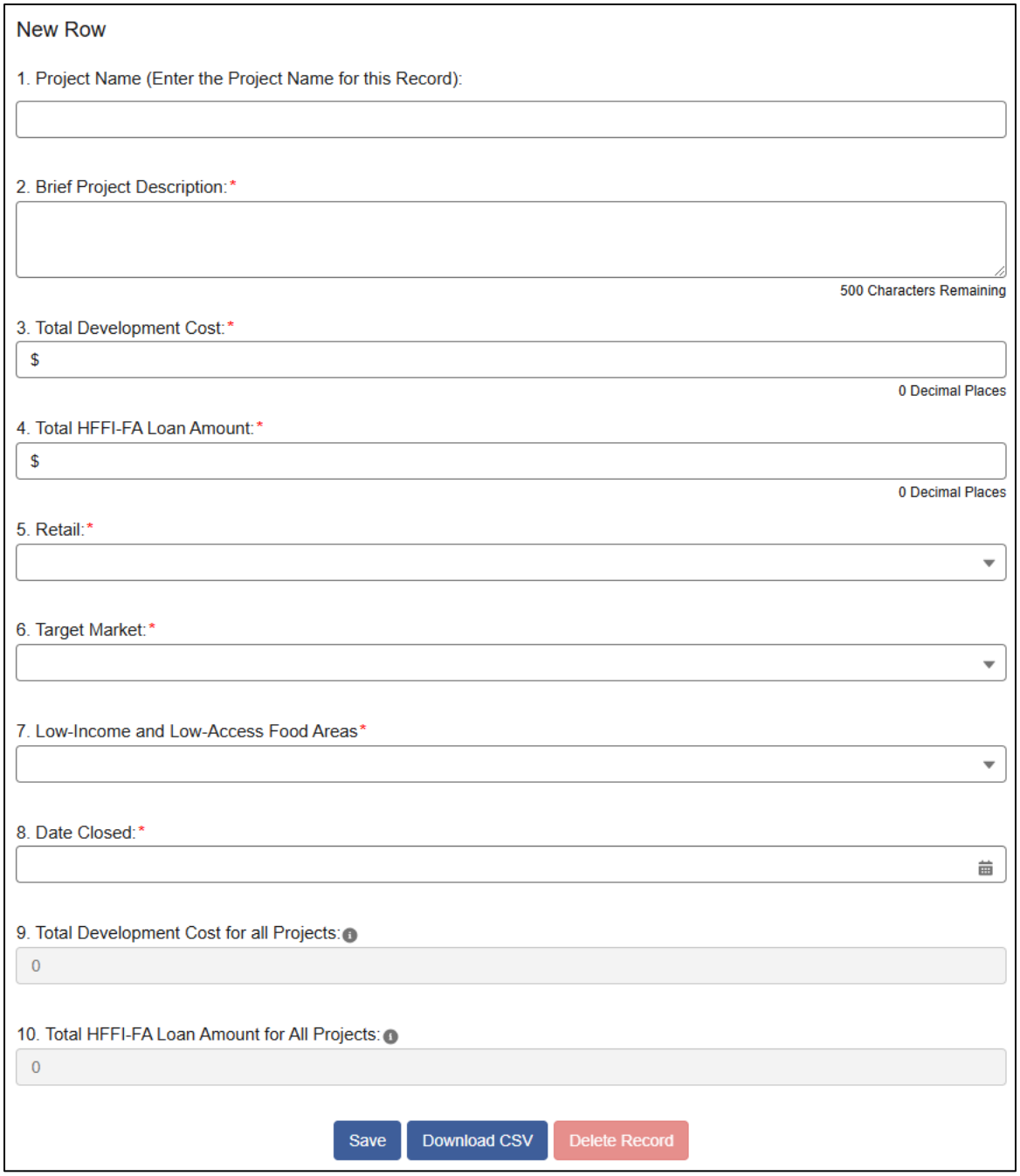


Figure 217: HFFI-FA Track Record Narrative

Question 1: Project Name (Enter the Project Name for this Record):
Enter the project name for the new track record.

Question 2: Brief Project Description:
Enter a brief project description in the text box (500 character limit).

Question 3: Total Development Cost:

Enter the total development cost in dollars (no decimals).

Question 4: Total HFFI-FA Loan Amount:
Enter the total HFFI-FA loan amount in dollars (no decimals).

Question 5: Retail:
Select "Yes" or "No" from the dropdown.

Question 6: Target Market:
Select "Yes" or "No" from the dropdown.

Question 7: Low-Income and Low-Access Food Areas
Select a response from the picklist: Yes; No.

Question 8: Date Closed
Enter the date the project closed. The project must have closed on or before the applications due date

Question 9: Total Development Cost for All Projects
The calculated total development cost for all projects. The total will be updated after you click **Save** for each record.

Question 10: Total HFFI-FA Loan Amount for All Projects
The calculated total HFFI-FA Loan Amount for all projects. The total will be updated after you click **Save** for each record.

Add additional HFFI-FA Pipeline Projects records as needed by clicking the "Add Row" link above or below the Overview table.

O: HFFI-FA Staff

This subsection is a dynamic table. Please see the guidance in Section 4.5 of this AMIS Training Manual for information on Dynamic Table records, and capturing entries for each HFFI-FA Staff.

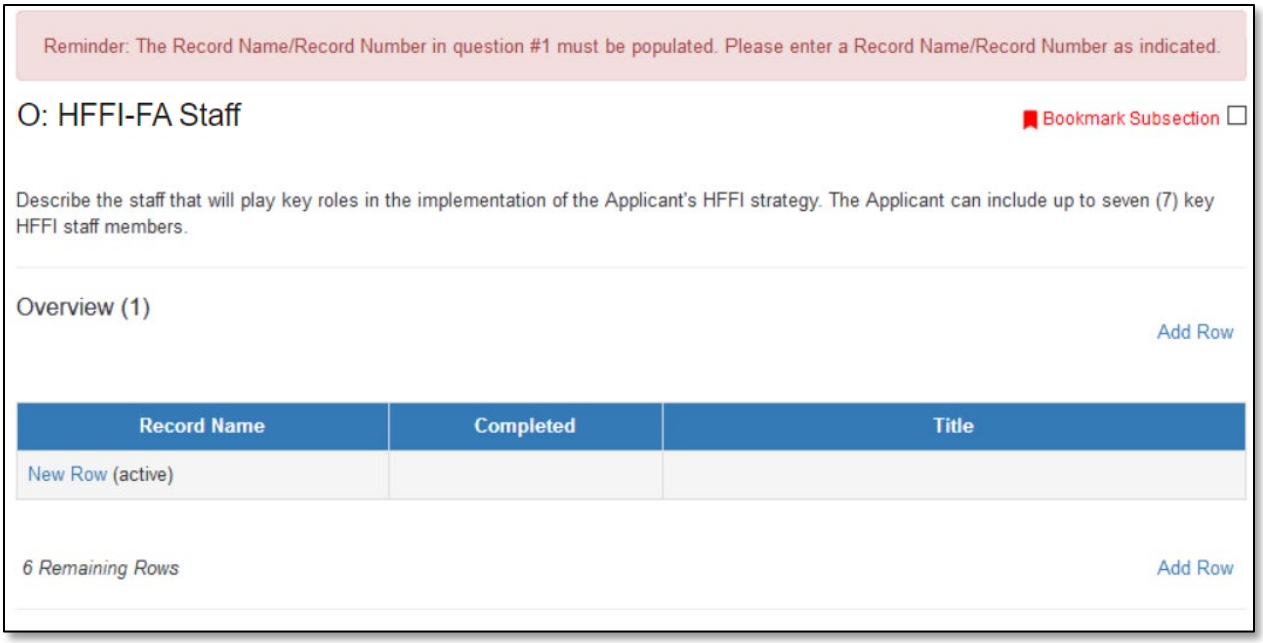


Figure 218. O: HFFI-FA Staff Overview Table

The Overview table at the top of the page will display a summary of information entered for each HFFI-FA Staff.

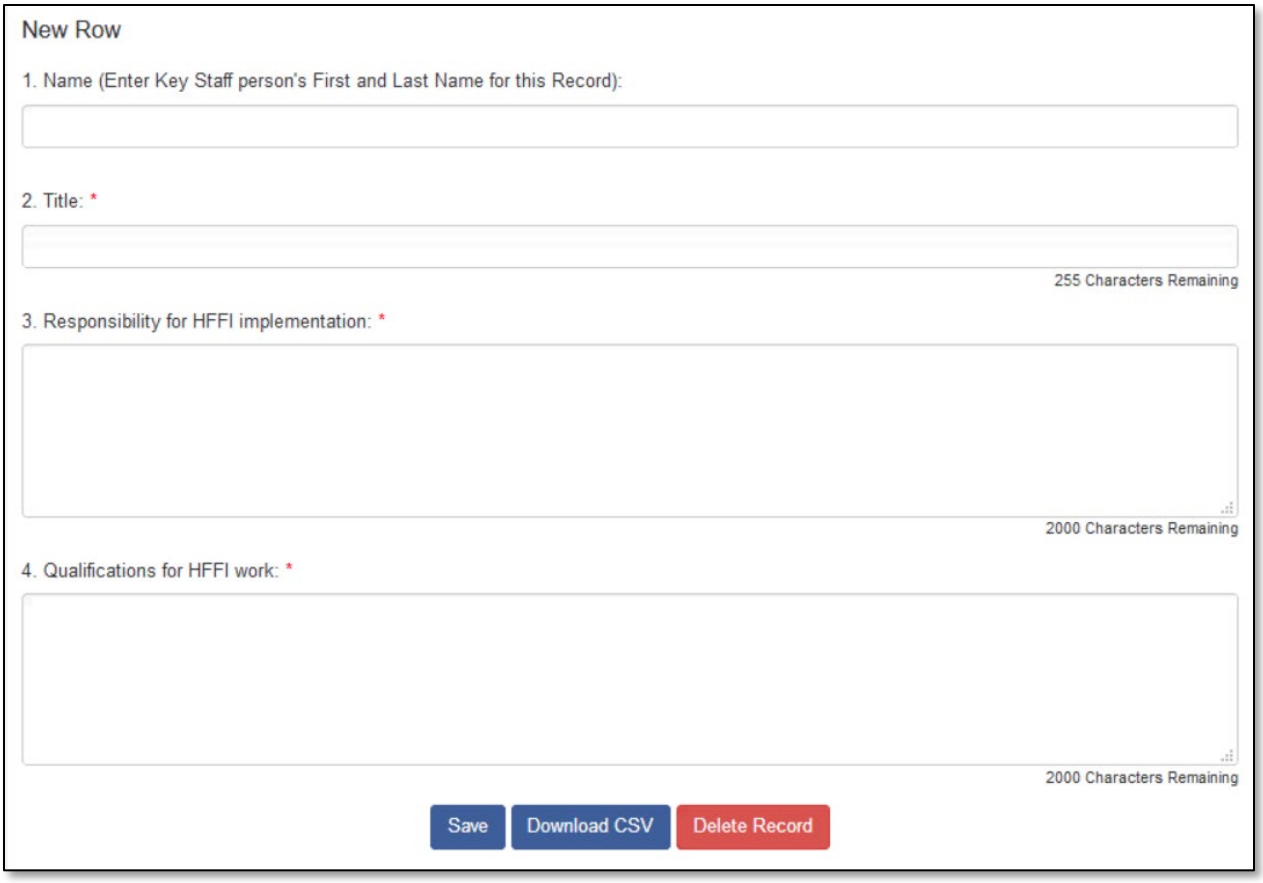


Figure 219: HFFI-FA Staff Questions

Question 1: Name (Enter Key Staff person's First and Last Name for this Record):
Enter the First and Last name of the Key Staff person.

Question 2: Title
Enter the title of the Key Staff person.

Question 3: Responsibility for HFFI implementation:
Describe the Staff member's responsibility for HFFI implementation in the text box (2,000 character limit).

Question 4: Qualifications for HFFI work:
Describe the Staff member's qualification for HFFI work in the text box (2,000 character limit).

Add additional HFFI-FA Staff person records as needed by clicking the "Add Row" link above or below the Overview table. You may enter a maximum of 7 records.

6.5 Troubleshooting Dependencies

The FA Application is complex and has multiple layers of dependent subsections in some sections (i.e. a first-level dependent subsection has a question that enables another, second-level dependent subsection).

If you enter a response to a question that triggers a dependent subsection and later change your response, you can end up with multilayered dependent subsections that are "stuck" in the application.

For example, in the Section 20 "Supplemental FA Applications", you will answer three questions that can enable dependent subsections if "Yes" is selected:

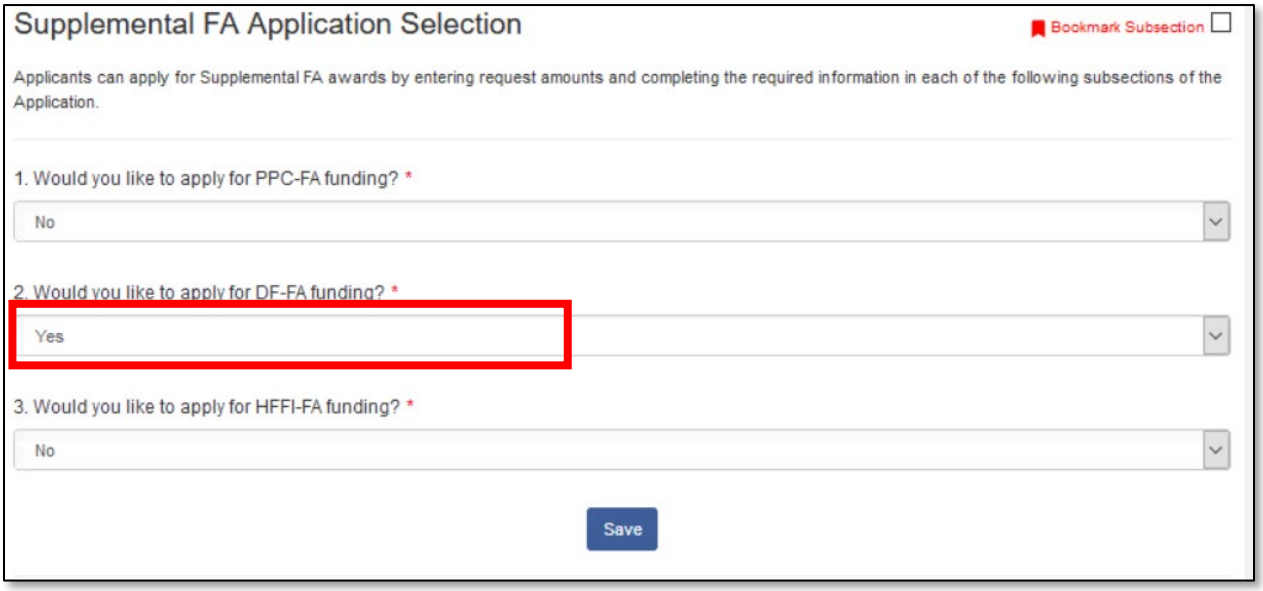


Figure 220: Question that Enables a First-Level Dependent Subsection- Set to Enable Subsection

When you select "Yes" it enables two dependent subsections that were not visible previously, DF-FA Award, and DF-FA Development Services Table Selection.

Figure 221: First-Level Dependent Subsections Enabled in the Menu Bar

If you changed your response in Question 2 to “No”, these first-level dependent subsections will be “turned off” and no longer visible.

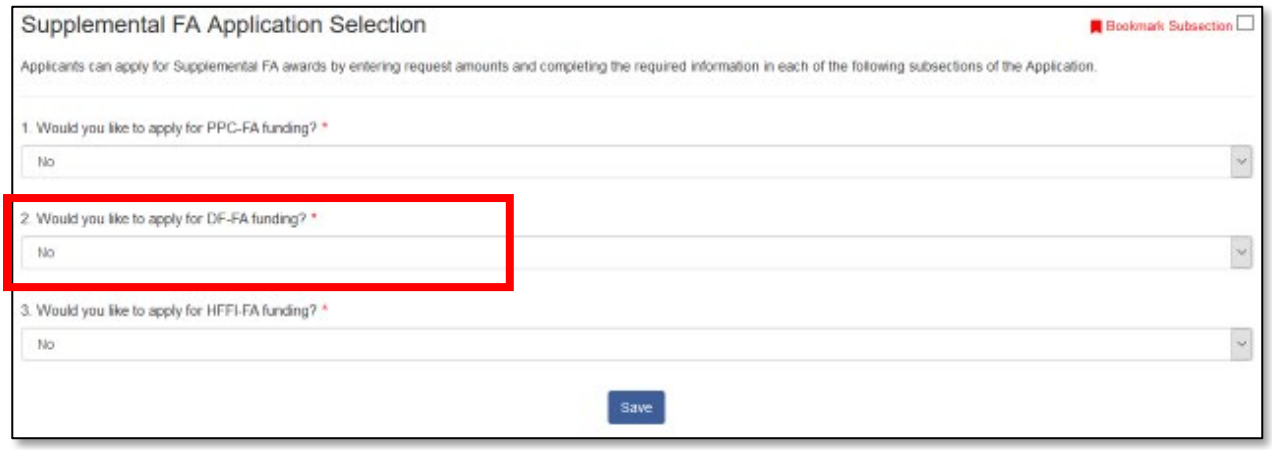


Figure 222: Question that Enables a First-Level Dependent Subsection- Set to Disable Subsection

Figure 223: Menu Bar with First-Level Dependent Subsections No Longer Enabled

However, this situation becomes more complicated if your responses to questions in the DF-FA Award and DF-FA Development Services Table Selection subsections in turn enable another dependent subsection. At least one new dependent subsection will be enabled based on your responses in these two subsections.

Figure 224: First-Level Dependencies and Second-Level Dependencies (without a checkmark) in the Menu Bar

If you decide at this point that you no longer wish to apply for DF-FA, you would return to the "Supplemental FA Application Selection" subsection and change your response to Question 2 from "Yes" to "No":

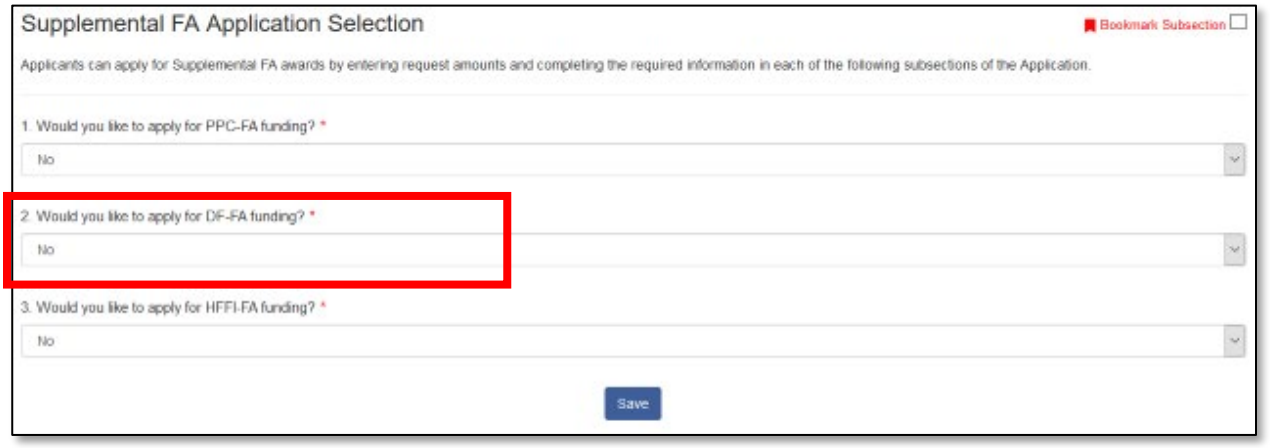


Figure 225: Question that Enables a First-Level Dependent Subsection- Set to Disable Subsection

Changing this response will disable the two subsections this question originally enabled, but it will not disable the subsections enabled by any questions in these now disabled subsections, leaving these multilayered dependent subsections "stuck" open:

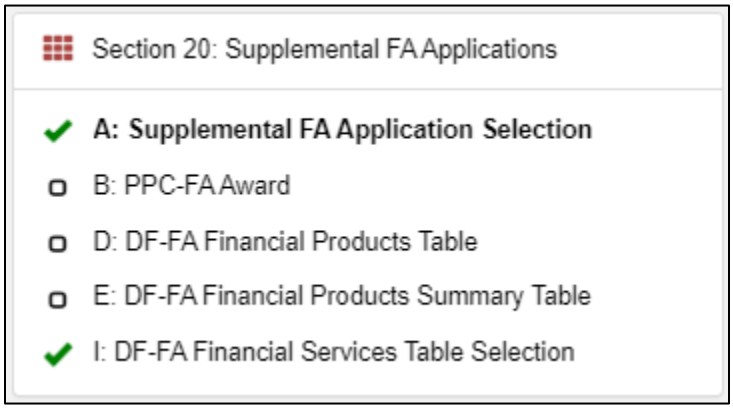


Figure 226: Menu Bar with First-Level Dependencies Disabled and Second-Level Dependencies Still Enabled

If this occurs, you can re-enable and modify your responses in the first level dependent subsections to disable these second level dependent subsections before once again disabling the first level dependencies.

However, especially if you had already completed these subsections you no longer want to include in your application, you can also submit your application without worrying about these extra subsections as long as they are complete, **AND** the first level dependent subsection has been disabled.

As long as your response to the question the enabled the first dependent subsection is changed so it is disabled (in this example, Question 2 is changed to "No") the first level dependent subsection will be cleared when you submit your application, which will, in turn, also clear the second-level dependent subsections and any additional multilayered dependencies. Please note that you may still see sections that have been cleared in the above manner in the PDF form of the application if you attempt to generate a PDF before or immediately after submission. As a best practice, generate an archival PDF version of your application once it has been successfully submitted to the CDFI Fund.

7.0 Section 21: Matching Funds

The Matching Funds section only applies to Core Applicants (except Native American CDFIs identified under the Native CDFI Designation subsection) applying under the CDFI-FA Program.

The Matching Funds section is not required of SECA Applicants, or Applicants meeting the definition of a Native American CDFI as identified under the Native CDFI Designation subsection

7.1 A: Verify Financial Institution Category

In order to direct you to the correct Matching Funds entry pages for your institution type, you will be asked to confirm your institution category several times in the Matching Funds subsections.

Figure 227: Verify Financial Institution Type Subsection

Question 1: Please select your financial institution category:

- Bank or Thrift and Bank Holding Companies should select “Bank/Holding Company”.
- Credit Unions should select “Credit Union”.
- All other financial institution types should select “Unregulated Financial Institution”.

When you click **Save** the application will validate that the financial institution category you selected matches the category you verified in the Application Financial Data section of the Application.

7.2 B: Select Matching Funds

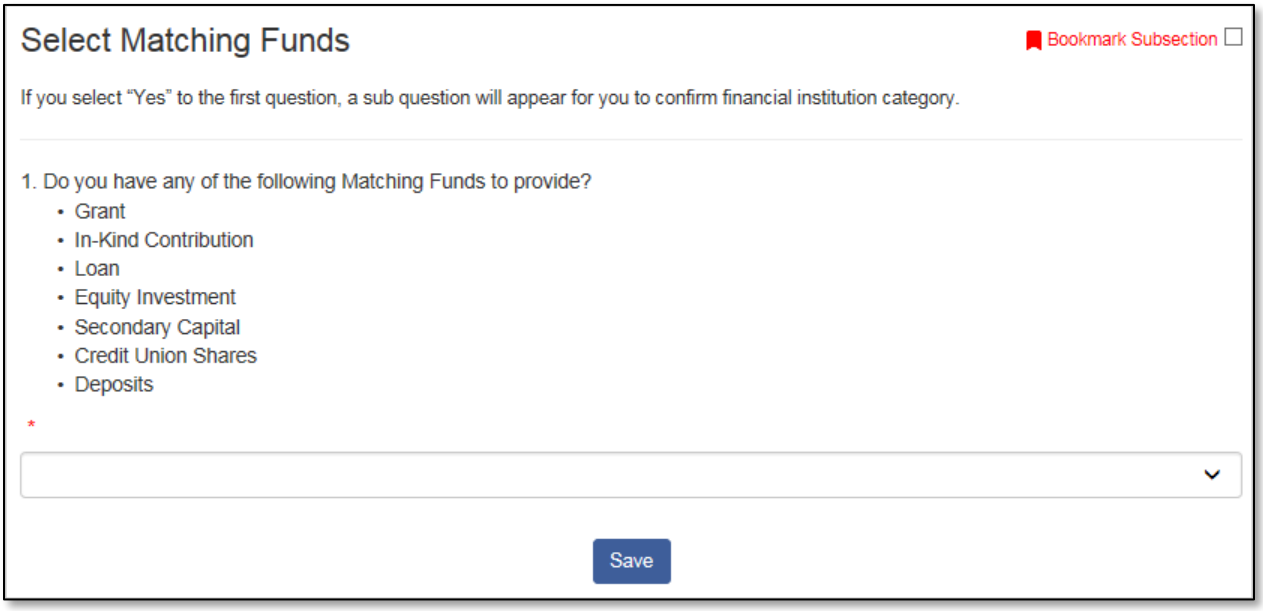


Figure 228: Select Matching Funds Subsection – Note: Layout options vary depending on institution type.

Indicate whether you have any of the listed types of Matching Funds to provide.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If you select "Yes", dependent question 1.1 appears.

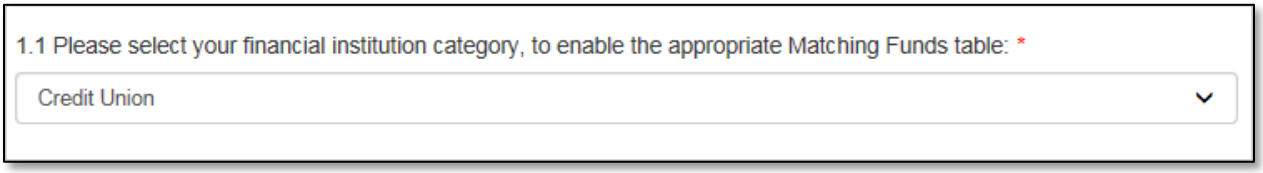


Figure 229: B: Select Financial Institution Category Question

Please select your financial institution category again, making sure it matches what you entered in the previous subsection. This will ensure the proper Matching Funds table for your financial institution type is provided.

Click **Save**.

7.3 C: Select Matching Funds - Retained Earnings

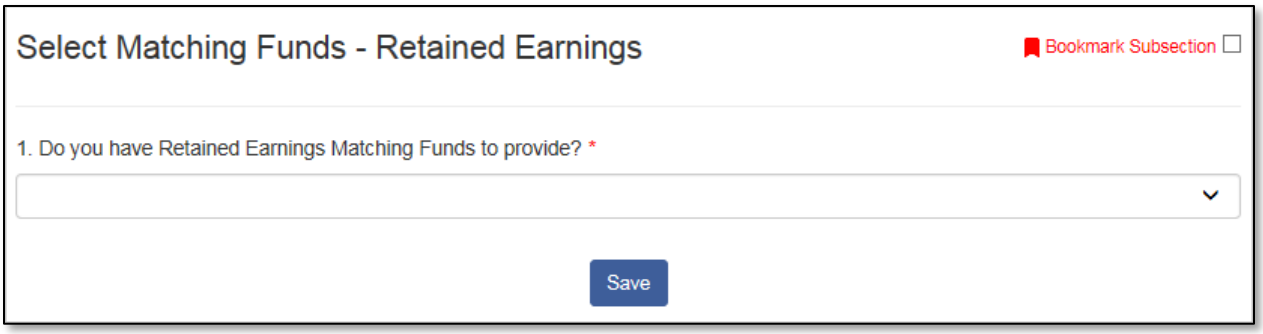


Figure 230: C: Select Matching Funds - Retained Earnings Subsection

Indicate whether you have Retained Earnings Matching Funds to provide.

The selection options are Yes and No. Use the dropdown field to provide your selection.

If you select “Yes”, this will trigger the “Matching Funds Detail – Retained Earnings” dependent subsection to appear in the side navigation menu.

Click **Save**.

7.4 D: Matching Funds Detail

Add all sources of Matching Funds your organization would like to provide in this subsection. Using the Overview table, select a Matching Fund type and complete the fields that display. Click "Save", then click on the "Add Row" link to create additional records for each type.

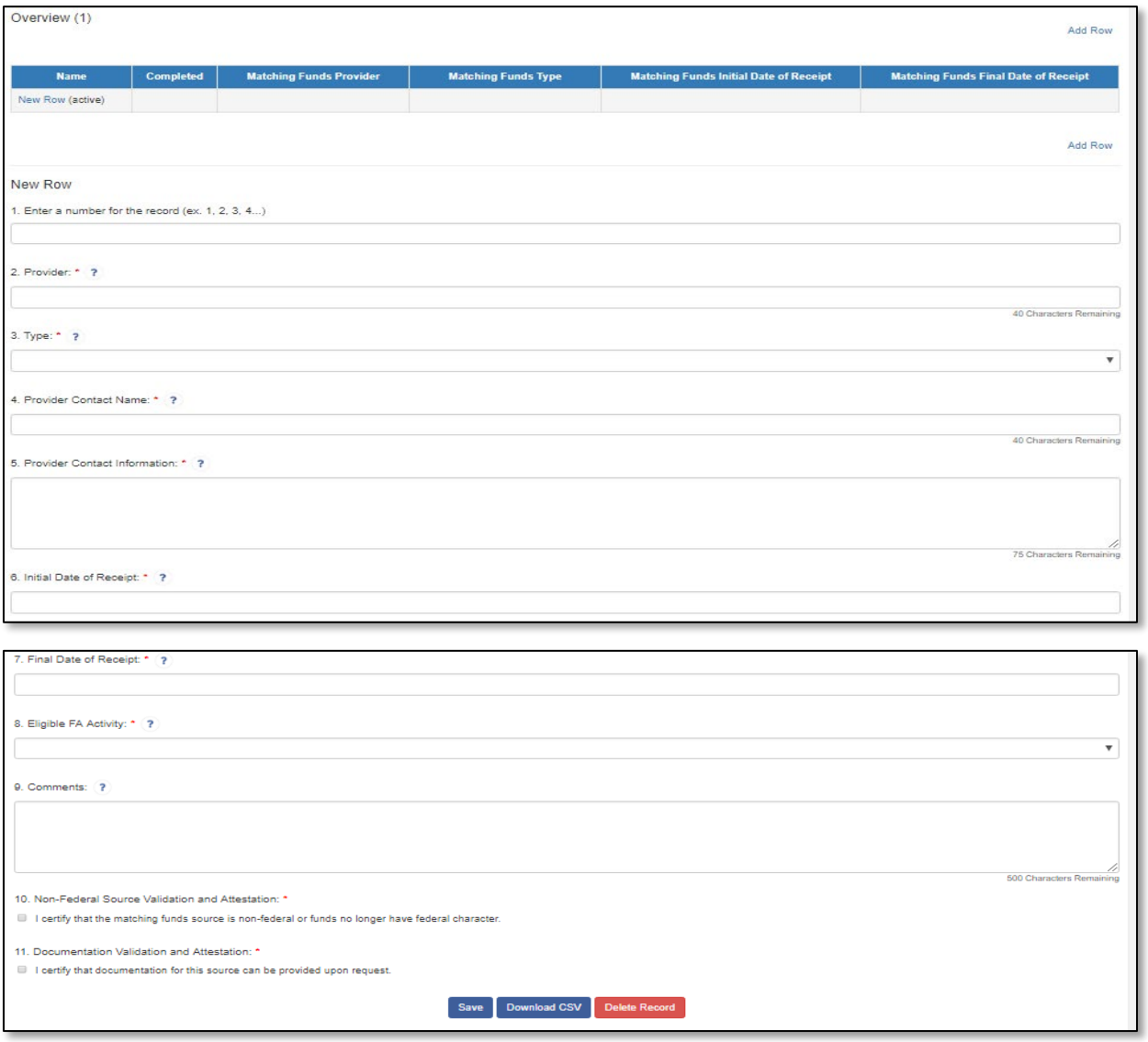


Figure 231: Matching Funds Detail Subsection

Question 1: Enter a number for the record (ex. 1, 2, 3, 4...):
This text field will capture a Matching Funds record number.

Use this field to number your Matching Funds entries.

Note: it is imperative that each Matching Funds entry have a unique numerical record number. If you enter the same record number more than one time you will see a validation error and the Matching Funds entry will not be complete until a unique record number is entered.

Question 2: Provider:
This text field will capture the Matching Funds Provider. This field is required.

Provide the Provider name (within the 40-character limit).

Question 3: Type:
This drop-down field will capture the type of Matching Funds.

Select the type of Matching Funds. There are three different groupings of selections possible for the type field depending on your organization's financial institution type.

For **Unregulated Institutions** the possible options are:

- Grant (In-Hand)
- Grant (Committed)
- In-Kind Contribution (In-Hand)
- In-Kind Contribution (Committed)
- Loan (In-Hand)
- Loan (Committed)
- Equity Investment (In-Hand)
- Equity Investment (Committed)

For **Credit Unions** the possible options are:

- Grant (In-Hand)
- Grant (Committed)
- In-Kind Contribution (In-Hand)
- In-Kind Contribution (Committed)
- Loan (In-Hand)
- Loan (Committed)
- Secondary Capital (In-Hand)
- Secondary Capital (Committed)
- Credit Union Shares (In-Hand)
- Credit Union Shares (Committed)
- Deposits (In-Hand)
- Deposits (Committed)

For **Bank/Holding Companies** the possible options are:

- Grant (In-Hand)
- Grant (Committed)
- In-Kind Contribution (In-Hand)
- In-Kind Contribution (Committed)
- Loan (In-Hand)

- Loan (Committed)
- Equity Investment (In-Hand)
- Equity Investment (Committed)
- Deposits (In-Hand)
- Deposits (Committed)

Once you select a Type, you will trigger an Amount field to appear below the Type field.

If you select Loan (In-Hand) or Loan (Committed), you will also trigger a field titled, "Loan Term of 3 or more Years" along with the Amount field.

If you select Equity Investment (In-Hand), you will also trigger a field titled, "Attach Equity Investment Matching Funds Documentation" along with the Amount field.

If you select Deposits (In-Hand), you will also trigger a field titled, "Attach Deposits Matching Funds Documentation" along with the Amount field.

Question 4: Provider Contact Name:
This text field will capture the Matching Funds Provider Contact Name. This field is required.

Provide the Provider Contact Name (within the 40-character limit).

Question 5: Provider Contact Information:
This text area field will capture the Matching Funds Provider Contact Information. This field is required.

Provide the Provider Contact Information. Enter one of the following types of contact information for the provider's contact person:

- Email: name@provider.org
- Phone: 1234567890 (This field will only accept 10 digits, no letters or special characters, such as parentheses or dashes. If you try to enter less than 10 digits or a special character you will receive an error message when you try to save the page)
- Mailing address: 123 Lane Dr., City, State, Zip code

Question 6: Initial Date of Receipt:
This date field will capture the Matching Funds Initial Date of Receipt. This field is required.

This field has the following validations:

- Applicants are not allowed to provide a date prior to January 1, 2023 or after January 15, 2026.
- The Initial Date of Receipt must be before the Final Date of Receipt.

Question 7: Final Date of Receipt:
This date field will capture the Matching Funds Final Date of Receipt. This field is required.

Note: if the Matching Funds category is "in-hand," the final date of receipt should not be later than the final Application submission due date as noted in the applicable CDFI or NACA Program NOFA.

This field has the following validation:

- Applicants are not allowed to provide a date prior to January 1, 2019 or after January 15, 2024.

Question 8: Eligible FA Activity:
This drop-down field will capture the Matching Funds Eligible FA Activity. This field is required.

The drop-down selections are:

- Financial Products
- Financial Services
- Development Service
- Loan Loss Reserves
- Capital Reserves

Question 9: Comments:
This text area field will capture any additional comments for this record. This field is optional.

Question 10: Non-Federal Source Validation and Attestation:
This checkbox field is used to attest that the Matching Funds source is non-federal and/or funds no longer have federal character. Ensure you complete this step prior to saving this record.

Check the box if you agree with the attestation.

Question 11: Documentation Validation and Attestation:
This checkbox field is used to attest that documentation for this source can be provided upon request. Ensure you complete this step prior to saving this record.

Check the box if you agree with the attestation.

7.5 E: Matching Funds Detail - Retained Earnings

Add your organization's retained earnings Matching Funds to this subsection. Enter your Retained Earnings details into questions 1 through 5 and click "Save". Your answers will be placed into the Overview Table. Then add the appropriate attachments for questions 6 and 7.

Note that you can only add one source of retained earnings. This is a change from previous years. While the "Add Row" button still exists under the table, it will not work.

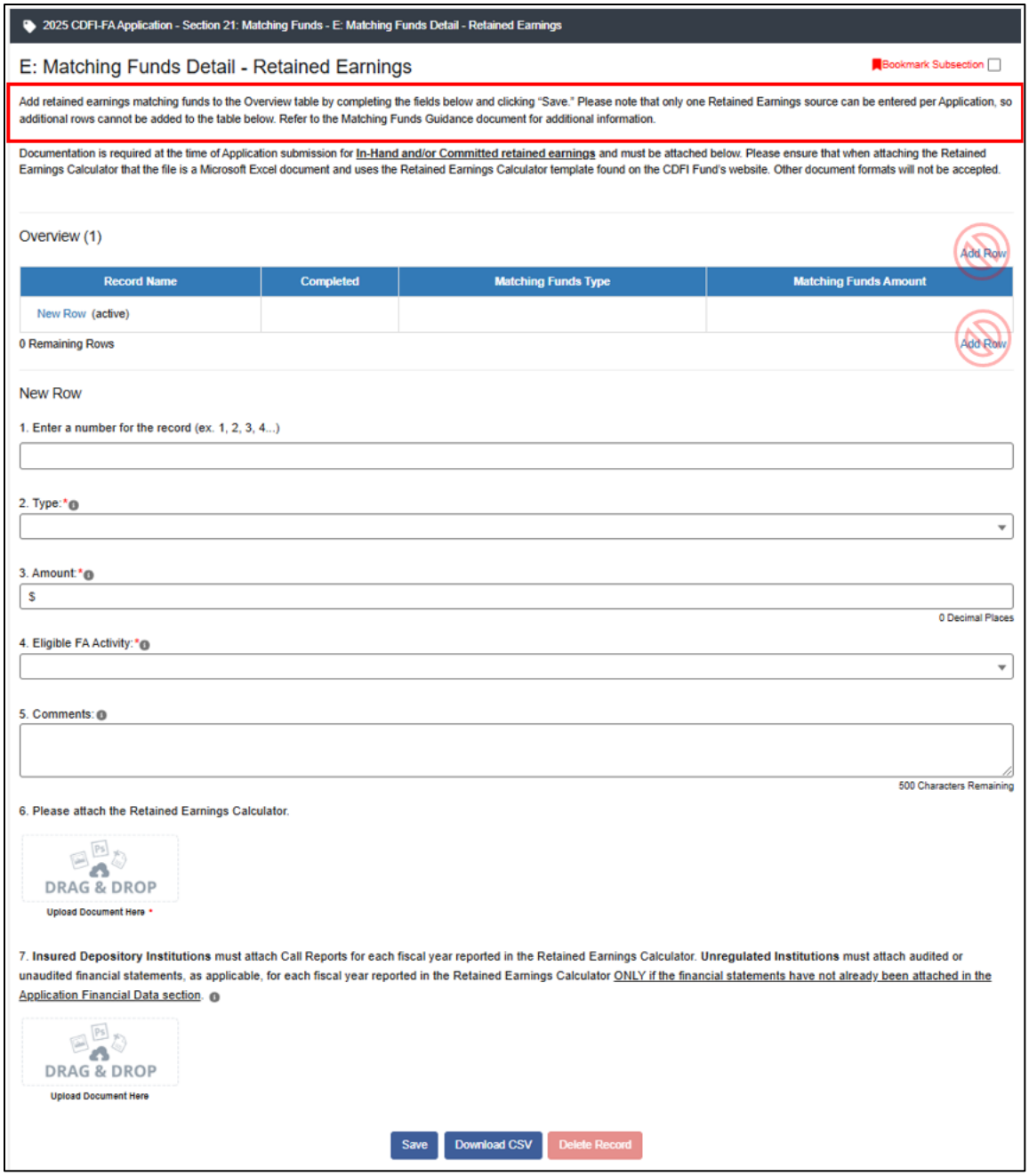


Figure 232: E: Matching Funds Detail - Retained Earnings Subsection

Question 1: Enter a unique number for the record (ex. 1, 2, 3, 4...):
This text field will capture a Retained Earnings record number.

Use this field to number your entry.

Question 2: Type:
This drop-down field will capture the type of Matching Funds. This field is required.

Select the type of Matching Funds. Retained Earnings will be the only possible drop-down selection.

Question 3: Amount:
This currency field will capture the Matching Funds Amount. This field is required.

Question 4: Eligible FA Activity:
This drop-down field will capture the Matching Funds Eligible FA Activity. This field is required.

The drop-down selections are:

- Financial Products
- Financial Services
- Development Service
- Loan Loss Reserves
- Capital Reserves

Question 5: Comments:
This text area field will capture any additional comments for this record. This field is optional.

Question 6: Please attach the Retained Earnings Calculator:
This upload field will capture the retained earnings calculator. Drag and Drop the attachment to the upload document area. This field is required.

Question 7: Insured Depository Institutions must attach Call Reports for each fiscal year reported in the Retained Earnings Calculator:
This upload field will capture the call reports for each fiscal year reported.

7.6 F: Matching Funds Summary Table

This subsection displays a table that calculates automatically based on the amounts provided in the "Matching Funds Detail" and "Matching Funds Detail – Retained Earnings" subsections.

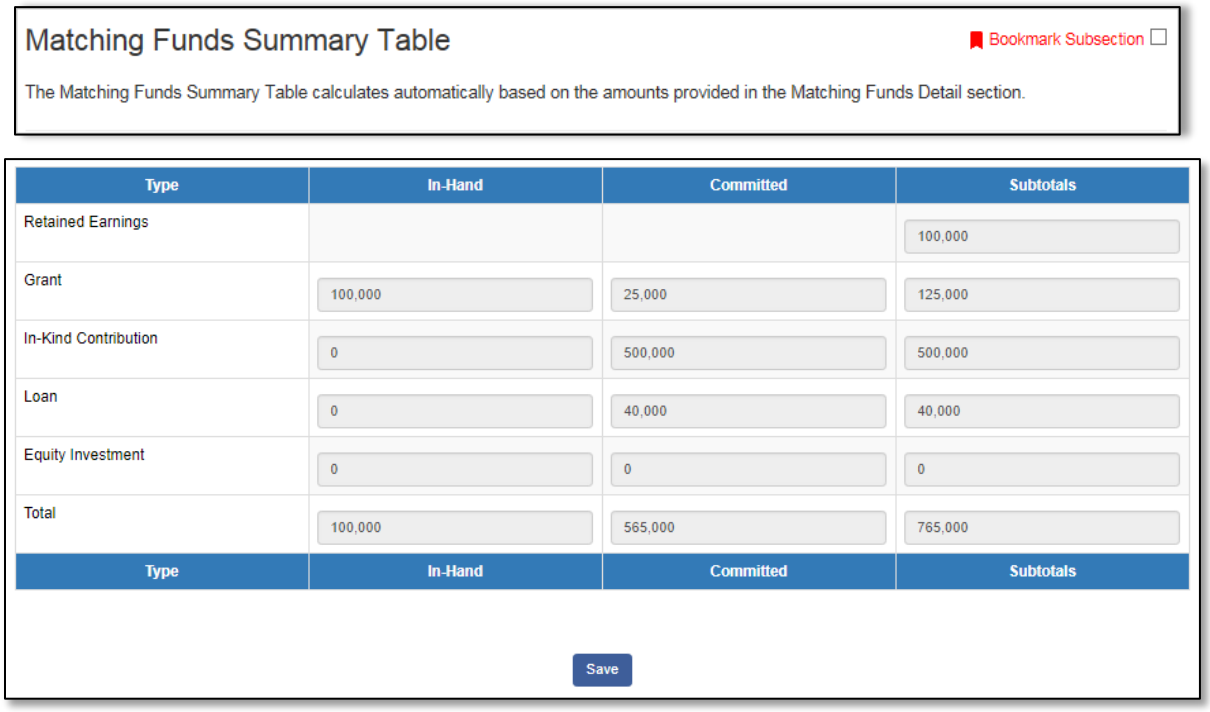


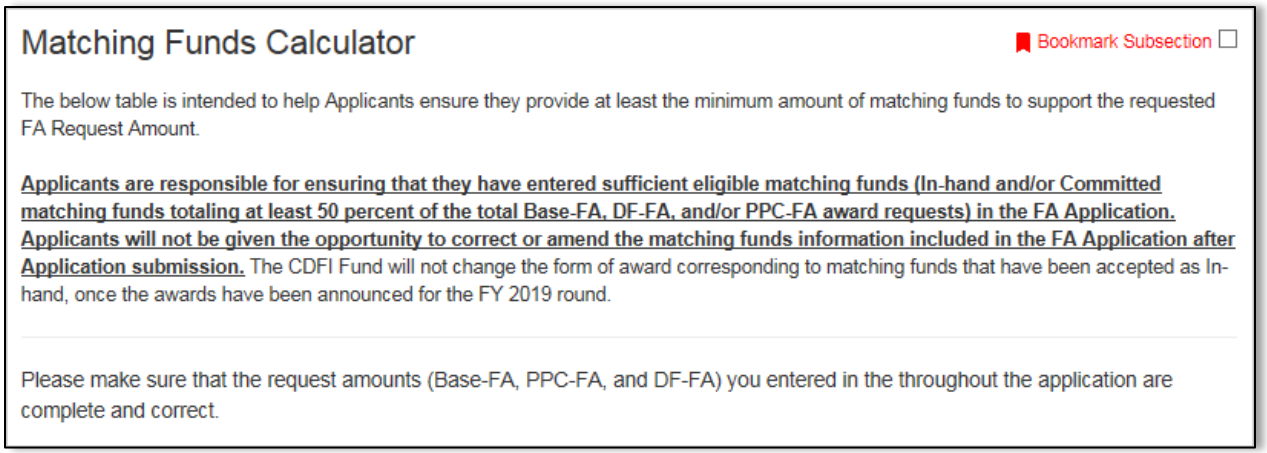
Figure 233: Matching Funds Summary Table Subsection

This table summarizes the amounts entered in the "Matching Funds Detail" and "Matching Funds Detail – Retained Earnings" subsections and provides the totals for each type that is In-Hand and Committed.

Use this table to verify the total amounts for the data you provided. Click Save.

7.7 G: Matching Funds Calculator

This Matching Funds Calculator subsection is used to ensure that the request (Base-FA, PPC-FA, and DF-FA) and Matching Funds amounts you entered throughout the application are accurate. This section also helps ensure that the In-Hand and Committed Matching Funds submitted at the time of application are at least 50% of the Total FA Requested Amount.



Question	Calculations
Base-FA Request Amount ($1,000,000 Maximum):	1,000,000
Base-FA Request Amount (Adjusted):	
PPC-FA Request Amount:	300,000
DF-FA Request Amount:	
Total FA Request Amount: ?	1,300,000
In-Hand and Committed Matching Funds Submitted at Time of Application (Bank/Holding Company)	
In-Hand and Committed Matching Funds Submitted at Time of Application (Unregulated Institutions)	
In-Hand and Committed Matching Funds Submitted at Time of Application (Credit Union)	1,000,000
% In-Hand and Committed Matching Funds submitted at time of application to Total FA Request Amount (must be at least 50%):	76.92
Question	Calculations

Figure 234: Matching Funds Calculator Subsection

Use this table to verify the total amounts for the data you provided.
The Total Matching Funds should be greater than or equal to 50% of the Total FA Requested Amount. There is a validation rule on the "% In-Hand and Committed Matching Funds Submitted at Time of Application to Total FA Requested Amount (Must be at least 50%)" field which will not allow you to complete the subsection if the validation fails.
Click **Save**.

8.0 Completing and Submitting the Application

8.1 Printing your Application

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

Figure 235: View PDF Button

This will generate a PDF of your application that 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 4.7 of this document.

8.2 Submitting your Application

All subsections must be marked complete in order 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. For FA Applicants, this includes completing at least one FA Objective section.

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.

Figure 236: Example of Error Message for Incomplete Subsections

Before you submit your application, the CDFI Fund recommends you closely review your application. **ONCE SUBMITTED, YOUR APPLICATION WILL BE LOCKED, AND RESPONSES CANNOT BE ALTERED.**

An Authorized Representative will need to attest that 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.

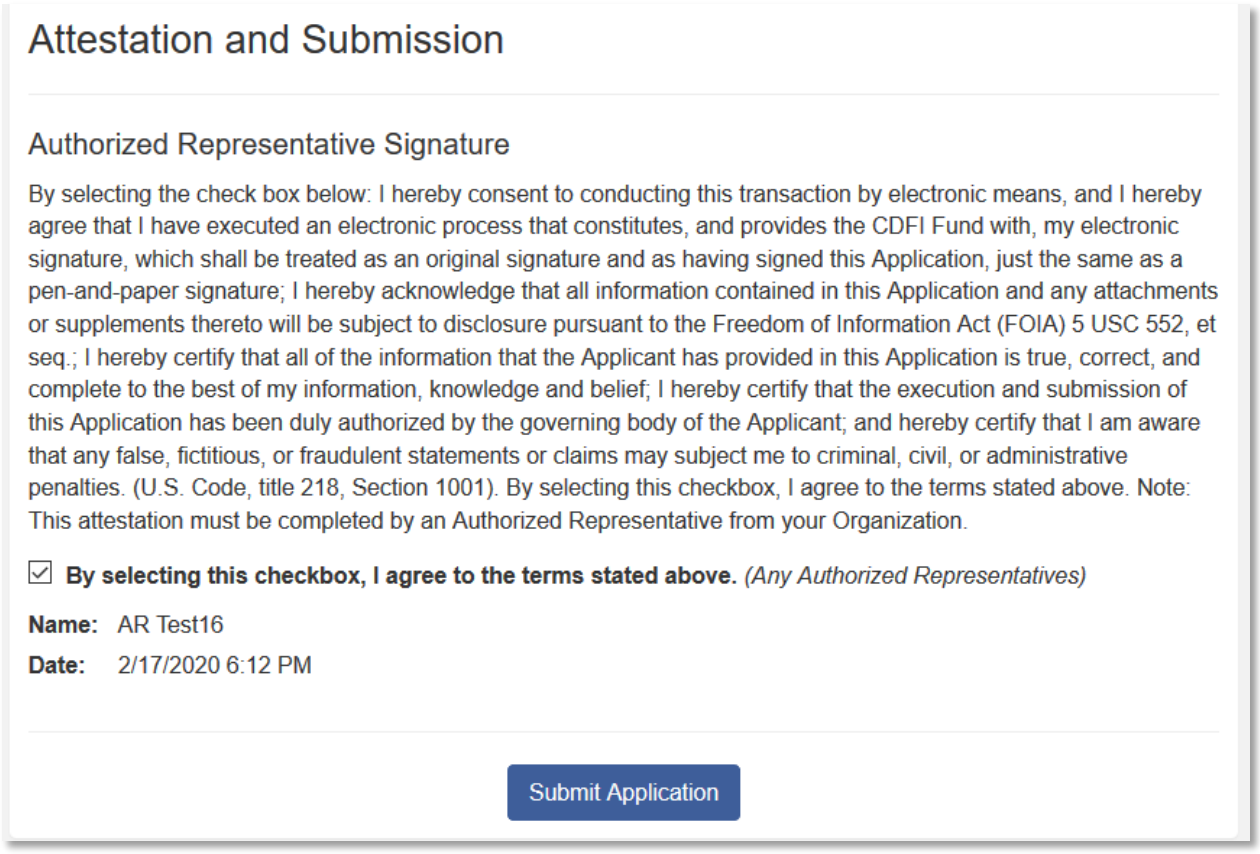


Figure 237: Attestation and Submission Page

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 that you would like to submit the application and understand the application cannot be edited after this point.

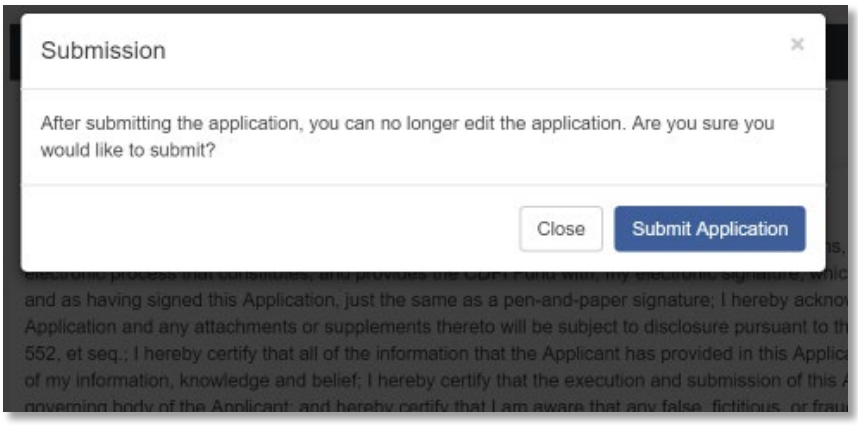


Figure 238: Submission Dialog Box

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

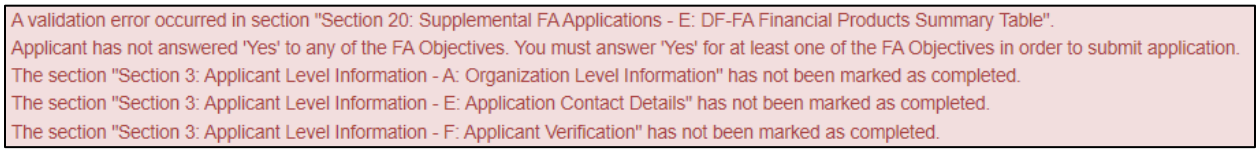


Figure 239: Application Submission - Failed Attempt Error Message

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

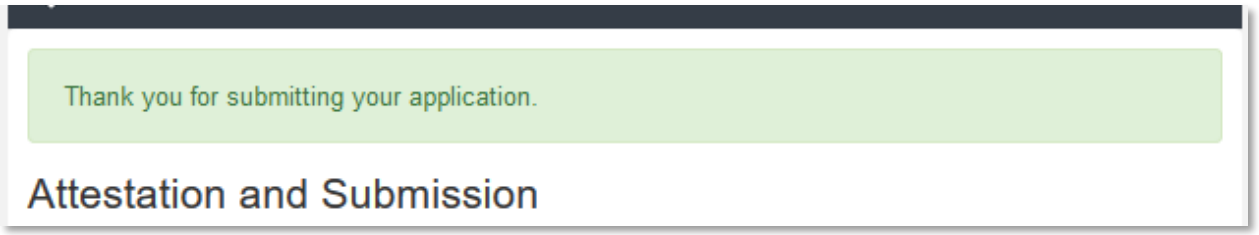


Figure 240: Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted including the text of the Authorized Representative's attestation for reference.

--- END ---