

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

Native American CDFI Assistance Program

2004 – 2005 Application

OMB Approval No. _____
(Approval number pending from OMB.
Application is considered **DRAFT** until number is assigned)

CDFI-0002

Paperwork Reduction Act Notice

This submission requirements package is provided to Applicants for awards under the Native American CDFI Assistance Program. The Estimated average burden associated with this collection of information is 50 hours per respondent, depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Department of the Treasury, Community Development Financial Institutions Fund, 601 Thirteenth Street, N.W., Suite 200-South, Washington, DC 20005.

All materials are available on the CDFI Fund Website: www.cdfifund.gov.

Catalog of Federal Domestic Assistance Number: 21.020

Introduction

Introduction

Legislative Background

The Community Development Banking and Financial Institutions Act of 1994 (12 U.S.C. §§ 4701 *et seq.*) (“the Act”) authorizes the Community Development Financial Institutions Fund (the “Fund”) of the U.S. Department of the Treasury to promote economic revitalization and community development through investment in and assistance to Fund-certified community development financial institutions (“CDFIs”) through the CDFI Program. In addition, the Consolidated Appropriations Resolution 2003 (Pub. Law No. 108-7) and 2004 (Pub. L. No. 108-401) authorize the Fund to provide financial assistance and technical assistance, training and outreach programs to benefit Native American, Alaska Native and Native Hawaiian communities (hereafter referred to as “Native American Communities”), with such benefit being provided primarily through qualified community development lender organizations with experience and expertise in community development banking and lending in Indian country, Native American organizations, Tribes, tribal entities, and other suitable providers.

The CDFI Fund’s Overall Strategic Objectives

Credit and investment capital are essential ingredients for developing affordable housing, starting or expanding businesses, and stimulating economic growth. Access to financial services is critical to helping bring more Americans into the economic mainstream. The Fund’s programs are designed to address the unique capitalization and/or technical capacity needs of CDFIs and other community development entities so that they may better meet the needs of their particular target markets through loans, investments, financial services and other related activities. This strategy builds strong institutions that make loans and investments and provide financial services in markets (including economically distressed investment areas and disadvantaged targeted populations) whose needs for loans, investments, and financial services have not been fully met by traditional financial institutions.

The Fund’s Native American Initiatives

Pursuant to the Act, in 2001, the Fund completed and published the Native American Lending Study (“the Study”), which identifies significant barriers to lending and investment in Native American Communities throughout the country and strategies for overcoming those barriers. One of the barriers identified by the Study is the fact that there are few CDFIs and other financial institutions that serve Native American Communities. Since CDFIs are important tools for developing self-sustaining economies in many underserved communities, the Fund seeks to assist Native American Communities to create CDFIs that will **primarily serve** such communities as well as to strengthen CDFIs already primarily serving those communities.

“Primarily Serves” is defined as 50% or more of the applicant’s activities being directed to a Native American Community (such as a reservation, Alaska Native Village, or Hawaiian Home Land or to Native American, Alaska Native, or Native Hawaiian people). The applicant will be asked to certify that it primarily serves a Native American Community in the CDFI certification application.

“Native American CDFI” is defined as a CDFI that primarily serves a Native American Community.

The Fund seeks to accomplish these goals through its Native American Initiatives. The primary objective of the Native American Initiatives is to increase the market coverage and capacity of Native American CDFIs throughout the country. While the Fund also is undertaking other activities, such as its comprehensive training program, to further strengthen Native American CDFIs, the Native American Initiatives principally comprise four facets:

1. Native American CDFI Assistance (NACA) Program: Through the NACA Program, the Fund provides (i) Financial Assistance (“FA”) and/or Technical Assistance (“TA”) awards (defined in the chart below) to Native American CDFIs and entities that can be certified as Native American CDFIs at time of award; and (ii) TA awards to entities that propose to become Native American CDFIs by December 31, 2006 (Round 1)

or December 31, 2007 (Round 2) and “Sponsoring Entities” (e.g., Native American organizations, Tribes, Tribal organizations) that propose to create separate legal entities that will become Native American CDFIs by December 31, 2007(Round 1) or December 31, 2008 (Round 2). Summary information on the NACA Program is provided in the chart, below.

2. **Native American Technical Assistance (NATA) Component (of the CDFI Program):** Through the NATA Component, the Fund provides capacity-building TA grants to Native American CDFIs, entities that can be certified as Native American CDFIs at time of award, and entities that propose to become Native American CDFIs within two years. Summary information on the NATA Component is provided in the chart, below.
3. **Native American Community Development (NACD) Program:** Through the NACD Program, the Fund provides TA grants to Sponsoring Entities to facilitate the creation of separate legal entities that will become Native American CDFIs within three years. Summary information on the NACD Program is provided in the chart, below.
4. **Native Communities Financing Initiative (Training Program):** The Fund has contracted with the National Community Capital Association (NCCA) and its subcontractor, the First Nations Oweesta Corporation (Oweesta), to provide two training courses for Native American lenders, financiers, and community development practitioners interested in developing a CDFI. Participants are eligible to receive on-site, follow-up technical assistance from NCCA and Oweesta. The Fund strongly encourages organizations interested in becoming or creating a Native American CDFI to participate in this program. For more information, please see the Fund’s website: www.cdfifund.gov/programs/nacd/communities_financing.asp.

Purpose; Types and Amounts of Assistance Available	Eligible Applicants	Application Deadlines
NACA Program		
<p>FA (grants, loans, equity investments, secondary capital, deposits/shares) and/or TA, including operating expenses.</p> <p>An applicant may apply for FA, TA, or a combination of the two (within certain limits, described below).</p> <p>Maximum Award: \$500,000, of which no more than \$150,000 can consist of TA. Of the maximum of \$150,000 in TA, no more than \$100,000 can go to cover operating expenses.</p> <p>The Fund can award amounts in excess of these maximum amounts (for FA or TA) if the Fund deems it appropriate.</p> <p>The Fund can also award TA for uses other than, or in an amount greater or less than what is requested by an applicant. The Fund can also award TA to applicants requesting only FA.</p> <p>Eligible Uses of TA Funds: technology acquisition, training, consulting services, staff salary for certain purposes, and operating expenses.</p>	<p>Eligible Applicants:</p> <p>FA and/or TA awards:</p> <p>Type 1: Certified Native American CDFIs or Certifiable Native American CDFIs (i.e., entities that can be certified as Native American CDFIs at time of award).</p> <p>TA awards only:</p> <p>Type 2: Emerging Native American CDFIs (i.e., entities that propose to become Native American CDFIs by 12/31/06 (Round 1) or 12/31/07 (Round 2)).</p> <p>Type 3: Sponsoring Entities (e.g., Native American organizations, Tribes and Tribal organizations) that propose to create an entity that will become a Native American CDFI by 12/31/07 (Round 1) or 12/31/08 (Round 2).</p> <p>Ineligible Applicants:</p> <p>Firms that provide training or TA in community development finance (such organizations are eligible for NACD).</p>	<p>Applications will be accepted and evaluated in two rounds:</p> <ul style="list-style-type: none"> • Round 1: application deadline is March 31, 2004; • Round 2: application deadline is February 1, 2005.

NATA Component		
<p>TA grants.</p> <p>Maximum Award: \$100,000</p> <p>The Fund can award amounts in excess of these maximum amounts if the Fund deems it appropriate.</p> <p>The Fund can award TA for uses other than, or in an amount greater or less than that which is requested by an applicant</p> <p>Eligible Uses of TA Funds: technology acquisition, training, consulting services, staff salary for certain purposes.</p> <p>Organizations in operation less than 24 months may use staff salary for general purposes (i.e., for operations).</p> <p>Ineligible Use of TA Funds: operating expenses (with one exception above)</p>	<p>Eligible Applicants: Certified and Certifiable Native American CDFIs; Emerging Native American CDFIs.</p> <p>Ineligible Applicants: Sponsoring Entities (such applicants should apply under NACA or NACD), and entities that the Fund has previously selected to receive over \$250,000 in TA or FA (in aggregate) (such applicants may apply under NACA).</p>	<p>Applications will be accepted and evaluated on a first-come, first-reviewed basis, beginning February 4, 2003 through May 31, 2004.</p>
NACD Program		
<p>TA grants to build capacity to create Native American CDFIs.</p> <p>Maximum Award: \$100,000</p> <p>The Fund can award amounts in excess of these maximum amounts if the Fund deems it appropriate.</p> <p>The applying entity must use the TA award to assist in the establishment of a separately incorporated, new Native American CDFI.</p> <p>Eligible Uses of TA Funds: technology acquisition, training, consulting services, staff salary for certain purposes.</p> <p>Ineligible Use of TA Funds: operating expenses</p>	<p>Eligible Applicants: Sponsoring Entities that will not themselves become Native American CDFIs but instead plan to create separate Native American CDFIs. Such entities include (a) <u>Category I</u>: Tribes, Tribal entities and nonprofit organizations that primarily serve Native American, Alaska Native and/or Native Hawaiian populations; and (b) <u>Category II</u>: firms that provide training or TA in community development finance or that specialize in economic development in Native American, Communities, and other suitable providers, including CDCs, CDFIs, or organizations with experience and expertise in banking and lending in Native American, Alaska Native and/or Native Hawaiian communities.</p> <p>Ineligible Applicants: certified and certifiable Native American CDFIs, emerging Native American CDFIs (such applicants should apply for TA under NACA or NATA).</p>	<p>Applications will be accepted and evaluated on a first-come, first-reviewed basis, beginning February 4, 2003 through May 31, 2004.</p>

Please refer to the applicable NOFAs for additional details on these funding programs.

In addition to the Native American Initiatives, described above, the Fund administers the New Markets Tax Credit (“NMTC”) Program, the Financial Assistance (“FA”) and Technical Assistance (“TA”) Components of the CDFI Program, and the Bank Enterprise Award (BEA) Program. Interested parties are encouraged to learn more about these programs, and how to apply, through the Fund’s website at www.cdfifund.gov.

A Native American CDFI may apply for a FA award through either the FA Component or the NACA Program. While an applicant may receive only one FA award through either the FA Component or the NACA Program, an applicant, its subsidiaries or affiliates may apply for and receive: (i) a tax credit allocation through the NMTC Program; (ii) a TA award through the CDFI Program; (iii) an award through the NACD Program; or (iv) an award through the BEA Program, subject to certain restrictions described in the BEA Program regulations.

*Eligibility
Requirements
And
Instructions*

LEGAL ENTITY

At the time an entity submits its application under this NOFA, it must be a duly organized and validly existing legal entity under the laws of the applicable jurisdiction (including tribal jurisdiction), in which it is incorporated or otherwise established. An application must include a valid and current Employer Identification Number, issued by the Internal Revenue Service, or the application will be rejected as incomplete and returned.

THREE TYPES OF ELIGIBLE APPLICANTS

Eligible applicants for the NACA Program consist of three types of entities:

Type 1: Certified or Certifiable Native American CDFIs.

- **Certified Native American CDFIs:** Any certified CDFI that primarily serves a Native American Community and whose CDFI certification expires after July 31, 2004 (Round One) or after July 31, 2005 (Round Two).

An Applicant whose CDFI certification will expire before July 31, 2004 (Round One) or before July 31, 2005 (Round Two) must submit an application for recertification **in advance of the NACA Program application due date** for the round to which the applicant is applying or **as part of the NACA Program application**. Recertification applications can be obtained through the Fund's website at www.cdfifund.gov.

- **Certifiable Native American CDFIs:** Any entity that primarily serves a Native American Community and that submits a complete CDFI certification application, received by the Fund prior to or simultaneous with its NACA funding application, demonstrating, in the judgment of the Fund, that it is certifiable as a CDFI by the date of award.

Type 1 Applicants are eligible to receive awards for financial assistance (FA), technical assistance (TA), or a combination of both through the NACA Program.

Type 2: Emerging Native American CDFIs.

- **Emerging Native American CDFI:** Any entity that primarily serves a Native American Community and demonstrates in its NACA Program application, in the judgment of the Fund, that it is certifiable as a CDFI by the following dates: a Round One applicant must be certified as a CDFI by December 31, 2006; a Round Two applicant must be certified as a CDFI by December 31, 2007.

**Type 2 Applicants are eligible to receive awards for TA only through the NACA Program.
Type 2 applicants are not eligible to receive awards for FA.**

TIP The difference between a "Certifiable" CDFI and an "Emerging" CDFI is the length of time it will take for that organization to become certified. A Certifiable CDFI must be able to be certified at the time of award -- generally a few months after the application is submitted. An Emerging CDFI, on the other hand, can take up to two years to get certified. Generally, this means the length of time until the organization is truly operational as a financing entity (lending or investing on a regular basis).

Type 3: Sponsoring Entities.

- Any entity that proposes to create a separate legal entity that will become a certified Native American CDFI by December 31, 2007 (Round One applicant); December 31, 2008 (Round Two).
- For purposes of this NOFA, Sponsoring Entities include: (a) Tribes, Tribal entities, Alaska Native Villages, Village Corporations, Regional Corporations, Non-Profit Regional Corporations/Associations, or Inter-Tribal or Inter-Village organizations; (b) organizations whose primary mission is to serve a Native American Community including but not limited to: Urban Indian Centers, Tribally-Controlled Community Colleges, community development corporations (CDCs), training or educational organizations, or Chambers of Commerce, that primarily serve a Native American Community.

**Type 3 Applicants are eligible to receive awards for TA only through the NACA Program.
Type 3 Applicants are not eligible to receive awards for FA.**

While applicants should identify the Type that best fits their situation, the Fund reserves the right to recategorize applicants who erroneously choose the incorrect Type. An applicant's Type classification affects its eligibility for FA and operating grants. Applicants will be informed of the Fund's decision to reclassify their applicant Type and the applicant has the right to appeal this decision. The appeal process is described in a separate document.

PRIOR AWARDEES

Applicants must be aware that success in a prior round of the CDFI Program, including the NACTA and NATA Components, or the NACD Program is not indicative of success under this NACA Application. Prior awardees are eligible to apply under this NACA Application, except as follows:

- The Fund is generally prohibited from obligating more than \$5 million in assistance, in the aggregate, to any one organization and its Subsidiaries and Affiliates during any three-year period (further guidance on the calculation of the \$5 million cap is available on the Fund's website at www.cdfifund.gov);
- The Fund will not consider an application submitted by an applicant that is a prior Fund awardee under any Fund program or component of the CDFI Program if the applicant has been barred from applying to the Fund through the applicable funding round, has outstanding reports due to the Fund as of the due date of the application, or is considered to be in default of its assistance agreement. Awardees whose assistance agreements terminate in default status will only be considered to be in default of their assistance agreements for one year from the date the final compliance status is determined; and
- The Fund reserves the right to reject an application without consideration that has been submitted by an applicant that is a prior Fund awardee under any Fund program or component of the CDFI Program that has a balance of \$5,000 or more in undisbursed funds, under said previous award, as of the deadline for this NACA application.

If your organization has received an award from the Fund through a prior funding round, the Fund may deduct up to 5 points for past instances of late reporting. Accordingly, applicants that are prior Fund awardees are advised to: (i) submit all required reports by the deadlines specified in the assistance or award agreements governing said prior awards and to comply with all requirements found therein, and (ii) contact the Grants Management and Compliance Manager to ensure that actions are underway for the disbursement of any outstanding balance of \$5,000 or more for said prior award. All outstanding reports or compliance questions should be directed to the Grants Management and Compliance Manager by e-mail at gmc@cdfi.treas.gov; by telephone at (202) 622-8226; by facsimile at (202) 622-9625; or by mail to CDFI Fund, 601 13th Street, NW, Suite 200 South, Washington, DC 20005.

APPLICATION SUBMISSION REQUIREMENTS

Deadlines

Round One applicants may submit applications after February 1, 2004. Round One applications must be received in the specific Bureau of Public Debt (BPD) office designated below not later than 5:00 p.m. ET on March 31, 2004. **(Please note that the Fund has extended the deadline for the FY 2004 round from the March 15, 2004 date set forth in the NOFA.)**

Subject to the availability of appropriated funds, **Round Two** applicants may submit applications after December 1, 2004. Round Two applications must be received in the BPD office designated below not later than 5:00 p.m. ET on February 1, 2005.

Applications received in the specific BPD office designated below after the applicable deadlines will be rejected and returned to the sender.

Application Materials

The Application consists of four sections:

Section 1	Applicant Information And Federal Certifications
	✓ Applicant Information And Certification Form
	✓ Applicant Organizational Characteristics
	✓ Award Request Form
	✓ Environmental Review
	✓ Assurances And Certifications
	✓ 501(C)(4) Questionnaire (as applicable)
Section II	Eligibility
	✓ Eligibility Questionnaire
	✓ Type 2 (Emerging Native American CDFI) Eligibility Form (as applicable)
	✓ Certification of Material Changes (as applicable)
Section III	Certification Application (as applicable)
Section IV	Funding Application

Incomplete Applications

Applications **received after the submission deadlines** noted above and/or **missing any of the items listed below** will be considered **fatally incomplete, rejected** from consideration for a NACA Program award, and returned:

- Applicant Information and Certification form without an original signature of the identified Authorized Representative
- Missing EIN or Dun and Bradstreet Number (DUNS) on the Applicant Information Form
- Missing Section IV (Funding Application)

Submitting the Application

Applicants shall send the following materials to the BPD address below by the deadlines described above:

- One (1) unbound original of all application materials. Do not separate sections with tabs or staples.
- Three (3) copies of all application materials in a binder (tabs, staples, and other binding is appreciated).
- Submission requirements for submitting a certification application (if applicable) are described below.

Send the above materials to:

CDFI Fund Grants Management and Compliance Manager
Bureau of Public Debt
200 Third Street, Room 10
Parkersburg, WV 26101.
(304) 480-5450.

Applicants are strongly advised to **allow at least 3 business days** for **overnight** delivery of applications to BPD, longer for first class mail delivery.

Applications will *not* be accepted at the Fund's offices in Washington, DC. Applications received in the Fund's Washington DC offices will be rejected and returned to the sender. Applications sent by facsimile or e-mail will not be accepted. An electronic application may be made available for Round Two, and if so, its availability and related guidance will be announced on the Fund's website.

Organizing the Application

Applicants are strongly encouraged to clearly distinguish the different sections and any attachments to the application. In the unbound "original" copy of the application, the Fund suggests using colored paper to separate sections. (The Fund asks applicants not to use tabs or staples because this version becomes the master version, which would be used to make any copies, if necessary.) In the three copies, the Fund suggests using color paper and/or tabs to separate sections and any attachments. These three "copies" of the application become the working copy used by staff and reviewers. If your organization is attaching supplemental information to clarify or expand upon the contents in the application, the attachments should be referenced (and summarized if the attachment is more than 2 pages long) in the relevant portion of the application. The Fund requests that any supplemental information be kept to a minimum.

Submitting a CDFI Certification Application in Conjunction with a NACA Funding Application

Applicants seeking CDFI certification in conjunction with the funding application must submit an original and one copy of the certification materials (Section III of the NACA Program application) -- in addition to the copies of the funding application as described above -- by the applicable deadlines described above. To facilitate processing, the Fund strongly urges such applicants to identify clearly the certification application materials from the funding application materials by labeling each section as "Certification" and "Funding."

Please note that only those applicants that are not currently certified as CDFIs, but are seeking financial assistance, must submit a CDFI certification application prior to or in conjunction with this funding application.

- ☞ Uncertified Applicants seeking technical assistance **only** that believe their organization currently meets all six certification tests are strongly encouraged to submit a certification application in conjunction with the funding application – but are not required to do so.
- ☞ Uncertified Applicants seeking technical assistance only that believe they do not currently meet all certification tests (and thus are not immediately certifiable) are required to submit the Emerging CDFI Eligibility Form found on page __ of the application.

What Happens After The Application Is Submitted?

First, the Fund will determine whether each application has been submitted prior to the deadline and is complete. If the application is determined to be complete, the Fund will then determine whether it meets the basic eligibility requirements described above. If the application is found to be eligible, it will receive a substantive review in accordance with the criteria and procedures described in the NOFA and this application. The Fund will evaluate each application on a 100-point scale, comprising the four criteria categories set forth below, and assign numeric scores. Applicants whose applications are assigned 50 points or more in the aggregate, will receive additional consideration for an award under the NACA Program. The Fund does not anticipate making an award to an applicant whose score in any of the four criteria categories falls significantly short of the total points allowable in that category, defined here as less than 40 percent of the total points allowable. As part of this process, you may be required to submit additional clarifying information in order to assist the Fund in its evaluation process. Such requests must be responded to within the time parameters set by the Fund.

How Will My Organization Know Whether It Has Been Selected to Receive a Grant?

Your organization will be notified of the Fund's decision either through a Notice of Award, if selected for an award, or a declination letter. If your organization receives a declination letter, it may be for reasons of application incompleteness, eligibility or substantive issues.

What Happens If My Organization Is Not Selected For Funding?

Applications are generally declined in one of three phases. Late applications are declined at intake and returned to sender. Applications received on time are reviewed for completeness and eligibility. Applicants declined for one or both of these reasons will be notified in writing. Applicants that believe that their application was incorrectly deemed ineligible or incomplete may appeal the decision by notifying the Fund's Grants Management and Compliance Manager (GMC Manager) in writing or by email (at appeals@cdfi.treas.gov) within five business days of the receipt of the Fund's declination letter. Applicants that satisfy the eligibility and completeness requirements, but are declined for substantive reasons, will receive a declination letter and be given the opportunity to request feedback on the strengths and weaknesses of their applications.

What Happens If My Organization Is Selected For Funding?

Your organization will be notified of the Fund's decision through a Notice of Award. The Notice of Award will contain the general terms and conditions underlying the Fund's provision of assistance. Applicants that are selected to receive awards must enter into Assistance Agreements with the Fund prior to receiving any portion of the awards proceeds.

REPORTING AND MONITORING

The Fund will collect information, on at least an annual basis, from all NACA awardees, including: (i) annual reports related to, among other matters, awardee compliance with the performance goals and measures and financial soundness covenants and CAMEL ratings (as applicable) as set forth in the Assistance Agreement; (ii) audited or reviewed financial statements; (iii) annual surveys; and (iv) such other information as the Fund may require, including loan level data. The Fund reserves the right, in its sole discretion, to modify these reporting requirements if it determines it to be appropriate and necessary; however, such reporting requirements will be modified only after due notice to the awardee.

CONTACTING THE FUND

Phone Number (General Program and Native American Program Inquiries)	(202) 622-6355
Phone Number (Directory of Fund Staff)	(202) 622-8662
Phone Number (Grants Management & Compliance)	(202) 622-8226
Fax Number (General):	(202) 622-7754
Fax Number (Grants Management & Compliance)	(202) 622-9625
E-mail (General Inquiries):	cdfihelp@cdfi.treas.gov
E-mail (Grants Management & Compliance)	gmc@cdfi.treas.gov ;
Website:	www.cdfifund.gov
Address of the Fund: (Inquiries or requests only)	CDFI Fund 601 Thirteenth Street, NW Suite 200-South Washington, DC 20005

SECTION 1: APPLICANT INFORMATION AND FEDERAL CERTIFICATIONS

WHO MUST COMPLETE THIS SECTION:

- ☞ ALL APPLICANTS

IS THERE ANYTHING IN THIS SECTION THAT WILL CAUSE MY APPLICATION TO BE REJECTED IF I MISS IT?

- ☞ Not signing the authorized representative signature line on in Applicant Information Form
- ☞ Not including an EIN or Dun and Bradstreet Number (“DUNS”).

THINGS TO NOTE:

- ☞ A DUNS is now required for all applications. Registering for this number is quick, easy, and free. Please see additional guidance on the Fund’s website.
- ☞ Be sure to indicate any on the Applicant Information Form. An affiliate is defined as any company that Controls, is controlled by, or is under common Control with another company. 12 CFR §1805.104(b).

APPLICANT INFORMATION AND CERTIFICATION FORM

-- Your entire application WILL BE REJECTED if this Form does not contain the original signature of the identified Authorized Representative or does not include a EIN or DUNS --

Applicant Information		
Applicant Organization Name:		
Applicant Mailing Address: Provide physical address for overnight deliveries. Provide nine-digit zip code.	Congressional District: (Applicant's main office)	
Employer Identification Number (EIN) (required) :	Dunn & Bradstreet Number (DUNS) (required) :	
Corporate Existence: Is the Applicant duly organized and validly existing under the laws of the jurisdiction in which it was formed or otherwise established? <input type="checkbox"/> Yes <input type="checkbox"/> No (if no, the entity is ineligible for funding.)		
AFFILIATE INFORMATION		
Attach additional sheets of paper if needed using the electronic form (in Excel) available on the Fund's Website.		
Affiliate Name	EIN	Previous CDFI Fund Award? (Control Number, Amount)
Authorized Representative Information		
Authorized Representative (Name and Title):	Telephone Number: Fax Number: E-mail Address:	
Authorized Representative Mailing Address: Provide physical address for overnight deliveries (if different from mailing address). Provide nine-digit zip code.		
Contact Person Information (<input type="checkbox"/> check if same as Authorized Representative)		
Contact Person (Name and Title):	Telephone Number: Fax Number: E-mail Address:	
Contact Person Mailing Address: Provide physical address for overnight deliveries (if different from mailing address). Provide nine-digit zip code.		
APPLICANT CERTIFICATION		
To the best of my knowledge and belief, all information in this application is true and correct. The application has been duly authorized by the governing body of the Applicant, and the Applicant certifies, attests to, and will comply with all Assurances and Certifications included with this application if any assistance is awarded.		
Signature of Applicant's Authorized Representative:	Date Signed:	
How many hours did it take you to complete this application? _____ Hours Please complete this question; it is very important for the Fund to collect this information for purposes of the Paperwork Reduction Act.		
Total Award Request:	Total FA Request:	Total TA Request:

APPLICANT ORGANIZATIONAL CHARACTERISTICS

<p>Type of Entity (check one):</p> <p><input type="checkbox"/> Tribal (including Alaska Native Village government)</p> <p><input type="checkbox"/> Tribal Enterprise</p> <p><input type="checkbox"/> Tribal Housing Authority</p> <p><input type="checkbox"/> Alaska Native Regional Village Corporation</p> <p><input type="checkbox"/> Bank, Savings Association, Savings Bank</p> <p><input type="checkbox"/> Credit Union</p> <p><input type="checkbox"/> Community Development Corporation</p> <p><input type="checkbox"/> Tribally Controlled Community College</p> <p><input type="checkbox"/> Native American Chamber of Commerce</p> <p><input type="checkbox"/> Urban Indian Center or Cultural Center</p> <p><input type="checkbox"/> Other (specify):</p>	<p>Applicant Corporate Status (if applicable):</p> <p><input type="checkbox"/> For-Profit</p> <p><input type="checkbox"/> 501(c)(3)</p> <p><input type="checkbox"/> 501(c)(4)</p> <p><input type="checkbox"/> Tribal or Village Government</p> <p><input type="checkbox"/> Other (specify):</p> <p>NOTE: Applicants with a 501(c)(4) designation must complete the "501(c)(4) Questionnaire" at the end of Part I. Applicant Information. Organizations with a 501(c)(4) designation that engage in lobbying activities on or after January 1, 1996, are not eligible to receive an award from the Fund.</p>																				
<p>Applicant's Date of Incorporation* (month/day/year):</p>	<p>Most recent fiscal year end (month & year):</p>																				
<p>Geographic Market(s): (check all that apply)</p> <p><input type="checkbox"/> Major urban (population >1 million) _____ %</p> <p><input type="checkbox"/> Minor urban (population <1 million, but not rural) _____ %</p> <p><input type="checkbox"/> Rural 100 %</p>	<p>Gender Breakout for Client-base (FY2003):</p> <p><input type="checkbox"/> Male _____ %</p> <p><input type="checkbox"/> Female _____ %</p> <p style="text-align: right;">100%</p>																				
<p>List Native American Communities Served: (Tribe, Reservation, or Village)</p>	<p>Race/Ethnicity of Client-base:</p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>American Indian</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Alaska Native</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Native Hawaiian</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Pacific Islander</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Hispanic or Latino</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Asian</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Black or African American</td><td style="text-align: right;">_____ %</td></tr> <tr><td>White</td><td style="text-align: right;">_____ %</td></tr> <tr><td>Uncategorized or Multiethnic Heritage</td><td style="text-align: right;">_____ %</td></tr> <tr><td></td><td style="text-align: right;">100 %</td></tr> </table>	American Indian	_____ %	Alaska Native	_____ %	Native Hawaiian	_____ %	Pacific Islander	_____ %	Hispanic or Latino	_____ %	Asian	_____ %	Black or African American	_____ %	White	_____ %	Uncategorized or Multiethnic Heritage	_____ %		100 %
American Indian	_____ %																				
Alaska Native	_____ %																				
Native Hawaiian	_____ %																				
Pacific Islander	_____ %																				
Hispanic or Latino	_____ %																				
Asian	_____ %																				
Black or African American	_____ %																				
White	_____ %																				
Uncategorized or Multiethnic Heritage	_____ %																				
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AWARD REQUEST

TOTAL AWARD REQUEST (TA + FA):	\$	(max \$500,000)
TECHNICAL ASSISTANCE REQUEST:	\$	(max \$150,000)
Consulting Services	\$	
Technology	\$	
Staff Salary	\$	
Training	\$	
Operating Funds	\$	(max \$100,000)
Other	\$	
FINANCIAL ASSISTANCE REQUEST:	\$	
Grants	\$	
Loans	\$	
Equity Like Loans	\$	
Equity Investments	\$	
Deposit/Credit Union Shares	\$	
Secondary Capital	\$	

TIP The \$500,000 cap on FA is a soft cap. The Fund encourages Applicants with matching funds exceeding \$500,000 to apply for financial assistance in excess of the cap up to \$2 million – provided they can demonstrate an ability to utilize the funds for the provision of financial products within 3 years of receiving an award. Additionally, the Fund may consider well-justified requests for TA in excess of \$150,000 and operating grants in excess of \$100,000.

ASSURANCES AND CERTIFICATIONS

Note: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency.

A. OMB Standard Form 424b: Assurances – Non Construction Programs

As the duly Authorized Representative of the Applicant, I certify that the Applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States, and if appropriate, the State, through any Authorized Representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work (activities in application) within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. 4728-4763) relating to prescribed standards for merit systems for programs funded under one of the nineteen statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 CFR 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. 1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. 794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. 6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§ 523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. 290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination provisions in the specific statute(s) which may apply to the application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91- 646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply, as applicable, with the provisions of the Hatch Act (5 U.S.C. 1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. 276a to 276a-7), the Copeland Act (40 U.S.C. 276c and 18 U.S.C. 874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. 327-333), regarding labor standards for federally assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in flood plains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. 1451 et seq.); (f) conformity of Federal actions to State (Clear Air) Implementation Plans under Section 176(c) of the Clear Air Act of 1955, as amended (42 U.S.C. 7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended, (P.L. 93-523); and (h) protection of endangered species under the Endangered Species Act of 1973, as amended, (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. 470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. 469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. 2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.

17. Will cause to be performed, the required financial and compliance audits in accordance with the single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

B. Additional Certifications

In addition to the assurances and certifications provided by the Applicant pursuant to OMB Standard Form 424B, the Applicant hereby assures and certifies that:

1. It is duly organized and validly existing under the laws of jurisdiction in which it was incorporated or otherwise established, and is (or within 30 days will be) authorized to do business in any jurisdiction in which it proposes to undertake activities specified in this application; or
2. It is a Federally-recognized Tribe or Alaska Native Village, a state-recognized Tribe or Alaska Native Village, or otherwise duly established Tribal or Alaska Native governing body with all requisite power and legal authority pertaining thereto to represent an entity of Native American or Alaska Native people and to undertake the activities specified in this application; and
3. Its Board of Directors (or similar governing body) has by proper resolution or similar action authorized the filing of this application, including all understandings and assurances contained herein, and directed and authorized the person identified as the Authorized Representative of the Applicant to act in connection with this application and to provide such additional information as may be required;
4. It will comply with all applicable requirements of the Community Development Banking and Financing Institutions Act of 1994 (the Act) [12 U.S.C. 4701 et seq.], regulations implementing the Act and all other applicable Department of the Treasury regulations and implementing procedures (and any regulations or procedures which are later promulgated to supplement or replace them);
5. It will comply, as applicable and appropriate, with the requirements of OMB Circulars (e.g., A-110 and A-133) and any regulations and circulars which are later promulgated to supplement or replace them, including standards for fund control and accountability;
6. It has not knowingly and willfully made or used a document or writing containing any false, fictitious or fraudulent statement or entry as part of this application or any related document, correspondence or communication. The Applicant and its Authorized Representative should be aware that under 18 U.S.C. 1001 whoever knowingly and willfully makes or uses such document or writing shall be fined or imprisoned for not more than five years, or both; and
7. The information in this application, and in these assurances and certifications in support of the application, is true and correct to the best of the Applicant's knowledge and belief and the filing of this application has been duly authorized.
8. The Applicant and its officers, directors, owners, partners, and key employees: (a) have not within a three-year period preceding the date of this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense; (b) have not within a three-year period preceding the date of this application been convicted of or had a civil judgment rendered against them for violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; or (c) have not within the three-year period preceding the date of this application been found liable in any civil legal action involving creditor's claims of greater than \$500,000.
9. The Applicant and its officers, directors, owners, partners, and key employees: (a) have not within a three-year period preceding the date of this application been indicted for or charged with the commission of fraud or a criminal offense; (b) have not within a three-year period preceding the date of this application been indicted for or charged with the violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (c) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraphs 8(a) and 8(b) of this certification; or (d) have not within the three-year period preceding the date of this application been the subject of any formal investigation or disciplinary proceeding by a government agency, regulatory body, or professional association in connection with any matter which may have a material adverse effect on the Applicant or its financial condition or the Applicant's ability to carry out the authorized uses of an award.
10. Any other person or entity that Controls the Applicant (other than the Applicant's officers, directors, owners, partners, and key employees): (a) has not within a three-year period preceding the date of this application been indicted, charged with or convicted of, or had a civil judgment rendered against it for commission of fraud or a criminal offense; (b) has not within a three-year period preceding the date of this application been indicted, charged with or convicted of, or had a civil judgment rendered against it for violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (c) is not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraphs 9(a) and 9(b) of this certification; (d) has not within the three-year period preceding the date of this application been the subject of any formal investigation or disciplinary proceeding by a government agency, regulatory body, or professional association in connection with any matter which may have a material adverse effect on the Applicant or its financial condition or the Applicant's ability to carry out the authorized uses of an award; or (e) has not within the three-year period preceding the date of this application been found liable in any civil legal action involving creditor's claims of greater than \$500,000.
11. The Applicant has never been delinquent on amounts due to the Internal Revenue Service or on any debts owed to Federal, State, or local government.
12. The Applicant has never filed for bankruptcy.

C. Certification Regarding Debarment, Suspension and Other Responsibility Matters – Primary Covered Transactions

Instructions For Certification

1. By signing and submitting this application, the prospective primary participant (the Applicant) is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in the denial of participation in this covered transaction. The prospective Applicant shall submit an explanation of why it cannot provide the certification set out below.

The certification or explanation will be considered in connection with the Fund's determination whether to enter into this transaction (approval and funding of the application). However, failure of the Applicant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.

3. This certification is a material representation of fact upon which reliance is placed when the Fund determines to enter into this transaction. If it is later determined that the Applicant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.
4. The Applicant shall provide immediate written notice to the Fund if at any time the Applicant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transactions," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal," and "voluntarily excluded," as used in this clause (certification), have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the Fund for assistance in obtaining a copy of those regulations (31 CFR part 19).
6. The Applicant agrees by submitting this application that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is proposed for debarment under 48 CFR part 9, subpart 9.4, debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the Fund.
7. The Applicant further agrees by submitting this application that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion-Lower Tier Covered Transaction," to be provided by the Fund, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions (see 31 CFR part 19, Appendix B).
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not proposed for debarment under 48 CFR part 9, subpart 9.4, debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the eligibility of its principals. Each participant may, but is not required to check the List of Parties Excluded from Federal Procurement and Nonprocurement Programs.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is proposed for debarment under 48 CFR part 9, subpart 9.4, suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the Fund may terminate this transaction for cause or default.

D. Certification Regarding Debarment, Suspension, and Other Responsibility Matters — Primary Covered Transactions

The prospective primary participant (the Applicant) certifies to the best of its knowledge and belief, that it and its principals:

1. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
2. Have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
3. Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph 2 of this certification; and
4. Have not within a three-year period preceding this application had one or more public transactions (Federal, State or local) terminated for cause or default.

Where the Applicant is unable to certify to any of the statements in this certification such Applicant shall attach an explanation to this application.

E. Certification Regarding Drug-Free Workplace Requirements

Instructions For Certification

1. By signing and/or submitting this application, the Applicant is providing the certification set out below.
2. The certification set out below is a material representation of fact upon which reliance is placed when the Fund makes its awards. If it is later determined that the Applicant knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, the Fund, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces need not be identified on the certification. If known, they may be identified in the application. If the Applicant does not identify the workplaces at the time of application, or upon award, if there is no application, the Applicant must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the Applicant's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant award takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio studios).
5. If the workplace identified to the Fund changes during the performance of the grant award, the Applicant shall inform the Fund of the change(s), if it previously identified the workplaces in question (see paragraph 3).
6. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Applicants' attention is called, in particular, to the following definitions from these rules:

- (a) Controlled substance means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);
- (b) Conviction means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;
- (c) Criminal drug statute means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;
- (d) Employee means the employee of an Applicant directly engaged in the performance of work under a grant award, including: (i) All direct charge employees; (ii) All indirect charge employees unless their impact or involvement is insignificant to the performance of the grant award; and, (iii) Temporary personnel and consultants who are directly engaged in the performance of work under the grant award and who are on the Applicant's payroll. This definition does not include workers not on the payroll of the Applicant (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the Applicant's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Certification Regarding Drug-Free Workplace Requirements

The Applicant certifies that it will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing a drug-free awareness program to inform employees about:
 - (a) The dangers of drug abuse in the workplace;
 - (b) The Applicant's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph (1);
4. Notifying the employee in the statement required by paragraph (1) that, as a condition of employment under such grant, the employee will:
 - (e) Abide by the terms of the statement; and
 - (f) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the Fund in writing, within ten calendar days after receiving notice under paragraph 4 (b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant office and/or other designee on whose grant activity the convicted employee was working, unless the Federal Agency has designated central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under paragraph 4(b), with respect to any employee who is so convicted:
 - (g) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (h) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency; and
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of subparagraphs 1 to 6.

The Applicant may insert in the space provided below the site(s) for the performance of work (activities carried out by the Applicant) to be done in connection with the award:

Place of Performance (Street Address, City, County, State and Zip Code)

F. Certification Regarding Lobbying

The Applicant certifies, to the best of its knowledge and belief, that:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of the Applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this application, the undersigned shall complete and submit Standard Form LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. The Applicant shall require that the language of this certification be included in the award documents for all subawards of all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.
4. This certification is a material representation of fact upon which reliance is placed when this transaction is made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by 31 U.S.C.1352. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

501(C)(4) QUESTIONNAIRE

--Only 501 (c)(4) organizations need to complete this questionnaire--

This questionnaire is necessary for the Fund to determine whether an Applicant that has a 501 (c)(4) designation from the Internal Revenue Service is eligible to receive an award from the Fund (see 12 C.F.R. § 1805.200(a)(3)). Please read all definitions before responding to the questions and continue to refer to such definitions in responding to this questionnaire. If the answer to any question is yes, please describe in detail the facts and circumstances, the subject matter(s), the date(s), the names and titles of all individuals and their employers and their organizations on a separate sheet(s) of paper. The Fund reserves the right to seek follow-up responses from an Applicant.

Failure to complete this questionnaire and, if applicable, respond timely to follow-up questions, will delay the Fund's processing of the application, and may result in the disqualification of the application from further consideration. After the submission of responses to this questionnaire, the Applicant is under a continuing obligation to: 1) supplement its responses upon a change in circumstances; and 2) revise or modify its responses within 10 business days of having actual or constructive knowledge that the responses previously submitted and certified are no longer complete, accurate, or true. You may call the Fund's Office of Legal Counsel at (202) 622-8662 if you have any questions about this form.

Scope

The scope of this questionnaire is limited to activities on or after January 1, 1996.

Questions

1. Has any officer, employee, director, partner, proprietor, or board member contacted¹ a "covered executive branch official"² with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)
 Yes No
2. Has any officer, employee, director, partner, proprietor, or board member contacted a "covered executive branch official" with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government?
 Yes No
3. Has any officer, employee, director, partner, proprietor, or Board member contacted a "covered executive branch official" with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration or a Federal contract, grant, loan, permit, or license)?
 Yes No
4. Has any officer, employee, director, partner, proprietor, or Board member contacted a "covered executive branch official" with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate?
 Yes No
5. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a "covered executive branch official," including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 1-4?
 Yes No

1 "Contacted" means any oral or written communication including an electronic communication.

2 "Covered executive branch official" means:

- (a) the President;
- (b) the Vice President;
- (c) any officer or employee, or any other individual functioning in the capacity of such an officer or employee, in the Executive Office of the President;
- (d) any officer or employee serving in an Executive Level I-V position, a "Schedule C" position, or any official in a Senior Executive Service position;
- (e) any member of the uniformed services serving at grade O-7 or above; or
- (f) any officer or employee serving in a position of a confidential, policy-determining, policy-making, or policy-advocating character.

6. Has any officer, employee, director, partner, proprietor, or Board member contacted a “covered legislative branch official”³ with regard to the formulation, modification, or adoption of Federal legislation (including legislative proposals)?
 Yes No

7. Has any officer, employee, director, partner, proprietor, or Board member contacted a “covered legislative branch official” with regard to the formulation, modification, or adoption of a Federal rule, regulation, Executive Order, or any other program, policy, or position of the United States Government?
 Yes No

8. Has any officer employee, director, partner, proprietor, or Board member contacted a “covered legislative branch official” with regard to the administration or execution of a Federal program or policy (including the negotiation, award, or administration of a Federal contract, grant, loan, permit, or license)?
 Yes No

9. Has any officer, employee, director, partner, proprietor, or Board member contacted a “covered legislative branch official” with regard to the nomination or confirmation of a person for a position subject to confirmation by the United States Senate?
 Yes No

10. Has any officer, employee, director, partner, proprietor, or Board member engaged in efforts supporting and coordinating the contact by others of a “covered legislative branch official,” including preparation and planning activities, research and other background work that was intended, at the time performed, for a purpose described in Questions 6-9?
 Yes No

Signature

By signing this application, the Applicant certifies that the Applicant's answers to the 501(c)(4) Questionnaire and the written explanations attached thereto are true, accurate, and complete to the best of its information, knowledge, and belief and that, since January 1, 1996, the Applicant has not engaged in Lobbying Activities as defined in Section 3 (7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended.

Applicant (legal name)

By: _____
Signature of Authorized Representative

Print Name and Title of Authorized Representative

Date

³ “Covered legislative branch official” means—

- (a) a member of Congress;
- (b) an elected officer of either House of Congress; and
- (c) any employee of the House or Senate, including employees of Members, committees, leadership and working groups or caucuses organized to provide legislative services or other assistance to Members of Congress.

Section II

Eligibility

Forms

WHO MUST COMPLETE THIS SECTION?

- ☞ ALL APPLICANTS

IS THERE ANYTHING IN THIS SECTION THAT WILL CAUSE MY APPLICATION TO BE REJECTED IF I MISS IT?

- ☞ YES, Applicants that fail to complete any applicable part of this section (including the Eligibility Questionnaire) will be rejected from consideration for a NACA Program award.

THINGS TO NOTE:

- ☞ Read this section carefully: not all applicants are eligible to apply for FA.
- ☞ To be considered for FA, the Applicant must be already certified as a CDFI, have a certification application pending with the Fund as of the application due date, or submit a certification application in conjunction with this application.
- ☞ The Eligibility Questionnaire is designed to help organizations determine their Applicant type. The applicant type determines the type of award (TA or FA) for which an organization is eligible to apply and the associated required application materials. Therefore, it is essential to complete this questionnaire completely and accurately. Please refer to page vi for definitions of the different applicant types.

ELIGIBILITY QUESTIONNAIRE

-- ALL APPLICANT MUST COMPLETE THIS QUESTIONNAIRE --

Questions for All Applicants:	
<p>1. Are 50% or more of the applicant's activities directed toward a Native American Community (i.e., a community such as a reservation, Alaska Native Village, or Hawaiian Home Land; or Native American, Alaska Native, or Native Hawaiian individuals, families, or businesses)?</p> <p>If YES, attach a narrative describing how the Applicant verifies that its activities are so targeted. (Suggested length: up to ½ page.) Be sure to indicate the Question number.</p> <p>Required Eligibility Materials: Narrative describing how the applicant primarily serves a Native American Community.</p> <p>If NO, the applicant is ineligible to apply for this program.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>2. Is your organization a certified CDFI?</p> <p>If YES, your organization is a Type 1 Applicant (Certified Native American CDFI) and is eligible to apply for TA and FA awards through the NACA Program. Please proceed to Question 6.</p> <p>What is your certification number? ___CE00___</p> <p>Required Eligibility Materials: Signed Certification of Material Changes on page 6.</p> <p>If NO, please proceed to Question 3.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>3. Does your organization currently meet all six certification tests (see Type 2 Eligibility Form or Certification Application – Section 3 to read the tests) and (1) is applying for certification with this application, or (2) has a certification application pending with the Fund?</p> <p>If YES, your organization is a Type 1 Applicant (Certifiable Native American CDFI) and is eligible to apply for both TA and FA awards. Please proceed to Question 7.</p> <p>Required Eligibility Materials: Section III (application for certification) if you have not previously submitted a certification application to the Fund.</p> <p>If NO, please proceed to Question 4.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>4. Is your organization in existence legally (incorporated or chartered) and planning to seek certification for itself within the next two years?</p> <p>If YES, your organization is a Type 2 Applicant (Emerging Native American CDFI) and is eligible to apply for a TA award through the NACA Program. Your organization is ineligible to receive an FA award through the NACA Program.</p> <p>Required Eligibility Materials: Type 2 (Emerging Native American CDFI) Eligibility Form.</p> <p>If NO, please proceed to Question 5.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

<p>5. Is your organization a Native American organization (such as a Tribe, CDC, or tribal housing authority) and plans to form a <i>separate</i> legal entity that will become certified by December 31, 2007 (Round One) or December 31, 2008 (Round Two)?</p> <p>If YES, your organization is a Type 3 Applicant (Sponsoring Entities) and is eligible to apply for a TA award through the NACA Program. Please proceed to Section IV.</p> <p>Required Eligibility Materials: No additional eligibility forms other than this Eligibility Questionnaire.</p> <p>If NO to Questions 1 - 5, your organization is ineligible to apply to the NACA Program apply as a Type 3 Applicant – Sponsoring Entity.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Questions for Type 1 Applicants: (Please read questions 6 and 7)	
<p>6. Type 1 Applicants (<u>Certified Native American CDFIs</u>). Does your certification expire before July 31, 2004 (Round One) or before July 31, 2005 (Round Two)?</p> <p>If YES, when did your organization submit an application for recertification (check whichever one is appropriate):</p> <p><input type="checkbox"/> Prior to the application deadline for NACA Program. ___ CE00 ___ Submitted on: _____(month/day/year)</p> <p><input type="checkbox"/> In conjunction with this application. Required Eligibility Materials: Section III (application for certification).</p> <p>If NO, your organization is eligible to apply for TA and FA awards through the NACA Program. Please proceed to page ___ (Certification of Material Changes). Required Eligibility Materials: Signed Certification of Material Changes.</p> <p>☞ If the Fund finds that the Applicant cannot be certified by the date of award, it will be considered ineligible for an FA award. If you have any questions about your organization's ability to be recertified, please contact the Fund at 202-622-6355.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>7. Type 1 Applicants (<u>Certifiable Native American CDFIs</u>). Did your organization submit a certification application prior to the NACA application due date for the round to which the applicant is applying or as part of the NACA application?</p> <p><input type="checkbox"/> Prior to the application deadline for NACA Program. ___ CE00 ___ Submitted on: _____(month/day/year)</p> <p>Required Eligibility Materials: No additional eligibility forms other than this Eligibility Questionnaire.</p> <p><input type="checkbox"/> In conjunction with this application. Required Eligibility Materials: Section III (application for certification).</p> <p>☞ If the Fund finds that the Applicant cannot be certified by the date of award, it will be considered ineligible for an FA award. If you have any questions about your organization's ability to be certified, please contact the Fund at 202-622-6355.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

CERTIFICATION OF MATERIAL CHANGES

Instructions:

Applicants that are currently certified as a CDFI must complete this form attesting to whether or not any material changes have occurred since the date of certification or recertification. Changes that may materially affect the certification status of a CDFI include significant changes in asset composition (e.g., acquiring a major real estate asset), changes to board composition (e.g., increasing the level of government-appointed board members), change in ownership or control (e.g., purchase of shares by an Insured Depository Institution), or change in activities of the CDFI (e.g., no longer providing technical assistance to borrowers).

- I certify that no material changes have occurred in my organization since the date of its certification/re-certification application that may affect its status as a certified CDFI.

Certification Control Number, if available: _____

- Material change(s) has (have) occurred in the Applicant since the date of its certification/re-certification application, that may affect its status as a certified CDFI. I certify that the below items constitute all of such material changes (add pages if needed).

Certification Control Number, if available: _____

Narrative:

TYPE 2 (EMERGING NATIVE AMERICAN CDFI) ELIGIBILITY FORM

-- ALL TYPE 2 APPLICANTS MUST COMPLETE THIS FORM --

Instructions

The following questionnaire walks Type 2 Applicants through a plan to meet the six certification tests by the applicable deadline: December 31, 2006 for Round 1 (2007 for Round 2). **Type 1 and Type 2 Applicants should not complete this form.** To the extent an Applicant does not currently meet any of the six tests, provide a description for how the Applicant plans to do so by the applicable deadline, including how any requested TA will be utilized. For example, if the applicant does not currently make loans, it should describe its plan for beginning lending, including requesting TA funds to hire a consultant to develop underwriting policies and procedures. The Fund will assess the reasonableness of the plan to become certified by the applicable deadline – taking into account any requested TA.

Provide narrative responses as separate attachments and indicate the question number.

Six Certification Tests

To be certified as a CDFI, an organization must pass the following six tests:

1. Have a primary mission of community development;
2. Have the majority of its activities engaged in financial activities and development services;
3. Direct at least 60% of its activities to a qualifying Target Market;
4. Provide technical assistance and training to borrowers;
5. Maintain accountability to the Target Market(s) the organization serves; and
6. Be independent of federal, state, or municipal governmental control.

Test 1: Primary Mission.

A community development mission is evidenced by references to “creating affordable housing;” “serving low-income people or communities;” “improving the quality of life of the community;” “community development or empowerment;” “creating jobs for low-income or Native American people;” or similar references.

- A. **Narrative:** Provide a summary description of the Applicant’s primary purpose or mission as stated in signed, board-approved incorporating documents, bylaws, annual reports or other organizational documents. If the Applicant’s organizational documents fail to evidence a primary mission of community development, the Applicant must provide a narrative describing its plan for meeting this test (e.g., amending its by-laws or developing a Board-approved mission statement) by December 31 2006 (Round 1) or December 1, 2007 (Round 2). If requesting TA to meet this test, describe the requested TA and how it will help the Applicant have a primary mission of community development. (Suggested length: up to ½ page.)
- B. **Required Documentation:** Organizational documents from the Applicant with the text referencing the Applicant’s primary purpose or mission highlighted. Such documentation includes, but is not limited to: signed, board-approved bylaws, articles of incorporation, annual reports, partnership agreements or board resolutions officially adopting the referenced mission or purpose. It is not necessary to submit multiple

pieces of documentation -- only submit the minimum necessary to demonstrate that your organization has a primary mission of community development.

Test 2: Financing Entity.

Regulated institutions (e.g., banks and credit unions) are considered **Financing Entities**. All other applicants must demonstrate that the majority or a plurality of their assets and staff time are dedicated to financing activities. An organization that is just starting financing must also demonstrate that it has 3 months of financing capital.

- A. Has the applicant made a loan or investment from its own assets as evidenced by a balance sheet?**
- Yes
 - No (complete narrative below)
- B. Does the applicant have 3 months worth of capital that is available for lending?**
- Yes
 - No (complete narrative below)
- C. Are at least 50% of the applicant's assets and staff engaged in financial activities and training for potential borrowers/investees?**
- Yes
 - No (complete narrative below)
- D. Narrative:** Describe the Applicant's plans to meet this test (i.e., raising capital, making a loan or investment from its own capital, and/or engaging at least half of its staff and assets in these activities) by December 31 2006 (Round 1) or December 1, 2007 (Round 2). If requesting TA to meet the test, describe the requested TA and how it will help the Applicant become a Financing Entity. (Suggested length: up to ½ page.)
- E. Required Documentation:** Balance Sheet from most recently completed fiscal year.

Test 3: Target Market.

An entity must designate an eligible **Target Market** and demonstrate that it directs at least 60% or more of its activities to the defined Target Market.

- A. Identify which Target Market(s) are served by the Applicant.** (An Applicant may select more than one.)
- Place: Investment Area. (The Fund's web page at www.cdfifund.gov/ contains a mapping function that allows an Applicant to determine if its community qualifies as an Investment Area. Most federal reservations qualify as Investment Areas.)
 - People: Other Targeted Population of Native Americans, Alaska Natives, Native Hawaiians. (Qualifying Other Target Populations also include African-Americans and Latinos.)
 - People: Low-income Targeted Population (incomes at or below 80% of Area Median Income).
- B. Does the Applicant direct 60% or more of its activities to one or more of the Target Markets above?**
- Yes
 - No (complete narrative below)

- C. **Narrative:** Describe the Applicant's plans for directing 60% or more of its activities to a qualifying Target Market by December 31 2006 (Round 1 applicants) or December 1, 2007 (Round 2 applicants). If requesting TA to meet the test, describe the requested TA and how it will help the Applicant provide at least 60% of its activities to an eligible Target Market. (Suggested length: up to ½ page.)

Test 4: Development Services.

Common Examples of Development Services Include: credit repair counseling services for potential mortgage borrowers; homebuyer education classes; entrepreneurial education classes; credit repair counseling services for small business borrowers; on-site technical assistance for venture capital investees; and financial literacy classes.

- A. **Does the applicant have an operational Development Services program for its borrowers, depositors (for depository institutions), or potential borrowers/depositors?**

- Yes
 No (complete narrative below)

- B. **Narrative:** Describe the Applicant's plans for offering Development Services to borrowers/depositors or potential borrowers/depositors by December 31, 2006 (Round 1 applicants) or December 1, 2007 (Round 2 applicants). If requesting TA to meet the test, describe the requested TA and how it will help the Applicant offer Development Services. (Suggested length: up to ½ page.)

Test 5: Accountability.

An Applicant demonstrates **Accountability** if members of its governing board are representative of the Applicant's Target Market. Other approaches may satisfy this test (e.g., advisory boards, focus groups, community meetings, etc.) provided the Applicant collects information from the Target Market on a regular basis and provides such information to the governing board formally.

- A. **Are members of the Applicant's governing board: (1) members of the Target Market (e.g., Native American individuals); or (2) representatives of organizations that primarily serve the Target Market (e.g., staff or board members of an organization that primarily serves Native American individuals)?**

- Yes
 No, through other means: _____
 No (complete narrative below)

If the applicant has designated more than one type of Target Market, it must demonstrate that it maintains accountability to each type of Target Market. For example, if an applicant identified an Investment Area consisting of a reservation and an Other Targeted Population of Native Americans drawn from the entire state, members of the applicant's governing board must represent residents of the Investment Area and the Other Targeted Population. A board member may represent more than one type of Target Market.

- B. **Narrative:** Describe the Applicant's plans for meeting this test by December 31, 2006 (Round 1) or December 31, 2007 (Round 2). If requesting TA to meet the test, describe the requested TA and how it will help the Applicant maintain accountability to its identified Target Market. (Suggested length: up to ½ page.)

C. Required Documentation: Provide a list of board members, affiliations, and how each is representative of the Target Market.

Test 6: Non-Governmental Entity.

The Fund does not consider organizations operated or controlled by a Tribal government to be an agency or instrumentality of the government of the United States. Thus, entities that are tribal entities or controlled by tribal government entities may still be eligible as CDFIs.

A. Does any federal, state, or municipal agency: (1) have the authority to appoint members to your board of directors; or (2) provide more than half the applicant's budget?

Yes. (Complete narrative below)

No

B. Narrative: Describe the Applicant's plans to meet this test by establishing its independence from the referenced federal, state, or municipal agency by December 31, 2006 (Round 1 Applicants) or December 31, 2007 (Round 2 Applicants). If requesting TA to meet the test, describe the requested TA and how it will help the Applicant become a non-governmental entity. (Suggested length: up to ½ page.)

Section III
CERTIFICATION
APPLICATION

ONLY REQUIRED FOR Type 1 Applicants (*Certifiable Native American CDFIs*) THAT DO NOT HAVE A CERTIFICATION APPLICATION CURRENTLY PENDING WITH THE CDFI FUND

Please note that the Application for Certification/Recertification is available as a separate PDF file on the Native American Initiatives page of the Fund's website: www.cdfifund.gov/programs/nacd/index.asp

Submitting a CDFI Certification Application in Conjunction with a NACA Funding Application

Applicants seeking CDFI certification in conjunction with the funding application must submit an original and one copy of the certification materials (Section III of the NACA Program application) -- in addition to the copies of the funding application as described above -- by the applicable deadlines described above. To facilitate processing, the Fund strongly urges such applicants to identify clearly the certification application materials from the funding application materials by labeling each section as "Certification" and "Funding."

Please note that only those applicants that are not currently certified as CDFIs, but are seeking financial assistance, must submit a CDFI certification application prior to or in conjunction with this funding application.

- ☞ Uncertified Applicants seeking technical assistance **only** that believe their organization currently meets all six certification tests are strongly encouraged to submit a certification application in conjunction with the funding application – but are not required to do so.
- ☞ Uncertified Applicants seeking technical assistance only that believe they do not currently meet all certification tests (and thus are not immediately certifiable) are required to submit the Emerging CDFI Eligibility Form found on page ___ of the application.

Section IV: Funding Application

WHO MUST COMPLETE THIS SECTION?

- ☞ ALL APPLICANTS

IS THERE ANYTHING IN THIS SECTION THAT WILL CAUSE MY APPLICATION TO BE REJECTED IF I MISS IT?

- ☞ Failure to include this section (complete with responses) in your application will cause your application to be automatically rejected and returned to you.

THINGS TO NOTE:

- ☞ Be sure to pay close attention to the tips as well as the different questions.
- ☞ Where a question asks the Applicant to provide a narrative response, please provide the narrative as separate attachments. Be sure to indicate the Question number.
- ☞ All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

GENERAL GUIDANCE

Where a question asks the Applicant to provide a narrative response, please provide the narrative as a separate attachment(s) and indicate the question number.

Applicants seeking FA and/or TA awards must answer questions and complete tables noted with “All Applicants.” Applicants seeking TA awards (alone or in conjunction with FA) must also answer questions and complete tables noted “TA Applicants.” Applicants seeking FA awards (alone or in conjunction with TA) must also answer questions and complete tables noted “FA Applicants.”

All Charts are available on the Native American Initiatives page of the Fund’s website in Excel Format.

APPLICANT TYPES

Type of Applicant:	Eligible Awards:
Type 1 Applicants (Certified and Certifiable Native American CDFIs)	FA and TA
Type 2 Applicants (Emerging Native American CDFIs)	TA
Type 3 Applicants (Sponsoring Entities):	TA

TIP Type 1 and Type 2 Applicants (Certified, Certifiable, and Emerging CDFIs) should frame their narratives and the information they report in the charts in terms of their own activities (either previous, existing, or proposed). Type 3 Applicants (Sponsoring Entities) should frame their narratives in terms of the CDFIs they are proposing to create.

SUMMARY (No Points, For Information Purposes Only)

All Type 1 and Type 2 Applicants: Provide a brief narrative describing the Applicant's overall CDFI strategy, including mission, key activities, success in carrying out these activities, and Target Market served. A Type 2 Applicant (Emerging Native American CDFI) should also discuss plans to become certified as a CDFI.

All Type 3 Applicants (Sponsoring Entities): Provide a brief description of the organization, including (1) experience (if any) providing the type and volume (prior three years) of financing products the projected CDFI will offer; (2) the organization’s role in creating the proposed CDFI; and (3) the mission, proposed structure (bank, credit union, loan fund, etc.), key activities, Target Market served, and projected date for getting certified as a CDFI. Tribal and Village governments should also describe their community development activities.

(Suggested length: 1 page)

A. MARKET ANALYSIS/PROGRAM DESIGN AND IMPLEMENTATION

(Maximum of 25 Points)

**Please provide narrative responses as separate attachments.
Be sure to indicate the Question number.**

1. Market Analysis

All Applicants:

NARRATIVE: Briefly describe the Target Market (existing or proposed) served by the Applicant or the CDFI the Applicant is proposing to create. If applicable, the Target Market description should correspond to the most recent (or currently pending) certification/recertification application. The narrative should include:

- A description of what comprises the Target Market (i.e., Investment Areas, Low Income Targeted Population, or Other Targeted Population). For Investment Areas, list the number of census tracts (if available) or counties included in the Investment Area(s) and its location by city or county and state. It is not necessary to provide census tracts for Indian Reservations. For Low Income Targeted Populations and Other Targeted Populations list the service area from which the populations are drawn.
- Data regarding the economic distress within the Target Market you are serving or will serve (e.g., unemployment, poverty rates, homeownership rates, and numbers of families needing housing);
- Data about the Target Market context (e.g., population, number of small businesses, largest employers).
- Other providers of financial services or products and their products (e.g., banks, credit unions, “predatory” financial service providers (e.g., payday lenders, check cashers, pawnshops, rent-to-own merchants, etc.), car dealers, Tribal lending programs, other CDFIs (CDCs, Loan Funds, etc.).
- Demand within the Target Market for the Applicant’s current or proposed products and services (including indicators of demand such as number of inquiries per month, number of applicants turned away by other financial service providers that are looking for products similar to those the Applicant currently offers or projects to offer).
- Other indicators of the level of support for a CDFI in the Target Market.

(Suggested length: 1 page.)

TIP A successful applicant will provide a sense of the financial marketplace currently available to its community. Does your Tribe have a lending program? How many banks or credit unions are in the area? How far away are the nearest banks and credit unions? How many check cashers, payday lenders, rent-to-own merchants, pawnshops, etc. are in your community? How far away are they? What products do other providers offer (including rates and terms)?

Many successful CDFIs assess the Target Market need through surveys or focus groups in order to determine their products. The market analysis should look at what other products are provided in the Target Market and what products potential customers would use. If your organization has not done a formal market analysis, you may want to consider requesting TA to cover this activity. However, you should still include the informal information that you have about your Target Market in this narrative.

2. Program Design and Implementation

All Applicants:

CHART: Complete the Product Description Chart (Page 38). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: Provide a brief narrative describing the Applicant's program design (i.e., current or proposed products and services) or strategy for developing financing products as well as plans for implementing its program (e.g., marketing and outreach efforts and delivery strategy). Type 3 Applicants (Sponsoring Entities) should frame the narrative in terms of the proposed CDFI. The narrative should include:

- The pricing and terms (number of years for a loan or equity product) of your products (current or proposed). Be brief: this paragraph should summarize and supplement the Product Description Chart.
- Type 3 Applicants should also indicate whether they currently have a loan or investment portfolio, and whether the portfolio be transferred to the proposed CDFI.
- How your products and services (current or proposed) address the needs and demands of the Target Market given the economic needs in the community and the products offered by other financial service providers in the marketplace.

TIP Be sure to distinguish between need and demand. For example, need is the level of poverty and demand is the number of prospective borrowers.

- How the Applicant's products better serve the Target Market than those of the other financial service providers (if any) in its marketplace.
 - Your marketing, outreach, and delivery strategy
 - How is the implementation strategy is consistent with existing local, Tribal, Village, etc. economic, community and housing development plans adopted by, or applicable to the identified Target Market?
- (Suggested length: 1/2 page to 1 page.)

TIP Applicants submitting this application with a Native American Partner should describe the role of this partner in delivering products and services. Include how the Applicant will ensure quality performance by the partner; how the partner will enhance the likelihood of success of the implementation plan; how service to the Target Market will be better performed by a partnership than by the Applicant alone.

3. Use Of TA For Market Analysis/Program Design And Implementation

TA Applicants Only:

NARRATIVE: If the Applicant is requesting TA for Market Analysis, Program Design or Implementation (such as product development, market analysis, feasibility study, or needs assessment), provide a brief narrative describing the applicable activities and how those activities will enhance the Applicant's capacity to serve its Target Market or to facilitate the creation of a CDFI. The narrative should address the expectations of the Market analysis, feasibility study, or needs assessment and how such is expected to enhance the Applicant's capacity to serve its Target Market (Type 1 and 2 applicants) or to facilitate the creation of a CDFI (Type 3 Applicants). If technology is requested by Type 3 Applicants (Sponsoring Entities), describe the time frame in which the technology will be transferred to the CDFI. (Suggested length: up to 1 page.)

Product Description Chart (All Applicants)

Instructions: Describe the key elements of each of your major product lines (current and proposed). Fill in information only for those products that are applicable to you. Identify whether products are current (C) or proposed (P). In the "Expected Annual Closings" column, enter the dollar amount for the current fiscal year for current products. For proposed products, indicate the proposed dollar amount and the fiscal year in which the product will be launched.

Loan Products:	Current or Proposed	Loan Size Range	Product Use	Eligibility Features	Expected Annual Closings: Current	Expected Annual Closings: Proposed
Example: Business Loan	P	\$50,000-\$500,000	working capital, equipment	small businesses	NA	\$1,000,000 FY 2004
Business						
Microenterprise						
Commercial Real Estate						
Community Facilities						
Affordable Housing Development (Single Family)						
Affordable Housing Development (Multi-Family)						
First Mortgages						
Downpayment Assistance Loans						
Home Equity Loans						
Consumer Loans						
Other:						
Equity Products:	Current or Proposed	Size Range	Product Use	Eligibility Features	Expected Annual Closings: Current	Expected Annual Closings: Proposed
Equity Investments						
Debt w/ Equity features						
Other:						
Development Services	Current or Proposed		Topics/Issues Covered	Eligibility Requirements	Expected Number of DS Recipients	
Financial Counseling/ Financial Education						
Homeownership						
Business						
TA to Non-profits						
Other:						

B. MANAGEMENT

(Maximum of 25 Points)

**Please provide narrative responses as separate attachments.
Be sure to indicate the Question number.**

4. Organizational Chart.

All Applicants:

ATTACHMENT: Attach an organizational chart showing all positions including governing board, staff, and, if applicable, volunteers and consultants that are an integral part of the Applicant's operations. Each staff position should include the staff name, title, and date of hire. Type 3 Applicants (Sponsoring Entities) include an organizational chart for the proposed CDFI and one for your own organization.

5. Governing Board.

All Applicants:

CHART: Complete the Governing Board Chart (Page 41). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: If the governing board of the CDFI is not yet in place, provide a narrative description of the timeline and plans for developing the CDFI's governing board. Include the current or proposed number of governing board members and the percentage of members that are members of the home Tribe or are Native American, as appropriate.

TIP In general, successful Applicants have boards with a diverse set of skills and connections. For example, it is useful to have some professionals in the community development field (e.g., an expert on affordable housing development) as well as those from a traditional financing background (e.g., local bankers) and those that understand the need of the Target Market (residents of the community, Tribal members, members of the Tribal Council or Administration.).

6. Management and Staff.

All Applicants:

ATTACHMENT: Provide resumes for all key staff and key members of the board's executive committee, loan/investment committee, and advisory board.

CHART: Complete the Management and Staff Chart (Page 42). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: Describe the roles, responsibilities, and relevant experience of all key staff and members of the governing board and advisory board. Include the number of employees who work for the applicant. For any vacancies or new positions, describe the status of filling the position and the strategy for doing so, as well as the expected date of filling the position. Type 2 Applicants should discuss plans to hire any additional staff needed to move the organization toward becoming certified. Type 3 Applicants (Sponsoring Entities) should discuss plans to staff the proposed CDFI. Include date by which you plan to hire an executive director, include any loaned or unpaid staff from the parent organization, consultants, or key volunteers. (Suggested length: up to 2 pages.)

7. Policies and Procedures.

All Applicants:

NARRATIVE: Provide a narrative describing the extent to which the Applicant has any of the following written, board-approved policies:

- Loan Underwriting/Investment Approval
- Loan servicing/collections/Loan risk rating
- Financial management/cash management
- Operating reserves
- Conflicts of interest
- Loan loss reserves

FA Applicants Only:

ATTACHMENT: Please attach copies of written, all board approved policies and procedures.

8. Management Information Systems

All Applicants:

NARRATIVE: Provide a narrative indicating the extent to which the Applicant has any of the following Management Information Systems in place:

- Loans/Investments
- Payments
- Risk Rating

9. Financial Track Record

FA Applicants Only:

CHART: Applicants with a loan portfolio, complete the Loan Portfolio Quality Chart (Page 43). Applicants with an equity investment portfolio (e.g. include investments made as a product line, do not include your organization's stock portfolio) complete the Investment Valuation Chart (Page 44). Applicants with both, loan and investment portfolios, complete both. All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: Applicants with weaknesses in their loan or investment portfolio should include a narrative discussing past weaknesses and demonstrating a realistic plan to address weaknesses going forward.

TA Only Applicants:

CHART: If your organization has a loan portfolio, complete the Financial Track Record Chart (Page 45). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

10. Use of TA for Management Development

TA Applicants ONLY:

NARRATIVE: If the applicant is planning on requesting TA to develop a staffing plan, train staff, develop policies and procedures, enhance management information systems, or other Management Development uses, please attach a narrative describing the applicable activities and how those activities will enhance your organization's capacity to serve your Target Market or to facilitate the creation of a CDFI. If technology is requested by Type 3 Applicants (Sponsoring Entities), describe the time frame in which the technology will be transferred to the CDFI. (Suggested length: up to 1 page.)

Management and Staff Chart (All Applicants)

Instructions: Enter the information requested below regarding the historical and projected composition of the Applicant's staff. Estimates are acceptable. If you have been in operation for less than 3 years enter data only as applicable.

Part A. Organizational Summary	Historical (last 3 years)			Current Year	Projected (next three years)		
	FY ____	FY ____	FY ____	YR ____	FY ____	FY ____	FY ____
Total number of FTEs at year end							
Average number of FTEs fully dedicated to financing during the year (include loan officers, loan assistants, etc.)							

Title	Name	Years with Organization	Primary Area of Expertise
Senior Management			
Executive Director or equivalent			
Chief Financial Officer or equivalent			
Director of Financing or equivalent			
Chief Information Officer or equivalent			
Other Key Management			
Loan Officer			
Key Staff			
Loan Assistant			

*Employees include individuals that are employed by another entity, such as the applicant's parent Affiliate, that are "loaned" or working temporarily for the applicant.

**The Fund considers Full-Time Equivalent (FTE) employees to be an employee that works at least a 40-hour workweek. In calculating the number of FTEs, part-time employees should be aggregated to FTEs (e.g. two part-time employees that each work 20 hours per week may be aggregated to count as one FTE.)

Loan Portfolio Quality Chart (FA Applicants ONLY)

NOTE: Insured Credit Unions may submit their NCUA Financial Performance Ratios for the 3 most recent years available in place of this chart. Insured Depository Institutions may submit their Uniform Bank Performance Reports for the 3 most recent years available in place of this chart.

Loan Portfolio Aging Schedule			Current FY To Date* End of Period:		End of FY: _____		End of FY: _____		End of FY: _____	
Non-Regulated Institutions	Insured Credit Union	Insured Depository Institution	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding	Number	Principal Outstanding
a. 31 to 60 days	2 to 6 months	30 to 89 days								
b. 61 to 90 days	6 to 12 months	90+ days								
c. 90+ days	12+ months	Total non-accrual loans								
d. Gross Loans Receivable (or Total Loans) with payments past due (sum of a thru c)										
f. Total Portfolio-at-Risk or Delinquency Ratio (d divided by f)										
Loan Loss History			Current FY To Date End of Period: _____		End of FY: _____		End of FY: _____		End of FY: _____	
g. Total Outstanding Loan Portfolio										
h. Net Write-Offs or Net Charge-Offs										
i. Annual Net Loan Loss Ratio (g divided by h)										
j. Loan Loss Reserve (cash reserves)										
k. Loan Loss Reserve (accrual)										
l. Loan Loss Reserve Ratio (j + k divided by g)										

Investment Valuation Chart (FA Applicants Only)

Instructions: Enter information on your equity investment portfolio as of the last day of your organization's fiscal year for the last three years (if applicable), and the current year to date. List follow-on investments into the same company separately.

Business Stage (As of Date of Investment. See definitions below.)					
End of FY	Seed Stage	Early Stage	Expansion/Later Stage	Total	Turnaround Stage
% Portfolio				100%	
# Equity					
\$ Valuation					
Other Returns					
	Avg Holding Period of investments in portfolio	Investments Exited during the year	Investments Written Off during the year	Gains (Losses)	
Number					
Dollars Gained (Lost)				\$ -	
Business Stage (As of Date of Investment. See definitions below.)					
End of FY	Seed Stage	Early Stage	Expansion/Later Stage	Total	Turnaround Stage
% Portfolio				100%	
# Equity					
\$ Valuation					
Other Returns					
	Avg Holding Period of investments in portfolio	Investments Exited during the year	Investments Written Off during the year	Gains (Losses)	
Number					
Dollars Gained (Lost)				\$ -	
Business Stage (As of Date of Investment. See definitions below.)					
End of FY	Seed Stage	Early Stage	Expansion/Later Stage	Total	Turnaround Stage
% Portfolio				100%	
# Equity					
\$ Valuation					
Other Returns					
	Avg Holding Period of investments in portfolio	Investments Exited during the year	Investments Written Off during the year	Gains (Losses)	
Number					
Dollars Gained (Lost)				\$ -	
Business Stage (As of Date of Investment. See definitions below.)					
Current Year to Date	Seed Stage	Early Stage	Expansion/Later Stage	Total	Turnaround Stage
% Portfolio				100%	
# Equity					
\$ Valuation					
Other Returns					
	Avg Holding Period of investments in portfolio	Investments Exited during the year	Investments Written Off during the year	Gains (Losses)	
Number					
Dollars Gained (Lost)				\$ -	

Seed Stage: Business that have a business concept, but no product yet for sale. The business may or may not be operational.

Early Stage: Operational businesses that are in the early stage of developing or piloting products and services and may or may not be generating revenue.

Expansion/Later Stage: Businesses that have a developed product or service, but need more capital to expand product and service offerings or reach new markets.

Turnaround Stage: Businesses that need capital to address developmental, operational, or financial difficulties.

Financial Track Record Chart (TA Applicants Only: With Loan Portfolio)

Instructions: Complete as of either the Applicant's (1) last fiscal year end, or (2) month ending prior to the date of application:

A. \$ Amount of loans more than 90 days delinquent:	\$
B. \$ Value of total loans outstanding:	\$
C. Divide (a) by (b) =	%
D. Loan volume in the last year (or last year)	\$
E. Number of loans in the last year (or last year)	\$

C. FINANCIAL HEALTH AND RESOURCES

(Maximum of 10 Points for TA Only Applicants, Maximum of 20 Points for FA Applicants)

**Please provide narrative responses as separate attachments.
Be sure to indicate the Question number.**

11. Financial Health: FA Applicants.

FA Applicants Only:

CHART: Complete the Financial Data Input Chart (Page 48) and the Financial Ratio Chart (Page 49). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

ATTACHMENT: Attach one of the follow for the two most recently completed fiscal years:

- Audited Financial Statements (or CPA reviewed Financial Statements)
- Annually generated balance sheets (statement of financial position) and income and expense statements (statement of activities)
- Annually generated balance sheets (statement of financial position) and income and expenses statements (statement of activities) for the parent's loan program (Tribal and Village governments only)
- Call report (Insured Depository Institutions)
- NCUA Form 5300 (Insured Credit Unions)
- Not applicable (Applicant has less than one full year of operating history)

NARRATIVE: Provide a narrative explaining any discrepancies or weaknesses in your financial position. Note: if you do not provide an explanation and the Fund finds that there are weaknesses or concerns about your financials in this section of the application will receive a lower score. (Suggested length: up to 2 pages.)

12. Financial Health: TA Only Applicants.

TA Only Applicants:

NARRATIVE: Provide a narrative explaining the financial position of the Applicant relative to Capital, Assets, Earnings, and Liquidity. The narrative should touch on the Applicant's historic and projected Net Asset Ratio, Total Assets, Total Loans Outstanding, Deployment, and Net Income. The narrative should also address any weaknesses in historical financial performance (e.g., low capital; low deployment; negative or decreasing earnings; or low operating liquidity). (Suggested length: up to 1 page.)

13. Funds Available for Financing

All Applicants:

CHART: Complete the Projected Resources Chart (Page 50). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: Provide a brief narrative explaining the Applicant's efforts to raise financing capital, including the extent of past funding from prospective funders and the strategy for approaching all funding sources going forward (both past and new sources). (Suggested length: up to 1 page.)

TIP The Fund will not provide assistance to an entity if it appears that there will be a dependence on the Fund as a primary source of funding.

14. Other Resources

All Applicants:

NARRATIVE: Describe other resources that your organization is able to draw on in support of the current or proposed CDFI. These may include donated staff time, office space, volunteers, or shared databases of potential clients. (Suggested length: 1 paragraph.)

15. Use of TA for Financial Health

TA Applicants ONLY:

NARRATIVE: If the applicant is planning to on use any of the requested TA to enhance its financial health or capacity (e.g., developing a capitalization strategy, obtaining accounting software and/or staff training in collections), provide a narrative describing the applicable activities and how those activities will enhance your organization's capacity to serve your Target Market or to facilitate the creation of a CDFI. If technology is requested by Type 3 Applicants (Sponsoring Entities), describe the time frame in which the technology will be transferred to the CDFI.

Financial Data Input Chart (FA Applicants ONLY)

Instructions: Report actual figures for completed fiscal years 2001, 2002, and 2003 (if available). Report projections for fiscal years 2003 (if actuals not yet available), 2004, and 2005. Projections should include Matching Funds.

Check if using audited or internal Financial Statements for completed fiscal years.		FY 2001	FY 2002	FY 2003	FY 2004	FY 2005
<input type="checkbox"/> Audited <input type="checkbox"/> Internal						
Assets						
a	Total cash and cash equivalents	\$	\$	\$	\$	\$
b	Unrestricted cash and cash equivalents	\$	\$	\$	\$	\$
c	Total Current Assets	\$	\$	\$	\$	\$
d	Total Commitments (includes Loans Closed and not disbursed, and committed loans)	\$	\$	\$	\$	\$
e	Portfolio conversion rate *	%	%	%	%	%
f	Total Outstanding Loan Portfolio and/or Total Outstanding Equity Investment Portfolio	\$	\$	\$	\$	\$
g	Pledges/grants receivables (lending/investing related)	\$	\$	\$	\$	\$
h	Pledges/grants receivables (administration or operations related)	\$	\$	\$	\$	\$
l	Total Assets	\$	\$	\$	\$	\$
Liabilities						
j	Total Current Liabilities	\$	\$	\$	\$	\$
k	Total Adjusted Notes Payable (non-regulated non-profit only)	\$	\$	\$	\$	\$
L	Total Member Shares (Insured Credit Unions only)	\$	\$	\$	\$	\$
m	Total Non-Member Shares (Insured Credit Unions only)	\$	\$	\$	\$	\$
n	Total Deposits (Banks or Thrifts only)	\$	\$	\$	\$	\$
o	Total Available of Undrawn Lines of Credit	\$	\$	\$	\$	\$
p	Total Liabilities	\$	\$	\$	\$	\$
Equity						
q	Net Assets (non-regulated non-profits)	\$	\$	\$	\$	\$
r	Net Capital (Insured Credit Unions)	\$	\$	\$	\$	\$
s	Net Worth (non-regulated for profits)	\$	\$	\$	\$	\$
t	Total Tier 1 capital (banks & thrifts)	\$	\$	\$	\$	\$
u	Total Equity Capital Available for Financing	\$	\$	\$	\$	\$
Income and Expenses						
v	Total Earned Income (non-regulated non-profits or for-profits or Insured Credit Unions)	\$	\$	\$	\$	\$
w	Total grants and contributions	\$	\$	\$	\$	\$
x	Total pre-tax expenses or Total Expenses	\$	\$	\$	\$	\$

*If Commitments are >20% of Total Outstanding Loan Portfolio, provide the conversion rate for the portfolio (Total Commitments that are eventually disbursed/Total Commitments)

Key Financial Trends and Ratios Chart (FA Applicants ONLY)

Instructions: Report actual figures for completed fiscal years 2001, 2002, and 2003 (if available). Report projections for fiscal years 2003 (if actuals not yet available), 2004, and 2005. Projections should include Matching Funds.

	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005
Net Asset Ratio (non-regulated non-profits)					
Net Capital Ratio (Insured Credit Unions)					
Net Worth Ratio (non-regulated non-profits)					
Tier 1 Leverage Capital Ratio (banks & thrifts)					
Total Financing Capital (all applicants)					
Loan/Equity Investment-to-Asset Ratio (all applicants)					
Deployment Ratio (non-regulated non-profits)					
Net Income (all applicants)					
Self-Sufficiency Ratio (non-regulated)					
Operating Liquidity Ratio (non-regulated)					
Loan-to-Share Ratio (Insured Credit Unions)					
Loan-to Deposit Ratio (banks & thrifts)					
Current Ratio (non-regulated)					

Projected Resources Chart (All Applicants)

Instructions: Report actual figures for completed fiscal years 2001, 2002, and 2003 (if available). Report projections for fiscal years 2003 (if actuals not yet available), 2004, and 2005. Use annual, not cumulative projections. (list sources, add lines if needed)

	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005
Total Earned Income:					
From Financing					
From Other Activities					
Total Grants:					
Total Other:					
Total Resources:					

D. COMMUNITY DEVELOPMENT PERFORMANCE AND EFFECTIVE USE OF TA

(Maximum of 40 points for TA Only Applicants, Maximum of 30 points for FA applicants)

**Please provide narrative responses as separate attachments.
Be sure to indicate the Question number.**

16. Track Record

All Applicants:

NARRATIVE: Describe the Applicant's track record in community development and finance. Type 3 Applicants (Sponsoring Entities) describe your track record as it relates to your organization's ability to effectively create a CDFI to serve the market. (Suggested length: up to 1 page.)

TIP The Fund values experience in providing related activities to the Target Market, including lending, financial counseling, homebuyer assistance, and small business assistance. Such services may be provided directly by the Applicant's staff or through partnerships with other organizations. The Fund will also look at the extent to which the Applicant has created partnerships and brought resources to the Target Market.

17. Projected Activities

All Applicants:

CHART: Complete the Projected Activities Chart (Page 54). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: Provide a narrative discussion of the projections provided in the Projected Activities Chart. The narrative should address the extent to which the Applicant will increase the volume and/or quality of activities, offer more products or services, and/or expand operations to serve a new Target Market. The narrative should also specifically address the extent to which the Applicant expects to provide the following:

Loans

- Mortgage financing (first or subordinated) to Low-Income or Other Targeted Populations homebuyers.
- Pre-development, bridge, or other financing for affordable housing development.
- Loans to start-up businesses, long term loans to small businesses, equity Investments or other financing that stimulates economic development in the applicant's Target Market.
- Consumer loan products such as credit builder loans, loans to refinance predatory loans into more affordable products, or other loans targeted to Low-Income or other disadvantaged customers.

Financial Services

- First Accounts or other savings or checking accounts geared to individuals or households currently lacking such services.
- Low-cost money orders, bill payments, and other financial transaction services geared toward Low-Income or other disadvantaged individuals.

Development Services (Training and Education of Borrowers/Customers)

- Products specifically designed to address predatory lending, such as consumer or financial education to inform homeowners about predatory lending practices.
- Other homebuyer education, entrepreneurship training, or financial literacy training courses.

18. Outcomes

All Applicants:

NARRATIVE: Describe the expected short (1-3 years) and long-term (beyond 3 years) outcomes of the CDFI on the Target Market. Include an explanation of how the requested award will enhance the Applicant's ability to effectively serve its Target Market. (Suggested length: up to 1 page.)

TIP The narrative should address to what extent the Applicant will address the needs described in Question 1. A successful Applicant will articulate what it hopes to achieve and the positive effect it will have on the community. For example, creating locally owned businesses may create more jobs and retain dollars spent in the community as well as creating role models. Homeownership assistance may result in safer and more adequate housing and attract more residents to the community.

19. FA Request Narrative

FA Applicants Only:

NARRATIVE: Describe your organization's request for an FA award. The narrative should address how (1) the Applicant plans to use the FA award; (2) the FA will benefit the Applicant; (3) any leverage that will be created by the FA award in terms of funding or other resource (e.g., the Tribe's willingness and ability to contribute in-kind support of a staff person to startup the CDFI); and (4) the FA fits into the Applicant's capitalization plan. If you are a prior Fund awardee, describe how you have used prior assistance and explain the need for additional Fund dollars over and above prior assistance. What additional benefits would accrue to your Target Market with another award from the Fund? (Suggested length: up to 1 page.)

20. Matching Funds

FA Applicants Only:

CHART: Complete the Matching Funds Chart (Page 55 - 57). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

Important Information on Matching Funds: An FA award requires a dollar for dollar match with Non-Federal Funds. Matching funds are not required for TA grants. Matching funds must be at least comparable in form and value to the FA provided by the Fund (for example, if an applicant seeks a FA grant from the Fund, the applicant must obtain matching funds through grant(s) from non-Federal sources that are at least equal to the amount provided by the Fund).

- Any Applicant seeking an FA award that does not have 25% of the matching funds in-hand or firmly committed on or after January 1, 2002 (January 1, 2003 for Round 2), and before the date of application, will not be considered for an FA award. Therefore, the Fund encourages Applicants to adjust the FA request to correspond with the amount of matching funds in hand or firmly committed. For example, if an Applicant has \$250,000 of eligible matching funds in hand, its FA request should not exceed \$1,000,000.
- In addition, the Fund reserves the right to recapture and reprogram any Round One award if the awardee fails to have the remaining matching funds firmly committed by May 15, 2005 (May 15, 2006 for Round 2) -- with documentation of such received by the Fund not later than May 31, 2005 (May 31, 2006 for Round 2).
- For purposes of this NOFA, "in-hand" means that the applicant has actually received the matching funds and has documentation (such as a copy of a check) to evidence such receipt. "Firmly committed" means that the applicant has entered into or received a legally binding commitment from the matching funds

source that the funds have been committed to be disbursed to the Applicant and the Applicant has documentation (e.g., loan agreement, promissory note or grant agreement) evidencing the commitment.

21. Use of TA for Community Development Impact

TA Applicants ONLY:

NARRATIVE: If the Applicant is requesting TA to enhance its community development impact performance (such as through developing means of assessing community improvements, enhancing ability to serve more remote markets through use of laptop computers), please attach a narrative describing the applicable activities and how those activities will enhance your organization's capacity to serve your Target Market or to facilitate the creation of a CDFI. If technology is requested by Type 3 Applicants (Sponsoring Entities), describe the time frame in which the technology will be transferred to the CDFI. (Suggested length: up to 1 page)

22. TA Request

TA Applicants ONLY:

CHART: Complete the TA Request Form (Page 58). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE:

- Describe your organization's plan for using the TA requested. Describe the TA request itself and how each component will impact your organization. If you have already described a number of uses of TA in previous narratives, please remind your reader of the previous narratives and summarize your previous narratives here so that they fit into the larger context of your total TA request. If the Applicant is a prior Fund Awardee, describe how you have used prior technical assistance and explain the need for additional TA over and above prior assistance. The narrative should also address what additional benefits would accrue to your organization and your Target Market with another award from the Fund. (Suggested length: up to 2 pages.)
- **Type 2 Applicants (Emerging NA CDFIs) and Type 3 Applicants (Sponsoring Entities)** should also address how the requested TA will enable the Applicant to create a successful CDFI. For example, how will the TA assist in completing the key building blocks of the proposed CDFI? How will the TA resources help the new entity meet the Fund's six certification tests within three years? (The six tests are described in Section III.) How will obtaining a TA award shorten the time frame for either obtaining certification or establishing the CDFI and promote the most viable CDFI to serve the Applicant's community? (Suggested length: up to 2 pages.)

TIP The Fund does not look favorably on providing TA award for similar purposes to a prior Awardee. Prior Awardees should show significant plans for expansion of staff, Target Market, or products to justify an additional TA award. Additionally, the Fund does not expect to fund requests for TA for Applicants that have previously received \$250,000 or more in funding from the Fund.

TA Applicants Requesting Staff Salary:

CHART: Complete the Staff Expense Form (Page 59). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

TA Applicants Requesting Operating expenses:

CHART: Complete the Operating Budget Chart (Page 60). All Charts are available on the Native American Initiatives page of the Fund's website in Excel Format.

NARRATIVE: Include a narrative describing the Applicant's request for Operating Expenses. What will the grant be used for? How will it benefit the organization? How does it fit into the organization's developmental plan? (Suggested length: up to 1 page.)

Projected Activity Chart (All Applicants)

Instructions: Report actual figures for completed fiscal years 2001, 2002, and 2003 (if available). Report projections for fiscal years 2003 (if actuals not yet available), 2004, and 2005. For each line item, indicate the total dollar amount and number of transactions (as applicable) and the percentage of such provided (or projected to be provided) to the Target Market (TM). Report Total Activities in the top section. Breakout the activities according to Target Market in the appropriate sections. A Type 3 Applicant may enter information on its own activities (if it has applicable activities). If the Applicant is a start-up, it may enter N/A if it has not yet started to provide financing or Development Services or it may information for the parent entity.

	FY 2001			FY 2002			FY 2003			FY 2004			FY 2005		
TOTAL ACTIVITY	Number	Dollar	% TM	Number	Dollar	% TM	Number	Dollar	%TM	Number	Dollar	%TM	Number	Dollar	%TM
Loans															
Equity Investments															
Other Financing															
Development Services															
Investment Areas	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total
Loans															
Equity Investments															
Other Financing															
Development Services															
Low Income Targeted Population	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total
Loans															
Equity Investments															
Other Financing															
Development Services															
Other Targeted Population	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total	Number	Dollar	% of Total
Loans															
Equity Investments															
Other Financing															
Development Services															

Matching Funds Summary Chart (FA Applicants Only)

Instructions: Provide the name of each source and date of receipt for all matching funds according to status (In Hand, Firmly Committed, or To Be Raised) and Type (Grant, Loan, Equity, Deposits/Shares, Secondary Capital). For each category (In Hand, Firmly Committed, To Be Raised), provide a subtotal and a percentage of the total FA Request. Total matching funds according to type of matching funds. Enter Retained Earnings only in the Source(s) of Matching Funds In-Hand. Attach Retained Earnings Chart to FA application. Download the applicable Retained Earnings Chart for Insured Credit Unions, non-profits, and for-profit entities from the Fund's website, www.cdfifund.gov.

	Total Grants/ Retained Earnings	Total Loans, Equity-Like Loans	Total Equity Investments	Total Deposits /Shares	Total Secondary Capital
Total FA Request:					
Total Matching Funds By Category:					
Total Matching Funds In Hand or Firmly Committed:					
Matching Funds In Hand & Firmly Committed as % of Request:					

MATCHING FUNDS BY SOURCE AND STATUS

Source	Date of receipt	Grants/ Retained Earnings	Loans, Equity-Like Loans	Equity Investments	Deposits /Shares	Secondary Capital
--------	-----------------	------------------------------	-----------------------------	--------------------	------------------	-------------------

MATCHING FUNDS IN-HAND

Sources of Matching Funds In-Hand received on or since January 1, 2002 (Round 1) or January 1, 2003 (Round 2)

In-Hand Subtotal:						
In-Hand as % of Request:						

MATCHING FUNDS FIRMLY COMMITTED

If total Matching Funds In-hand and Firmly Committed is less than 25 percent of the Applicant's total Financial Assistance requested, the Applicant is ineligible to apply for FA.

Firmly Committed Subtotal:						
Firmly Committed as % of Request:						

MATCHING FUNDS TO BE RAISED

To Be Raised Match must be in hand or firmly committed by May 15, 2005 (May 15, 2006 for Round 2 Applicants) -- with documentation of such received by the Fund not later than May 31, 2005 (May 31, 2006 for Round 2 Applicants).

To Be Raised Subtotal:						
To Be Raised as % of Request:						

Technical Assistance Request (TA Applicants Only)					
Consulting					\$
Technology					\$
Staff Salary					\$
Training					\$
Other					\$
Operating Grant Request (from page __)					\$
Total TA Request					\$
Consulting					
Consultant	Product/Scope of Work	Expected # Hours	Date of Completion	Date of Board Approval	Cost
1.					
2.					
3.					
Total Consulting:					
Technology					
Item	Company Providing Quote		Date of Acquisition	Date of Installation/Operational	Cost
1.					
2.					
3.					
Total Technology:					
Staff Salary					
Title or Position	Product	Expected # Hours		Date of Completion	Cost (using Staff Salary Calculator)
1.					
2.					
3.					
Total Staff Salary:					
Training					
Event and Provider	Subject	#Attendees		Date of Event	Cost
1.					
2.					
3.					
Total Training:					
Other					
Item	Provider			Date	Cost
1.					
2.					
Total Other:					

Staff Expense Calculator (TA Applicants Only)

General guidance: Staff expenses are only allowable for discrete capacity building activities in place of a consultant or as noted in the instructions. TA will not cover benefits, overhead expenses or other administrative costs. You must attach the staff person's resume demonstrating his/her capacity to provide the requested activity. The TA may only cover that portion of the staff person's salary that represents the time that person spends on the discrete, capacity building task(s), not his/her ongoing activities. Additionally, in order to ensure that the organization is not dependent on the Fund to meet salary expenses, the Fund will not fund more than 50% of any one person's salary in a 12-month period, and not for a period to exceed 24 months. Staff salary can only be funded for those activities that occur after the date of the *Notice of Award*.

Instructions on using this form: Fill in the requested narrative and data in the spaces below. If you are filling out this form electronically, the "amount of staff salary requested" will be calculated automatically once you fill in cells H22-24. Use a separate form for each staff member and task.

Name of Staff person:	
Title:	
If a new hire, date expected to begin	
Describe the task to be completed in the space below.	
Describe the person's qualifications for completing this task in the space below and attach resume.	
Explain why staff salary is proposed in lieu of consulting services in the space below.	
Number of months to complete task:	
Percentage of time spent on the task during those months:	
Person's salary (DO NOT INCLUDE BENEFITS, OVERHEAD EXPENSES, ETC).	
Amount of staff salary requested:	

PROJECTED OPERATING COST BUDGET

Expenditure Category	Year 1	Year 2	Total
Personnel			
Travel			
Equipment			
Supplies			
Contractual			
Construction			
Rent			
Utilities			
Total (include total number in TA Request Form Above)			