Community Development Financial Institutions Fund (CDFI Fund)

FY 2016 CDFI and NACA Programs Reviewer Kick-off Webinar
Agenda

- Application Reviews
- Submission
- Panel Reviews
- Review Tools Demo
Agenda

- Application Reviews
  - Assignments Overview
  - Reviewer Pre-requisites
  - Reviewer Responsibilities
  - Reviewer Don’ts
  - Tools for Review
  - Troubleshooting Issues

- Submission
- Panel Reviews
- Review Tools Demo
Assignments Overview

- FA Teams consist of 3 reviewers
  - Mix of experienced and new reviewers
  - FA Teams will evaluate 9 applications over a 4 week period
  - FA schedule includes 1 week that is set aside for panels

- TA Teams consist of 1 reviewer
  - TA Teams will evaluate 9 applications over a 3 week period

- Team Leaders will contact reviewers today (May 9, 2016).
  - Only Schedule 1 Reviewers will be contacted today. Schedule 2 reviewers will be contacted in June.
  - Provide your Team Leader contact information and best times to reach you
Reviewer Pre-Requisites:
Before You Can Review Applications

1) Register and complete Conflict of Interest forms in AMIS ✓

2) Review training materials ✓
   - Review Schedule
   - Reviewer Presentation
   - Reviewer Test (Must Receive a 100%)

3) Access your AMIS Account ✓
   - Reviewers should see assignments today (5/9/16)
Reviewer Responsibilities (A Review)

- Be objective, fair, and consistent
- Analyze the information presented to you
- Thoroughly justify your evaluation
- Maintain applicant confidentiality
- Abide by workbook guidance & application requirements
- Complete & submit all assigned application reviews
- Participate in panels when required
- Stay on schedule
- Communicate questions or concerns to team leader
Reviewer Don’ts (A Review)

- **DO NOT** review or consider information outside of the **required** application materials
- **DO NOT** contact **any current applicant**
- **DO NOT** discuss your opinion, score, or scoring justifications with other Readers (panels excluded)
- **DO NOT** phrase comments as questions
- **Readers are NOT responsible for:**
  - Determining Applicant or Matching Funds eligibility
  - Determining CDFI certification status
  - Contacting Applicants to ask questions or request clarification
Reviewer Tools (A Review)

- Reviewer Training Presentation
- FY 2016 CDFI and NACA Program NOFAs
- FY 2016 CDFI and NACA Program Narrative Questions Guidance
- FY 2016 CDFI and NACA Program Application Quick Start Guide
- FY 2016 CDFI and NACA Program Frequently Asked Questions
- FY2016 CDFI Program and NACA Program Overview Presentations
- FY2016 CDFI and NACA Application Evaluation Process Document
- FY 2016 CDFI or NACA Program Application and Attachments
- Phase I Reviewer Scorecard
- AMIS Phase I Manual
- Panel Review Guidance
- AMIS Online Interface for Submission
- Team Leader
1) **Funding Application Detail**
- Contains organizational and programmatic information about each applicant.
- Contains the requested award amount.

2) **Related Lists**
- Consists of application financial data, references to the policies, application attachments, customer snapshot record, key personnel, products, and the narratives.
- You are required to review all related lists, with the exception of Matching Funds.

3) **Narratives Related List**
- Consists of questions related to each of the 7 P’s.
- Different questions for FA, TA and HFFI.
Sample Application in AMIS

### Application Financial Data

<table>
<thead>
<tr>
<th>Action</th>
<th>Application Financial Data Name</th>
<th>Fiscal Year</th>
<th>Financial Timeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ed</td>
<td>FY-00000211</td>
<td>2012</td>
<td>Historic</td>
</tr>
<tr>
<td>Ed</td>
<td>FY-00000320</td>
<td>2013</td>
<td>Historic</td>
</tr>
<tr>
<td>Ed</td>
<td>FY-00000330</td>
<td>2014</td>
<td>Historic</td>
</tr>
<tr>
<td>Ed</td>
<td>2017</td>
<td></td>
<td>Projected</td>
</tr>
<tr>
<td>Ed</td>
<td>FY 2016 Current</td>
<td>2016</td>
<td>Current</td>
</tr>
</tbody>
</table>

### Matching Funds Used

<table>
<thead>
<tr>
<th>Action</th>
<th>Matching Funds Used</th>
<th>Matching Funds Provider</th>
<th>Amount</th>
<th>Review Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ed</td>
<td>MFS-0000551</td>
<td></td>
<td>$144,000.00</td>
<td>Pending</td>
</tr>
<tr>
<td>Ed</td>
<td>MFS-0000552</td>
<td></td>
<td>$95,000.00</td>
<td>Pending</td>
</tr>
<tr>
<td>Ed</td>
<td>MFS-0000553</td>
<td></td>
<td>$66,000.00</td>
<td>Pending</td>
</tr>
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<td>Ed</td>
<td>MFS-0000554</td>
<td></td>
<td>$60,000.00</td>
<td>Pending</td>
</tr>
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</table>

### Customer Snapshot Table

<table>
<thead>
<tr>
<th>Action</th>
<th>Customer Snapshot Name</th>
<th>Total Beneficiaries</th>
<th>Total TM Beneficiaries</th>
<th>Total Income Characteristics</th>
<th>Total Race/Ethnicity Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ed</td>
<td>Snapshot-000026</td>
<td>300</td>
<td>175</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Key Personnel

<table>
<thead>
<tr>
<th>Action</th>
<th>Name</th>
<th>Record Type</th>
<th>Years with Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ed</td>
<td>David Scherer</td>
<td>Key Staff</td>
<td>8.00</td>
</tr>
<tr>
<td>Ed</td>
<td>Candace Herring</td>
<td>Key Staff</td>
<td>7.00</td>
</tr>
</tbody>
</table>
## Applicant

**Narr-0024**

<table>
<thead>
<tr>
<th>Funding Application</th>
<th>Record Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-000275</td>
<td>FA</td>
</tr>
</tbody>
</table>

### Executive Summary


### Purpose

#### 1.1 Strategic Goals


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Troubleshooting Issues:
When to contact your Team Leader

- **Issues With Application Attachments**
  - Financial Statements (.pdf)
  - Resumes (.pdf, doc)
  - Lending Policies and Procedures (.pdf)
  - Organization Chart (.pdf)
  - Community Partnership Agreements (if applicable) (.pdf, word)

- **Issues With AMIS Online Review System**
  - Problems with submitting scorecards
  - Missing question or option text

- **Questions about Application or Reviewer Scorecard Content**
  - Not clear how to evaluate a question
  - Not sure where to find Applicant information

- **Late or Missing Reviewer Payments**
  - All questions relating to payments should be directed to F2 Solutions.
Agenda

- Application Reviews
- Submission
  - ✔ Viewing, Completing, and Submitting Scorecards
- Panel Reviews
- Review Tools Demo
How to Access Your Scorecards

1. Click on the "Scorecards" button.

2. Select your Scorecard (e.g., SC-000238).

3. Click on "View Scorecard" to access your scorecard details.
Completing and Submitting Your Scorecards

Review Card
Applicant: ACCION Chicago
Reviewer: UATTest3
Application #: A-000182
Team Leader: Reviewer TL UATTest3

Instructions: Consider the Applicant’s strategic plan, if provided, or any organizational plans stated by the applicant. 1.1. Does the Applicant demonstrate that each of the requested eligible FA activities listed in the Purpose tab will build organizational capacity to achieve its stated strategic goals?

- a) The Applicant clearly explained how each requested FA activity, listed in the Award Request Table and described within the narrative, will build its organizational capacity to achieve its stated strategic goals. The Reviewer is confident that the requested FA activities will enable the Applicant to achieve its strategic goals.
- b) The Applicant partially explained how the requested FA activities, listed in the Award Request Table and described within the narrative, will build its organizational capacity to achieve its stated strategic goals. The Reviewer is somewhat confident that the requested FA activities will enable the Applicant to achieve its strategic goals.
- c) The explanation of how the requested FA activities, listed in the Award Request Table and described within the narrative, will build the Applicant's organizational capacity to achieve its stated strategic goals was incomplete, insufficient, and/or unclear. The Reviewer has concerns that the requested FA activities will enable the Applicant to achieve its strategic goals.
- d) The Applicant did not explain how the requested FA activities, listed in the Award Request Table and described within the narrative, will build its organizational capacity to achieve its stated strategic goals. The Reviewer has significant concerns that the requested FA activities will enable the Applicant to achieve its strategic goals.

Justification:

1.2. Does the Applicant demonstrate that each of the requested eligible FA activities listed in the Purpose tab will build organizational capacity to address the identified Target Market needs and challenges?

- a) The Applicant clearly explained how each requested FA activity, listed in the Award Request Table and described within the narrative, will build its organizational capacity to address Target Market needs and challenges. The Reviewer is confident that the requested FA activities will enable the Applicant to meet Target Market needs.
- b) The Applicant partially explained how the requested FA activities, listed in the Award Request Table and described within the narrative, will build its organizational capacity to address Target Market needs and challenges. The Reviewer is somewhat confident that the requested FA activities will enable the Applicant to meet Target Market needs.
- c) The explanation of how the requested FA activities, listed in the Award Request Table and described within the narrative, will build the Applicant's organizational capacity to address Target Market needs and challenges was incomplete, insufficient, and/or unclear. The Reviewer has concerns that the requested FA activities will enable the Applicant to meet Target Market needs.
Agenda

- Application Reviews
- Submission
- Panel Reviews
  - How it Works
  - Panel Member Responsibilities
  - Panel Member Rights
  - Documentation & Submission
- Review Tools Demo
Panel Review: How it Works

- Method for resolving major evaluation discrepancies and factual disagreements amongst Reviewers
- If evaluation anomalies occur, Reviewers will “convene” via conference call to discuss discrepancies and, if possible, achieve consensus on facts
- This process is moderated by the Team Leader and a CDFI Fund Staff member.
  - Do not worry, our staff will help you if you have to convene a panel!
- One week in review schedule is set aside to convene panels
  - Will occur in the last week of the review schedules
Panel Member Responsibilities

- Reviewers must be:
  - flexible when the Team Leader schedules calls
  - respectful of other opinions
  - prepared for discussion
Panel Member Rights

➢ Reviewers are entitled to:
   - Substantiate their positions
   - Disagree with the reasoning of other panel members
   - Change or **NOT** change their evaluations based on discussion
Team Leader Panel Responsibilities

Team Leaders must be:

- considerate of obligations when scheduling calls
- prepared to highlight discrepancies
- respectful of Reviewers’ opinions
- objective when evaluating disagreements
- facilitators of concise, fact-based discussions
Prior to panel, the Team Leader will issue instructions in AMIS identifying the primary areas of disagreement.

During the panel, the Team Leader will take notes on final positions.

After the panel, the Reviewers will record in AMIS evaluation changes to be made and update their scorecards accordingly.
Agenda

- Application Reviews
- Submission
- Panel Reviews
- Review Tools Demo
  - Reviewer Scorecard
  - Evaluation
  - Evaluation Justification Comments
  - Accessing Application Assignments Demo
Reviewer Scorecard

- Reviewers should use the Offline Reviewer Scorecard (MS Word template on the Reviewer Resource page on F2 Solution’s website) to write, edit, spell-check, and save evaluations and comments.

- Reviewers should copy and paste comments from Offline Reviewer Scorecard template into their Reviewer Scorecard in AMIS. You are encouraged to craft and edit your justifications offline.

- Reviewers can’t submit until all questions have a filled radio button and text has been entered into comment boxes; however, you can save your work.
Reviewer selects or enters the following:
- Radio buttons (A, B, C, D, etc.) for questions
- Evaluation justification comments for each question

Reviewer Scorecard calculates Section Score
- Section score is based on question scores
- Cannot modify Section Score, only question scores
- Note: Only Team Leaders can see scores
“Good” Example of Evaluation Justification Comments

- Should be substantive and analytical
- Thoroughly justify the evaluation
- Abide by scorecard guidance & application requirements

3. Are the Applicant’s financial products and services designed to meet the needs of the Target Market? Consider the Applicant’s narrative discussion, the Customer Snapshot, the Product Design Related List, as well as any supplemental statistical data provided. Consider whether the products contain fair and flexible rates, integrate development services, and meet the most relevant needs of the Target Market.

<table>
<thead>
<tr>
<th>Analysis/Justification:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Applicant clearly and effectively described its existing Financial Products and Services. Additionally, the Applicant provided a detailed description of its proposed micro-loan product. A market study has been conducted to demonstrate need and demand for the new product.</td>
</tr>
<tr>
<td>2. Rates and terms for two existing loan products were not listed in the Products Related list. Applicant could have performed better if these features were provided as the reviewer is not able to fully determine if these products are appropriate for the Target Market due to missing information.</td>
</tr>
<tr>
<td>3. Overall, relevant details of the Applicant’s products and services were provided in the Narrative. Information was sufficient to determine that the products and services are appropriate for the Target Market and meet the Target Market’s needs.</td>
</tr>
</tbody>
</table>

b) The Applicant somewhat describes how its products and services are designed to meet the needs of the Target Market. The Reviewer is somewhat confident that the Applicant’s financial products are designed to meet the needs to the Target Market.
### “Poor” Example of Evaluation

#### Justification Comments

- Not detailed or specific
- Doesn’t explain why selection C was made
- Limited analysis provided

3. Are the Applicant’s financial products and services designed to meet the needs of the Target Market? Consider the Applicant’s narrative discussion, the Customer Snapshot, the Product Design Related List, as well as any supplemental statistical data provided. Consider whether the products contain fair and flexible rates, integrate development services, and meet the most relevant needs of the Target Market.

<table>
<thead>
<tr>
<th>Analysis/Justification:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The target market doesn’t have capital resources. There is lots of distress in the community.</td>
</tr>
<tr>
<td>2. Products offered are needed.</td>
</tr>
</tbody>
</table>

|  | c) The Applicant does not describe how its products and services are designed to meet the needs of the Target Market. The Reviewer has concerns that the Applicant’s financial products are not designed to meet the needs to the Target Market. |

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COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND // www.cdfifund.gov

DATE 2016
Accessing Application Assignments

Time for the live demo!
Question & Answer

We’ll use our remaining time to answer any other questions you may have!
We’re Finished!

THANK YOU