

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form

Instructions: Please complete this form using data from your most recent Fiscal Year. Certified CDFIs that currently report on active awards are only required to complete Part I. Certified CDFIs that do not have active awards are required to complete all parts of this report. Please refer to the *CDFI Fund Annual Certification and Data Collection Report Form Glossary* for definitions of terms used in this form.

Part I. Certification Data

Organizational Information		
1	Organization Name	Text Box
2	Employer Identification Number (EIN)	Text Box
3	Type of Organization	Drop Down - Bank Holding Company - Bank or Thrift - Credit Union - Loan Fund - Venture Capital Fund
4	Primary Line of Business	Drop Down - Affordable Housing - Community Facilities - Consumer Finance - Intermediary Lending - Microenterprise - Business Lending
5	Fiscal Year End	(Month/Day)
Legal Entity Test		
6	Respondent attests that it continues to meet the Legal Entity criteria requirements since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)
7	Respondent attests that it has the same legal identity as when the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)
8	Respondent attests that it has not amended its legal documentation since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)
Primary Mission Test		
9	The primary mission of the organization, as evidenced in board-approved organizational documents, has not changed since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)
10	If the Respondent's primary mission changed since its Certification was last affirmed by the CDFI Fund, please provide the updated primary mission.	Text Box
11	If the Respondent's primary mission changed since its Certification was last affirmed by the CDFI Fund, please identify the board-approved organizational document containing the revised primary mission.	Drop Down - Articles of Incorporation - Bylaws - Board Resolution - Other

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form

Financing Entity Test				
12	The Respondent attests that it continues to engage in direct financing activity as reflected on its financial statements and executed notes.	Drop Down (Yes/No)		
13	The Respondent attests that it continues to dedicate a predominance of its assets to Financial Products, Development Services, and/or other similar financing.	Drop Down (Yes/No)		
14	The Respondent attests that it continues to dedicate a predominance of staff time to the provision to Financial Products, Development Services, and/or other similar financing.	Drop Down (Yes/No)		
15	The Respondent attests that it continues to maintain sufficient capital to continue financing activities for at least three months.	Drop Down (Yes/No)		
Development Services Test				
16	The Respondent attests that it continues to meet the Development Services criteria requirements since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)		
17	If the answer to Q16 is "No," please provide a description of any Development Services changes and how they support the provision of the Respondent's Financial Products.	Text Box		
Target Market Test				
18	The Respondent attests that it met the certification requirement that 60% of its transactions were directed to its approved Target Market(s).	Drop Down (Yes/No)		
19	The Respondent attests that the Target Market(s) for which it is approved to serve have not changed since their CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)		
20	If the Respondent indicates that the Target Market(s) has changed, please describe changes.	Text Box		
21	List the Target Market(s) that are the basis for current CDFI certification.	Text Boxes		
Accountability Test				
22	The Respondent attests that it continues to meet the Accountability criteria requirements since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)		
23	The Respondent attests that it has maintained the same method or set of methods for providing accountability to the Respondent's approved Target Market since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)		
Target Market Accountability Table				
Target Market Name	Governing Board	Advisory Board(s)	Other	
1	Text Box	Drop Down (Yes/No)	Drop Down (Yes/No)	Text Box
2	Text Box	Drop Down (Yes/No)	Drop Down (Yes/No)	Text Box
3	Text Box	Drop Down (Yes/No)	Drop Down (Yes/No)	Text Box
Non-Governmental Entity Test				
24	The Respondent attests that it continues to meet the Non-Government Entity criteria requirements since the Respondent's CDFI Certification was last affirmed by the CDFI Fund.	Drop Down (Yes/No)		Drop Down (Yes/No)
25	If the Respondent experienced a change in circumstances relative to the Non-Government Entity criteria since the Respondent's CDFI Certification was last affirmed by the CDFI Fund, please explain.	Text Box		

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form

Part II. Financial and Operational Data

Assets		
1	Total Assets	Amount
2	Current Assets	Amount
3	Restricted Net Assets (if applicable)	Amount
4	Loan Loss Reserve – Accrual	Amount
5	Loan Loss Reserve – Cash	Amount
6	Depository Loss Reserve (as applicable)	Amount
Income		
7	Total Income	Amount
8	Total Earned Revenue	Amount
9	Total Operating Revenue (after Gains/Losses)	Amount
10	Total Revenue	Amount
Liabilities		
11	Current Liabilities	Amount
12	Total Adjusted Notes Payable	Amount
13	Total Liabilities	Amount
Total Financing Capital		
14	Total Financing Capital	Amount
	- Grants	Amount
	- Loans	Amount
	- Equity Investments	Amount
	- Program-related Investment	Amount
	- Equity Equivalent Investment (EQ2)	Amount
	- Deposits	Amount
	- Debt-Secondary Capital (Credit Unions only)	Amount
	- Net Assets Other or Retained Earnings	Amount
	- Guarantees	
	- Other	
Debt		
15	Weighted Average Interest Rate of Debt	Average
16	Weighted Average Term (Months of Debt)	Average
Expenses		
17	Total Pre-Tax Operating Expenses	Amount
18	Total Expenses	Amount
19	Loan Loss Reserve Expenses (i.e., Bad Debt)	Amount
20	Debt Service Charge	Amount

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form

Loans/Investments Originated			
21	Purpose	# Originated	\$ Originated
<input type="checkbox"/>	Business Loans	Amount	Amount
<input type="checkbox"/>	Microenterprise	Amount	Amount
<input type="checkbox"/>	Consumer Loans	Amount	Amount
<input type="checkbox"/>	Home Improvement	Amount	Amount
<input type="checkbox"/>	Home Purchase	Amount	Amount
<input type="checkbox"/>	Real Estate	Amount	Amount
<input type="checkbox"/>	Real Estate – Construction Housing Development Multi Family	Amount	Amount
<input type="checkbox"/>	Real Estate – Construction Housing Development Single Family	Amount	Amount
<input type="checkbox"/>	Real Estate – Rehabilitation Commercial	Amount	Amount
<input type="checkbox"/>	Real Estate – Rehabilitation Housing Development Multi Family	Amount	Amount
<input type="checkbox"/>	Real Estate – Rehabilitation Housing Development Single Family	Amount	Amount
<input type="checkbox"/>	Other	Amount	Amount
Portfolio Management			
22	Total Outstanding Loan Portfolio		Amount
23	Total Outstanding Equity Investment Portfolio		Amount
24	Total Amount Charged Off		Amount
25	Total Recoveries		Amount
26	\$ 90 Days or More Past Due		Amount
27	# 90 Days or More Past Due		Amount
Staff and Consultants			
28	Total number of Full Time Equivalents (FTEs) – Staff Only		Amount
	- FTEs devoted to Financial Products		Amount
	- FTEs devoted to Development Services		Amount
	- FTEs devoted to Financing Related Activities		Amount
	- FTEs devoted to Major Non-Financing Activities		Amount
29	Total number of Consultant FTEs		Amount

Part III. Target Market Data

Loan and Investment Information		
1	Total # of Loans and Investments in the Target Market(s)	Amount
2	Total \$ of Loans and Investments in the Target Market(s)	Amount
Financial Services Information		
3	Total # of Financial Services provided in the Target Market(s)	Amount
4	Total \$ in Financial Services provided in the Target Market(s)	Amount

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form

Financial Product Information		
5	Total # of Financial Products provided in the Target Market(s)	Amount
6	Total \$ in Financial Products provided in the Target Market(s)	Amount
Loan Information		
7	# of Loans/Investments originated in Target Market(s)	Amount
8	\$ in Loans/Investments originated in Target Market(s)	Amount
Credit Union Information (if applicable)		
9	Total # of Credit Union members	Amount
10	Total # of Credit Union members in the Target Market(s)	Amount
Development Services		
11	Total # of Development Services provided in the Target Market(s)	Amount
12	Total \$ of Development Services provided in the Target Market(s)	Amount
13	Total # of Development Services clients in the Target Market(s)	Amount
14	Total # of clients in the Target Market(s)	Amount

Part IV. Impact Data

Jobs		
1	Jobs in Portfolio Businesses at Origination	Amount
2	Net Change in Jobs	Amount
Housing		
3	Number of Affordable Housing Units Created or Rehabilitated	Amount
4	Number of First-Time Homebuyers	Amount
Community Facilities		
Educational		
5	# of Facilities	Amount
6	# of Clients Served	Amount
7	\$ Dedicated to Educational Facilities	Amount
Childcare		
8	# of Facilities	Amount
9	# of Clients Served	Amount
10	\$ Dedicated to Childcare Facilities	Amount
Healthcare		
11	# of Facilities	Amount
12	# of Clients Served	Amount
13	\$ Dedicated to Healthcare Facilities	Amount
Arts Center		
14	# of Facilities	Amount
15	# of Clients Served	Amount
16	\$ Dedicated to Arts Center Facilities	Amount
Other		
17	# of Facilities	Amount
18	# of Clients Served	Amount
19	\$ Dedicated to Other Facilities	Amount

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form

Additional Community Development Services		
Housing Technical Assistance		
20	# of Training Sessions	Amount
21	# of Clients Served	Amount
22	\$ Dedicated to Housing Technical Assistance	Amount
Homeownership Counseling		
23	# of Training Sessions	Amount
24	# of Clients Served	Amount
25	\$ Dedicated to Homeownership Counseling	Amount
Business Technical Assistance		
26	# of Training Sessions	Amount
27	# of Clients Served	Amount
28	\$ Dedicated to Business Technical Assistance	Amount
Credit Counseling		
29	# of Training Sessions	Amount
30	# of Clients Served	Amount
31	\$ Dedicated to Credit Counseling	Amount
Financial Education		
32	# of Training Sessions	Amount
33	# of Clients Served	Amount
34	\$ Dedicated to Financial Education	Amount
Geographic Areas Served		
Primary (Drop Down) - Appalachia - Colonias - Hot Zones - Lower Mississippi Delta - Native American Areas - Rural Areas - Major Urban Area - Minor Urban Area	Secondary (Drop Down) - Appalachia - Colonias - Hot Zones - Lower Mississippi Delta - Native American Areas - Rural Areas - Major Urban Area - Minor Urban Area - N/A	Tertiary (Drop Down) - Appalachia - Colonias - Hot Zones - Lower Mississippi Delta - Native American Areas - Rural Areas - Major Urban Area - Minor Urban Area - N/A
Populations Served		
<input type="checkbox"/> American Indian	% American Indian	Amount
<input type="checkbox"/> Alaska Native	% Alaska Native	Amount
<input type="checkbox"/> Asian	% Asian	Amount
<input type="checkbox"/> Black or African American	% Black or African American	Amount
<input type="checkbox"/> Native Hawaiian	% Native Hawaiian	Amount
<input type="checkbox"/> Other	% Other	Amount
<input type="checkbox"/> Other Pacific Islander	% Other Pacific Islander	Amount
<input type="checkbox"/> White	% White	Amount

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Accountability	A CDFI must maintain accountability to residents of its Investment Area(s) or Targeted Population(s) through representation on its governing board or otherwise.
Advisory Board	Advise financial institutions on relevant policy issues but do not make decisions.
Affordable Housing	Affordable housing activities: (a) promote the supply of housing through the provision of acquisition, pre-development financing, construction, rehabilitation, permanent and other similar financing, and related development services, and/or (b) increase homeownership opportunities through the provision of first mortgage financing, subordinated mortgages (for home purchase and rehabilitation) and related development services. The housing must be the primary residence of a household or family that qualifies as low-income and that household or family must not pay more than 30 percent of their income on housing.
Appalachia	Appalachia is a 200,000-square-mile region that follows the spine of the Appalachian Mountains from southern New York to northern Mississippi. It includes all of West Virginia and parts of twelve other states: Alabama, Georgia, Kentucky, Maryland, Mississippi, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, and Virginia.
Assets	Anything having commercial or exchange value that is owned by a business, institution, or individual.
Bank Holding Company	As defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813(w)(1)), a Bank holding Company is any company which has Control over any Bank or any other Bank Holding Company (12 U.S.C. 1841).
Bank or Thrift	A financial institution that is primarily focused on taking deposits and originating Loans, such as home mortgages.
Business (Loans)	A Loan whose primary purpose is investment in a commercial or industrial use. Examples include microcredit, working-capital, and lines of credit, among others.
Certified CDFI	An entity that meets all of the requirements for certification by the CDFI Fund, and whose application for certification has been approved (in writing) and has not lapsed or been revoked.
Colonias	The Colonias include select counties in Arizona, California, New Mexico, and Texas.
Combination Hot Zones	Combination Hot Zones are geographic units that meet both the criteria for Economic Development Hot Zones and Housing Hot Zones.
Community Facility	A facility in which health care, childcare, educational, cultural or social services are provided (12 CFR § 1805.104(k)).
Consumer Loans	Credit extended to individuals, usually on unsecured basis, for personal, family, or household purposes.
Credit Union	A not-for profit, cooperative, tax-exempt financial institution that is owned and controlled by its members and operated for the purpose of promoting thrift, providing credit at reasonable rates, and providing other Financial Services to its members.

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

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Current Assets	The value of assets that are reasonably expected to be converted to cash within 12 months in the normal course of business and face no restrictions that would prevent a CDFI from doing so. Current assets include cash, accounts receivable, marketable securities, prepaid expenses, and other liquid assets that can be readily converted to cash.
Current Liabilities	The value of debts or obligations that are payable within 12 months. Current Liabilities include short-term debt, accounts payable, accrued liabilities and other debts.
Debt	A liability or obligation in the form of bonds, loan notes, or mortgages, owed to another person or persons and required to be paid by a specified date (maturity).
Debt Service Coverage	The amount of cash flow available to meet annual interest and principal payments on debt. Debt Service Coverage is usually expressed as a ratio.
Depository Loss Reserve (as applicable)	The allowance for loan and lease losses on a consolidated basis. This definition applies to depository institutions only.
Development Services	Activities that promote community development and are integral to the Applicant's/Awardee's provision of Financial Products and Financial Services. Such services shall prepare or assist current or potential Borrowers or investees to utilize the Financial Products and Financial Services of the Applicant/Awardee. Such services include, for example: financial or credit counseling to individuals for the purpose of facilitating home ownership, promoting self-employment, or enhancing consumer financial management skills; or technical assistance to Borrowers or investees for the purpose of enhancing business planning, marketing, management, and financial management skills.
Economic Development Hot Zones	I. Metropolitan Economic Development Hot Zones are census tracts with: a) A minimum population of 1,500; b) An unemployment rate at or above 1.5 times the national average, c) A poverty rate at or above 20 percent, and d) A median family income at or below 80 percent of the metropolitan area median income. II. Non-metropolitan Economic Development Hot Zones are counties or census tracts with: a) A minimum population of 500, b) An unemployment rate at or above 1.5 times the national average, and either c) A poverty rate at or above 20 percent, or d) A median family income at or below 80 percent of the statewide non-metropolitan median family income or the national non-metropolitan median family income (whichever is greater).
Equity	The residual claim or interest, of the most junior class of investors in assets, after all liabilities are paid. An equity investment includes stock purchases, a purchase of a partnership interest, a purchase of a limited liability company membership interest, or a loan made on such terms that is has sufficient characteristics of equity (see Equity Equivalent Investment, or EQ2), or any other investment deemed to be an Equity Investment by the CDFI Fund.

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Equity Equivalent Investment (EQ2)	For the purposes of the CDFI and NACA Program: A loan that is carried as an investment on a non-profit institution's balance sheet, is a general obligation that is not secured by any of the organization's assets, and is fully subordinated to all of the organization's other creditors. It does not give the investing institution the right to accelerate payment unless the organization ceases its normal operations (i.e., changes its line of business). It carries an interest rate that is not tied to any income received by the organization, and it has a rolling term, and therefore an indeterminate maturity. Commonly referred to as an EQ2.
Equity Investment	Investments that support or enhance activities that serve an Investment Area or Targeted Population(s) and must be made through arms-length transactions with a third party that does not have a relationship with the Applicant as an Affiliate. An Equity Investment may include a stock purchase, a purchase of a partnership interest, a purchase of a limited liability company membership interest, a loan made on such terms that it has sufficient characteristics of equity (and is considered as such by the Fund); or any other investment deemed to be an Equity Investment by the Fund. See 12 CFR § 1805.104(st).
Expenses	A decrease in equity during the accounting period in the form of outflows or depletions of assets or [the] incurrence of liabilities that result in decreases in equity, other than those relating to distributions to equity participants.
Financial Products	Loans, Equity Investments, and similar financing activities (as determined by the CDFI Fund), including the purchase of loans originated and the provision of loan guarantees.
Financial Services	Checking, savings accounts, check cashing, money orders, certified checks, automated teller machines, deposit-taking, safe deposit box services and other similar services.
Financing Entity	An entity whose predominant business activity is the provision, in Arms-Length Transactions, of Financial Products, Development Services, and/or other similar financing. Such entity may be a: 1) Depository Institution Holding Company; 2) Insured Depository Institution or State Insured Credit Union; or 3) An organization which is deemed by the Fund to have such a predominant business activity as a result of analysis of its financial statements, organizing documents, and any other information required to be submitted as part of its application, use of personnel and total assets. See 12 CFR § 1805.201(b)(2).
Full Time Equivalents	An employee that works at least a 35-hour workweek. In calculating the number of full-time equivalents, part-time employees should be aggregated to full-time equivalents. For example, two part-time employees that each work 17.5 hours/week should be aggregated to count as one full-time equivalent. The measure includes volunteers who fill regular staff positions and excludes temporary staff and professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Governing Board	Governing boards are directly engaged in an entity's decision-making processes.
Grants	Grants are Federal funds awarded to a non-Federal entity to carry out a public purpose authorized by a law of the United States (see 31 U.S.C. 6101(3)); and not to acquire property or services for the Federal awarding agency or pass-through entity's direct benefit or use.
Home Improvement Loan	Loan is for the renovation or other improvement of an owner-occupied home.
Home Purchase Loan	Loan is for the purchase of a primary residence.
Hot Zones	Hot Zones include geographic units with high concentrations of poverty, unemployment, and high housing costs compared to the national average. Please see the following glossary terms: Combination Hot Zones, Economic Development Hot Zones, and Housing Hot Zones.
Housing Hot Zones	Housing Hot Zones are metropolitan census tracts and non-metropolitan counties or census tracts that: a) Have minimum population of 1,500 (for metropolitan census tracts), or b) 500 (for non-metropolitan counties or census tracts) and either, 1) Demonstrate Low-Income Rental Housing Cost-Burden by: a) Median monthly rental housing cost that exceeds 30 percent of the gross monthly income of a low-income household, b) A poverty rate at or above 20 percent, and c) A median family income that is at or below: i) 80 percent of the metropolitan area median income (for metropolitan census tracts), or ii) the greater of 80 percent of the statewide non-metropolitan median family income or the national non-metropolitan median family income (for non-metropolitan counties or census tracts), OR 2) Demonstrate low-income homeowner cost-burden by: a) Median monthly homeowner cost that exceeds 30 percent of the gross monthly income of a low-income household and, b) A median family income that is at or below: i) 80 percent of the metropolitan area median income (for metropolitan census tracts), or ii) the greater of 80 percent of the statewide non-metropolitan median family income or the national non-metropolitan median family income (for non-metropolitan counties or census tracts).
Income	Revenue minus total pretax expenses.
Intermediary Lending	Lending by an entity whose primary business activity is the provision of financial products to CDFIs and/or emerging CDFIs.
Investment Area	As described at 12 C.F.R. §1805.201(b)(3), a Geographic Unit or contiguous Geographic Units that:1. Is entirely located within the geographic boundaries of the United States and either:2. Meets at least one of the criteria of economic distress as defined under 12 CFR §1805.201(b)(3)(ii)(D) and has significant unmet needs for Loans, Equity Investments, or Financial Services, as described under 12 CFR §1805.201(b)(3)(iii)(E); or3. Encompasses or is located wholly within an Empowerment Zone or Enterprise Community designated under section 1391 of the Internal Revenue Code of 1986. See 12 CFR § 1805.104(cc).

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Jobs in Portfolio Businesses at Origination	The total FTE employees in the portfolio businesses at the time of origination for business loans/investments originated during the current reporting period.
Legal Entity	A legal entity is duly organized and validly exists under the laws of the state jurisdiction in which it is incorporated or established. It must also have a valid Employer Identification Number (EIN).
Liabilities	The debts and obligations of an organization that represent a creditor's claim on its assets.
Loan Fund	A legal entity, not regulated by a state or Federal agency, whose predominant business activity is the provision of loans.
Loan Loss Reserve - Accrual	An amount that serves as a cushion to protect an organization against future losses. Loan Loss Reserves accrue as a contra asset on the balance sheet. As a contra asset, Loan Loss Reserves (Accrual) reduce Total Assets.
Loan Loss Reserve - Cash	Funds set aside in the form of cash reserves that serve as a cushion to protect an organization against future losses. These reserves are included in Total Assets.
Loans	A type of debt. Like all debt instruments, a loan entails the transfer of financial assets over time, between the lender and the borrower.
Loans/Investments Originated	A loan or investment is counted as originated when a legally binding note has been signed by the borrower in favor of the lender.
Lower Mississippi Delta	A 240-county/parish area in an 8-state region comprising parts of Mississippi, Louisiana, Alabama, Arkansas, Tennessee, Kentucky, Missouri, and Illinois.
Major Urban Area	A Metropolitan Statistical Area (MSA) with a population equal to or greater than 1 million, including both central city and surrounding suburbs.
Microenterprise	A type of small business, often unregistered with five or fewer employees and requiring seed capital of not more than \$35,000. Microenterprises typically have little to no access to the commercial banking sector. They often lack collateral, steady employment and a verifiable credit history and therefore, cannot meet the most minimal qualifications to gain access to traditional credit.
Minor Urban Area	Metropolitan Statistical Area with population less than one million. Includes both central city and surrounding suburbs.
Native American Areas	Native American Areas and similar entities are defined as American Indian Reservations (federal and state); Off-Reservation Trust Lands; Oklahoma Tribal Statistical Areas; Alaska Native Regional Corporations or Village Statistical Areas; and Hawaiian Homelands.
Net Change in Jobs	Net change equals the number of FTE employees at the reporting period end minus the number of FTE employees at time of Origination.
Non-Governmental Entity	An entity that is not an agency or instrumentality of the United States, or any State or political subdivision thereof and maintains independent decision-making power over its activities.
Number of First-Time Homebuyers	The number of mortgage borrowers that have not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence.

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Number of Housing Units Created or Rehabilitated	The Number of Housing Units constructed, rehabilitated, or acquired through the housing development loans/investments originated during the reporting period.
Other Loan	Financial Note purpose that does not match any of the pre-defined purposes.
Primary Mission	A primary mission promotes community development that is purposefully directed towards improving the social and/or economic conditions of underserved people and/or residents of economically distressed communities.
Program-related Investment	A low-interest senior or subordinated loan to a nonprofit or for-profit organization whose work closely corresponds with a Foundation's programmatic interests. A PRI may also be in the form of a loan guarantee or equity investment.
Provision for Loan Loss Reserve Expenses (i.e., Bad Debt)	Total amount expensed for the loan loss reserve accrual account.
Real Estate - Construction - Housing Development - Multi Family Loan	Financial Note is for predevelopment financing, or construction of multifamily housing.
Real Estate - Construction - Housing Development - Single Family Loan	Financial Note is for predevelopment financing, or construction of single family housing.
Real Estate - Rehabilitation - Commercial Loan	Financial Note is to rehabilitate office, retail, manufacturing, or community facility space. Financial Note may include acquisition costs and mixed-use real estate that combines both commercial and residential uses. It excludes acquisitions without rehabilitation.
Real Estate - Rehabilitation - Housing Development - Multi Family	Financial Note is to rehabilitate or acquire multifamily housing.
Real Estate - Rehabilitation - Housing Development - Single Family	Financial Note is to rehabilitate or acquire single family housing.
Restricted Net Assets (if applicable)	Net Assets with restrictions on uses as reported on the balance sheet.
Rural Areas	Areas not contained within major urban or minor urban areas.
Target Market	The market in which the applicant or CDFI provides its primary services and functions. This may be an Investment Area(s) and/or a Targeted Population(s). See 12 CFR § 1805.104(II).
Targeted Population	Individuals, or an identifiable group of individuals, who are Low-Income persons or lack adequate access to Financial Products or Financial Services.

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Total Adjusted Notes Payable	Notes payable that may be used to support lending activities. Adjusted Notes Payable is calculated by deducting from total notes payable, all notes payable that are specifically used for non-financing activities (such as operations).
Total Amount Charged Off	The dollar amount of a receivable, primarily a Loan, that has been determined to be a loss or non-recoverable during the repayment cycle and that has been taken off the balance sheet as a loss. The two terms are interchangeable.
Total Assets	The sum of current and long-term assets owned by a company, individual, or other entity.
Total Financing Capital	Total Financing Capital includes all loans and investment capital during the reporting period, including idle capital available to lend and invest, as well as deployed capital. Exclude undrawn lines of credit. If the organization makes grants, exclude funds used for grants. For venture capital funds record all paid-in capital.
Total Earned Revenue	Revenue from fees, interest, program income, etc. Excludes all revenue from Total Grants and Contributions.
Total Expenses	Includes total operating expenses plus non-operating expenses such as pass-through grants, taxes, etc. Does not include losses on fixed assets and idle funds (accounted for in total revenue).
Total Financing Capital	The total amount of capital a financing institution has available for lending purposes.
Total Income	Gross revenue, including Total Earned Revenue, Total Grants and Contributions, and unrealized net gains.
Total Liabilities	Summation of Total Current Liabilities and Total Non-Current Liabilities.
Total Operating Revenue (after Gains/Losses)	Sum of total earned revenue and total contributed revenue minus total realized gains and losses including equity investments.
Total Outstanding Equity Investment Portfolio	The market value of any equity investments considered part of the Applicant's financing portfolio. This includes any Unrealized Losses/Gains.
Total Outstanding Loan Portfolio	Total principal of loans outstanding.
Total Pre-Tax Operating Expenses	Expenses for business operations including, but not limited to, staff salaries and benefits, professional fees, and depreciation. Total Pre-Tax Operating Expenses include provision for loan loss reserves and expenses on income statement but exclude tax expense and unrealized gains/losses.
Total Recoveries	Loan principal or interest payments that have been collected after their receivables have been charged off.
Total Revenue	The total amount of receipts that are brought into an organization by its business activities. Total revenue is typically calculated by multiplying the price at which goods or services are sold by the number of units or amount sold.

FOR COMMENT
CDFI Fund Annual Certification and Data Collection Report Form Glossary

Term	Definition
Venture Capital Fund	An organization that predominantly invests funds in businesses, typically in the form of either Equity Investments or subordinated debt with equity features such as a revenue participation or warrants, and generally seeks to participate in the upside returns of such businesses, via such Equity Investments or equity features in an effort to at least partially offset the risk investments.
Weighted Average Interest Rate of Debt	The weighted average of interest on debt is computed based on using the total interest payments for each loan as weights, which are then summed and divided by the total loan amount to calculate the average interest rate.
Weighted Average Term (Months of Debt)	The weighted average term of all loans in months is computed based on using the loan amounts as weights for all loans and their respective terms, the product of which are then summed and divided by the total months to calculate the average term.