Contents

SSBCI Preliminary Eligibility and Application ................................................................. 2
  Preliminary Eligibility ................................................................................................. 2
  Application Highlights .............................................................................................. 4
  Application Portal - (Sections Required for the Initiated Application) ....................... 6
    Application Section 4: Application Overview ............................................................ 6
    Application Section 5: Entity Information .................................................................. 7
    Application Section 6: Awardable Amount ............................................................... 10
    Application Section 7: Program Overview ............................................................... 11
  Application Portal - (Sections Required for the Full Application) ........................... 12
    Application Section 8: Program Details .................................................................... 13
    Application Section 9: Compliance and Oversight .................................................. 17
    Application Section 10: Application Certification .................................................... 19

Version History ............................................................................................................. 20
SSBCI Preliminary Eligibility and Application

Preliminary Eligibility

The SSBCI application process begins with determining your eligibility. Please populate the information seen below to determine if you are eligible to submit a capital program application for the SSBCI program administered by the U.S. Department of the Treasury (Treasury). If you are a Tribal government submitting a joint application, only one application is required. You must identify one eligible Tribal government in your application in the preliminary eligibility process to proceed. You may list the additional Tribal governments associated with your Application in Section 4: Application Overview.

Select or provide answers to the following:

1. Applicant Type
2. Applicant Name
3. Has an electronic Notice of Intent (NOI) been submitted via Treasury’s website on or before the applicable deadline on behalf of the Applicant?
   - if you are a Tribal government and answered “No” to this question, you will be prompted to complete a NOI. Click “Create Notice of Intent” to start your NOI.

Once you click “Create Notice of Intent,” a new tab for “DocuSign” will open. Enter your name and your email address and click “Begin Signing.”

Fill in the two-page NOI form, electronically sign the form at the bottom of the second page, and click “Finish” at the top of the page.
4. **What is the Unique Identifier (ID) associated with the submitted NOI?**

5. **Please confirm this is the state, territory, the District of Columbia, or Tribal government you intend to apply on behalf of.**
   - If you are a Tribal government and answered “No” to this question, you will be asked to complete an NOI. If you are a state, the District of Columbia, or territory and answered “No” to this question, you will be asked to contact SSBCI at SSBCI_Information@treasury.gov for further assistance. Please use the subject line NOI INQUIRY – [INSERT APPLICANT NAME].”
   - Otherwise, proceed with the next steps.

Once the steps above have been completed, you will be able to “Create your SSBCI Application” and will automatically proceed to SSBCI’s application portal.
### Application Highlights

The SSBCI application consists of the following 10 sections:

- **Section 1:** User Instructions
- **Section 2:** Application Documents
- **Section 3:** Definitions of Terms
- **Section 4:** Application Overview
- **Section 5:** Entity Information
- **Section 6:** Awardable Amount
- **Section 7:** Program Overview
- **Section 8:** Program Details
- **Section 9:** Compliance & Oversight
- **Section 10:** Application Certification

As indicated in the Notice Regarding Applications for State Small Business Credit Initiative issued on September 27, 2021 on Treasury’s website, applications for SSBCI capital programs must be initiated by December 11, 2021. This “Initiated Application” is defined as the sections listed below and requires applicants to complete and submit these sections by December 11, 2021 at 11:59 p.m. ET.

- **Section 4.1:** Applicant Overview
- **Section 4.1A:** Joint Application (if applicable)
- **Section 4.2:** Application Contacts
- **Section 4.2A:** Permission to Share Contact Information
- **Section 5.1:** Implementing Entity
- **Section 5.2:** Authorized Official
- **Section 5.2A:** Delegation of Authority (if applicable)
- **Section 6.1:** Applicant Awardable Amount: Statement on Legal Actions and the Question on Qualifying Loan or Swap Funding Facility
- **Section 7.1:** Program Overview

The Initiated Application is not considered complete until you have clicked the “Submit Initiated Application” button in **Section 10:** Application Certification.
All remaining sections, also referred to as the “Full Application,” of the capital program application are due by February 11 at 11:59 p.m. ET, 2022. Applicants may also amend portions of their submitted “Initiated Application” from December 12, 2021, to February 11 at 11:59 p.m. ET, 2022.

After completing a section, you must click the NEXT button at the bottom right corner of the screen to save your responses and advance to the next section.

At any time, you may also click the SAVE button on the bottom right corner of the screen to save an application in progress. Once an Initiated or Full application in progress is saved, you may return to it later to amend or complete your Application.

The last section “Certification and Signature” will require an Authorized Official of your implementing entity to certify and electronically sign the application using a DocuSign electronic signature. After you finish filling out the application, an email with a DocuSign link will be sent to the email address of the Authorized Official you identify in Section 5.2 allowing them to electronically sign and submit the application. Your application is not complete until the Authorized Official has certified and submitted the application. Please be sure to monitor the email address identified in Section 5.2 during the submission process.

After the application is completed, electronically signed, and submitted successfully, the primary and secondary contacts identified in Section 4.2 will receive an automated confirmation email from Treasury.

If you have any additional questions, please contact ssbci_information@treasury.gov.

For additional information on SSBCI, please see the SSBCI homepage.
Application Portal - (Sections Required for the Initiated Application)

**Application Section 4: Application Overview**

**Section 4.1: Applicant Overview** (Required for Initiated Application)
The information on Applicant Type and Applicant Name will be pre-populated based on the information you entered in the Preliminary Eligibility page.

If Applicant Type is Tribal government, select the state(s) of the United States that the Tribal government “in-state” transactions will take place and indicate if this is a joint application on behalf of multiple Tribal governments. (Go to Section 4.2: Application Contacts if Applicant Type is not Tribal government)
Section 4.1A: Joint Application (If Applicable) (Required for Initiated Application)
If you indicated that you are submitting a joint application on behalf of multiple Tribal governments, populate the information for each Tribal government you are submitting on behalf of. In Section 5.2: Authorized Official, you will be asked to populate the contact information for the Authorized Official responsible for making decisions on behalf of multiple Tribal governments regarding this joint application.

Section 4.2: Application Contacts (Required for Initiated Application)
Please enter information for the primary and secondary contacts who will be notified regarding this application. These contacts will be contacted with any status updates for the application. These contacts may or may not have authorizing authority and thus, may or may not be the same individuals identified in Sections 5.2 and 5.2A. You will be asked to provide program level contact information later in the application.

Section 4.2A: Permission to Share Contact Information (Required for Initiated Application)
Please respond to the question on whether you permit Treasury to share your application contacts’ information in Section 4.2 with other states, the District of Columbia, Tribal governments, and territories for program collaboration purposes.

Application Section 5: Entity Information

Section 5.1: Implementing Entity (Required for Initiated Application)
- Enter information for each department, agency, or political subdivision that has been designated to implement program(s) described in this application. The term “agency” includes government corporations and other entities authorized or supervised by the jurisdiction; this would include, for example, Alaska Native Corporations. If you are a Tribal government and submitting a joint application on behalf of multiple Tribal governments, enter the information for the Implementing Entity designated by the governing officials of the Co-Applicant Tribal governments.
If you are a Tribal government submitting a joint application on behalf of multiple Tribal governments, each Co-Applicant is required to submit Joint Application Designation Documentation expressly stating that the governing officials of the Co-Applicant Tribal governments have designated the Implementing Entity and expressly state that the Implementing Entity has the authority to do the following on behalf of all Co-Applicants:

- Submit complete and accurate information
- Certify the SSBCI Application
- Collect and distribute all documents and notifications associated with this joint Application
- Receive and disburse SSBCI funds on behalf of its Co-Applicants, if approved
- Certify and submit an Allocation Agreement which commits each Co-Applicant to all of the obligations and requirements associated with receiving SSBCI funds
- Comply with reporting requirements.

The Designation Documentation must include Tribal resolutions or other actions taken by each participating Tribal government to delegate such authority to the Implementing Entity. You may either submit one letter of designation listing all eligible Tribal governments in your joint application or submit letters of designation for each eligible Tribal government within your application.
If you are a state, the District of Columbia, territory, or a Tribal government that is not submitting a joint application on behalf of multiple Tribal governments, upload the Implementing Entity Letter of Designation.

Section 5.2: Authorized Official (Required for Initiated Application)
Enter information for the official who is part of the Implementing Entity and authorized to sign and make decisions on behalf of the state, the District of Columbia, Tribal government, or territory regarding this application (Authorized Official). This individual will be asked to authorize the application using a DocuSign electronic signature at the completion of this application in Section 10: Application Certification. If you are submitting a joint application on behalf of multiple eligible Tribal governments, please populate the following information for the Authorized Official permitted to apply on behalf of all Co-Applicants.

Section 5.2A: Delegation of Authority (Required for Initiated Application)
Respond to the question on delegation of authority and if applicable, upload the documentation to support the delegation of authority.

Section 5.2A: Delegation of Authority
- If the Authorized Official delegated to another official the authority to certify and electronically sign the application on their behalf, delegation of authority documentation is required.
Application Section 6: Awardable Amount

Section 6.1: Applicant Awardable Amount (Required for Initiated Application)

- **Statement on Legal Actions**: Upload a narrative describing the necessary legal actions (such as legislative authorization) that have been taken or that need to be taken to enable the designated Implementing Entity to implement the applicant’s programs.

- **Underserved Narrative**: Upload a narrative detailing how you plan to use the federal contributions for your approved programs to help provide access to capital for small businesses in low- and moderate-income, minority, and other underserved communities, including women- and minority-owned small businesses.

Section 6.1A: Swap Facility (Required for Initiated Application)

Please respond to the question on whether all or part of the requested amount be used as collateral for a qualifying loan or swap funding facility and, if applicable, upload the commitment letter from the source of financing.

Note: The Total Potential Funding Amount must equal the applicant’s Total Allocated Funding Amount entered in Section 7.1: Program Overview.

If you select “Yes”, fill out this section, click “Create Swap Facility” and upload a commitment letter from the source of financing. If a commitment letter is unavailable, please upload a narrative that describes the items and structure of the transaction.
Application Section 7: Program Overview

Section 7.1: Program Overview (Required for Initiated Application)
Enter the information for each program to be administered. After you have entered the required information for one program, please select the “Create Program” button. The information entered for that program will be populated in the table below, and you will be able to proceed populating information for additional programs.

All sections required for an “Initiated Application” have now been completed. Proceed to Section 10: Application Certification and click “Submit Initiated Application”.

After submitting an “Initiated Application,” all remaining sections, also referred to as the “Full Application” of the capital program application are due by February 11 at 11:59 p.m. ET, 2022.

Applicants may also amend their submitted “Initiated Application” from December 12, 2021, to February 11 at 11:59 p.m. ET, 2022.
Application Portal - (Sections Required for the Full Application)

Before moving to Section 8: Program Details, the following sections must be completed or updated.

- **Section 4.2: Application Contacts** – A secondary contact may be added, if not entered in the “Initiated Application.”
- **Section 5.3: Contracted Entity** – Please enter information below for each organization or entity that is not a department, agency, or political subdivision of the Applicant that will be responsible for administering one or more programs.

Please populate all fields in the Contracted Entity section before proceeding to click on “Create Contracted Entity” button.

- **Section 6.2: Financial Institution Information** – Provide information about the financial institution and bank account to which you want your SSBCI funds to be paid electronically, if approved.
Application Section 8: Program Details

Section 8.1: Administering Entities

- Update a Capital Access Program (CAP) by going to the “Update Existing Programs” tab, selecting the CAP program to be updated, and select the entity(ies) that are administering this program (select all applicable entities). CAPs can also be deleted.

- Update an Other Credit Support Program (OCSP) by going to the “Update Existing Programs” tab, selecting the OCSP program to be updated, and select the entity(ies) that are administering this program (select all applicable entities). OCSPs can also be deleted.
Section 8.1A: Capital Access Program (CAP) Criteria - This will only be displayed if updating CAP Program in Section 8.1: Administering Entities

- If you indicated that one of the programs to be administered is a CAP, confirm by checking the boxes that your CAP satisfies each criterion.

- Applicants establishing CAP programs that have not operated before will be required to provide detailed assumptions for their estimates of total enrolled loans, total loan amounts, and the estimated total Federal contributions over the lifespan of the program. Applicants with programs that have operated before should provide up to five (5) years of historical data for total enrolled loans, total loan amounts, and total public subsidies for these loans, and use this historical data as a reference to estimate total enrolled loans, total loan amounts, and the estimated total Federal contributions over the lifespan of the program.

- Articulate any assumptions or provide a brief narrative to support the data uploaded.
Section 8.1B: Other Credit Support Programs (OCSP) Criteria - This will only be displayed if updating an OCSP Program in Section 8.1: Administering Entities

If you indicated at least one of the programs to be administered is an OCSP, which includes the following types of programs: collateral support program, loan participation program, loan guarantee program, equity capital program (funds), equity capital program (direct), and other, then do the following:

- Upload a narrative describing the OCSP
- Upload a narrative describing the OCSP Additional Considerations such as the management team, operational capacity, and internal accounting and administrative controls systems
- Upload a copy of the most recent independent financial audit or financial statements for the OCSP if it has operated before. If no independent financial audit or program financial statements exist for the OCSP, then the applicant must attach a copy of the independent financial audit or program financial statements for the entity(ies) administering the program.
Section 8.1C: Leverage Data

- **Leverage Ratio Data Table(s):** The SSBCI statute mandates that for OCSPs to be eligible for federal funding, jurisdictions must upload data that demonstrates, at the time of application, a “reasonable expectation” that, when considered with all other approved programs under SSBCI, such programs have the ability to use their federal contributions to generate small business lending or investing (“private leverage”) of at least 10 times the amount of the Federal contribution.

- Articulate any assumptions or a brief narrative to support the data uploaded.

Section 8.2: Program Officials

- Please enter information for the individual from the Administering Entity (i.e., either the Implementing Entity or Contracted Entity) to be contacted concerning the Program and click “Create Program Official”.

Application Section 9: Compliance and Oversight

Indicate how the Applicant plans to staff compliance and oversight activities (select all that apply).

Staff Compliance and Oversight:
Upload a narrative describing what reporting mechanisms, audits, or other internal controls and compliance activities (a) the applicant has in place or (b) need to be implemented to enable the applicant to conduct oversight and meet annual and quarterly reporting requirements for the proposed program(s). Please include information for all proposed programs. In addition, explain the steps you will take to promote a fair, competitive, and open selection and contracting process.
Assurances of Compliance with Civil Rights Requirements:
*This will only be displayed for states, territories, and the District of Columbia. At this time, Tribal governments do not need to submit these assurances. Treasury will notify Tribal governments if subsequent assurances are required. All other jurisdictions must submit these Assurances of Compliance with Civil Rights Requirements in order to complete the application.*

If approved, SSBCI funding recipients will have to comply with legal requirements related to nondiscrimination and nondiscriminatory use of federal funds, where such laws are applicable to a recipient and any contracted entity operating SSBCI programs on the recipient’s behalf. To confirm that you will comply with these legal requirements if approved for SSBCI funding, please download, review, and have an authorized official sign the assurances of compliance with civil rights requirements form and upload the signed form.
Section 10.1: Authorized Official Certification

- An Authorized Official in Section 5.2 or official with delegated authority in Section 5.2A must sign your application using a DocuSign electronic signature.
- By electronically signing and submitting this application, the Implementing Entity, any associated entities listed in this application, and the identified Authorized Official or official with delegated authority certify under penalty of perjury that:
  - all the information provided in this application is true and correct;
  - the Implementing Entity has and shall retain documentation and records to support the information provided in this application;
  - the Authorized Official or official with delegated authority will distribute and notify all applicants, entities, and organizations listed in this application of the status and documentation associated with this application, if applicable; and
  - the Implementing Entity shall make such supporting documents and records available upon request.
- Please ensure the email address submitted in Sections 5.2 and 5.2A is active and correct.
- Click “Certify and Submit Application.”

- After you click the “Certify and Submit Application”, an email will be sent to the Authorized Official in Section 5.2 or official with delegated authority in Section 5.2A along with your application and a DocuSign link to electronically sign the application.
- Your application is not official until Treasury receives the electronically signed application. Please make sure your Authorized Official in Section 5.2 or official with delegated authority in Section 5.2A retrieves and responds to the email with the DocuSign electronic signature link.

**WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties (18 U.S.C. §§ 287, 1001; 31 U.S.C. §§ 3729, 3802). Treasury may refer any allegations of fraud, waste, or abuse in connection with SSBCI to the Treasury Inspector General.
## Version History

<table>
<thead>
<tr>
<th>Version</th>
<th>Publish Date</th>
<th>Revisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>v1</td>
<td>11/24/2021</td>
<td>First Draft</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>