

NCUA 2017 Post Grant Award Booklet

(August 2017)

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Introduction

Congratulations on your National Credit Union Administration (NCUA) grant award. The Community Development Revolving Loan Fund grant program was established by Congress to provide funds to low-income designated credit unions that serve low-income communities. NCUA administers the congressionally appropriated funds.

NCUA is looking forward to working with your credit union to successfully complete your project. This booklet is intended to provide guidance and answer questions that you may have concerning the post-award activities of your grant. You will find essential elements of effective grant management processes and tools to help you properly manage, monitor, and report on the activities of your project.

The post grant award activities include signing the grant agreement, implementing the approved project, monitoring and reporting progress, and completing a reimbursement request. Although this may seem like a lot of work, NCUA is here to assist and ensure your credit union completes each activity smoothly.

While managing your grant, remember the following important items:

1. Read and understand the grant agreement.
2. Contact OSCUAPP@ncua.gov if you're ever in doubt or have questions. NCUA staff is available to assist you throughout the project.
3. Pay attention and adhere to the expense guidelines. This is an area that can create unnecessary delays in having the grant funds disbursed.

Grant Agreement

The Grant Agreement formalizes our grant relationship and explains the responsibilities and expectations of both parties in the grant relationship. Each credit union must complete and accept the terms of the agreement within 30 days. Failing to complete the agreement within the specified timeframe will result in the grant funds being withdrawn from the credit union. The agreement can be accessed by signing into [NCUA's CyberGrants system](#).

Agreement Components

1. **Grant Award Details:** This section will spell out the initiative, amount, project selection, commitment number, and expiration date associated with the approved grant.
2. **Roles and Responsibilities:** This section will explain the roles and responsibilities for the credit union and NCUA.
3. **Signature Page:** This section explains the terms and conditions for managing the grant.
4. **Appendix A – Extension Request:** This section explains the details of a grant extension.
5. **Appendix B – Status Updates and Schedule/Timeline:** This section will spell out the project status update requirements for the grant.
6. **Appendix C – Final Reports:** This section will indicate the items required for the final project report.

The authorized credit union official is required to electronically sign the Grant Agreement and certify that all of the components were reviewed.

Accessing and Completing the Grant Agreement

1. Sign into [NCUA's CyberGrants system](#).
2. Go to the “*Grant Agreements and Status Updates Requiring Action*” section. Select the “***Due***” button next to the Report Type titled “*Grant Agreement*”.
3. Review all of the components and certify the terms and conditions set forth in the agreement.
4. Submit the Grant Agreement to NCUA.

Project Implementation and Reporting

After officially signing the Grant Agreement, the credit union can begin implementing the approved project. Depending on the project your credit union is implementing, the following steps will vary. However, most new projects, excluding training courses, will need an implementation plan to document the tasks, persons responsible, target dates, etc.

An implementation plan will help the credit union maintain awareness of what tasks need to be accomplished and the status of the project at any given time. Credit unions will be responsible for providing project status updates to NCUA. Therefore, creating a solid project implementation plan is essential if you want to effectively manage the grant process. The following plan highlights a foundational project management framework to help credit unions carry out grant project activities. Completing the credit union's project according to this framework is completely **OPTIONAL**. This is just a toolkit for credit unions that may need help managing their grant project.

Project Implementation Components

1. Create a scope of work.
2. Develop a project schedule and incorporate a detailed task list.
3. Complete and submit the project status update reports.

Each component contains a template with the information you should record throughout the implementation stage of your grant.

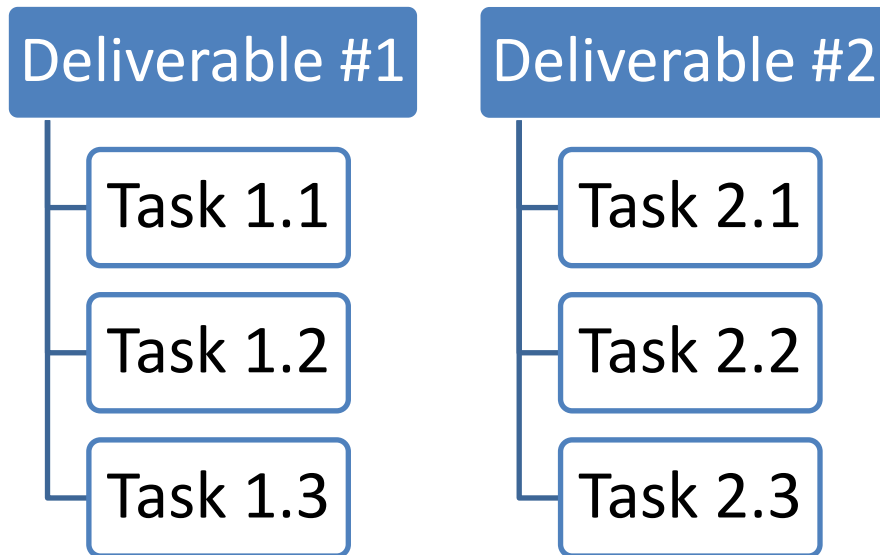
Scope of Work Template

The scope of work is a compilation of the project’s purpose, description, and desired goals. It helps provide a foundation for the project and creates a collective understanding among each project stakeholder.

Project Name:	<i>List the name of the project.</i>
Project Start Date:	<i>Enter the anticipated start date of the project.</i>
Project End Date:	<i>Enter the anticipated end date of the project.</i>
Purpose:	<i>Identify the key reasons for the project.</i>
Description:	<p><i>Identify the how, what, and when of the key project deliverables.</i></p> <ol style="list-style-type: none"> <i>1. How will the key deliverables be implemented for the credit union?</i> <i>2. What key deliverables will be delivered to the credit union?</i> <i>3. When will the project deliverables be provided to the credit union?</i>
Desired Project Goals/Results:	<i>List the specific and measureable project deliverables.</i>
Total Project Cost	<i>Enter the total anticipated cost of the project.</i>

Project Schedule Template

The project schedule creates a clear road map for smart decision making and includes several elements to help record, track, and monitor tasks. First, develop a Work Breakdown Structure (WBS). The WBS is a series of project deliverables and their associated tasks, alongside the project timeline.



After determining the WBS, you can input the information into a project schedule spreadsheet to help you track and monitor the project. Below is a template of a basic project schedule that will help you manage the duration of each deliverable and task. Double-click the excel icon to open and edit the template.



Project Schedule
Template.xlsx

Status Update Template

The status updates are a required deliverable of your grant and must be completed whether or not work has occurred on your project. Not submitting a complete progress report by the deadline defined in your grant agreement will result in any subsequent reimbursement request being delayed or denied. NCUA will notify credit unions about the status update and the deadline to complete it by email. Status updates should reflect implementation activities for the duration of the project thus far. Below are the components of the status update you must complete in [NCUA's CyberGrants System](#).

Status of Project to Date – Indicate if the project is one of the following:

- Completed
- On Target for Completion
- Off Schedule and Requires an Extension

Status Update Summary – Provide a summary of the work completed to date (at least 3-5 sentences).

Challenges Encountered – Describe any issues that have made or will make completing the project on time difficult.

Remaining Work – Provide a summary of the work remaining to complete the project.

Date Expected to Submit Reimbursement Request – Provide the date you expect to submit the reimbursement request to NCUA.

To access the Status Update, sign into NCUA's CyberGrants System and scroll to the "*Grant Agreements and Status Updates Requiring Action*" section. Then select the "**Due**" button next to the Report Type titled "*Project Status Update*". This will direct you through the Status Update.

Reimbursement Request

The final post-grant award activity is the reimbursement request. All NCUA grants are reimbursements. Credit unions must use their own funds for the approved project according to the terms and conditions of the grant agreement, then request a reimbursement for the eligible expenses incurred. The reimbursement request process consists of the following steps:

- Credit union completes and submits the reimbursement request through NCUA's CyberGrants system before the grant expiration date.
- NCUA thoroughly reviews the reimbursement request.
- NCUA determines if the credit union's grant project and reimbursement documentation satisfies the requirements set forth in the guideline and grant agreement.
- NCUA notifies the credit union of the final decision by email. If the reimbursement request is approved, NCUA will deposit the funds into the credit union's account.

In general, each reimbursement request requires credit unions to provide an outcome summary, proof of payment and purchase documents, and certification the grant funds were used according to the approved grant initiative. Additional requirements will be outlined in the respective initiative sections.

NCUA will not process incomplete reimbursement requests however, if NCUA has additional inquiries regarding the request then the credit union will be notified by email to address the matter. The reimbursement request documentation that is required varies depending on the grant initiative and project the credit union implemented.

Step One: Accessing the Reimbursement Request

Sign into [NCUA’s CyberGrants System](#). Then, scroll to the “Reimbursement Requests Requiring Action” section and select the “*Revise*” button in the “Action” column.

Step Two: Contact Information

Verify that the contact information listed is accurate and up-to-date.

- To add a new contact, click “*Create New*”.
- To edit an existing contact, click the name of the existing contact and make your changes.

Click “*Save and Proceed*” when this section is completed.

Contact Information

* indicates required field

Please select only one primary and one secondary contact to be associated with your application.

<input checked="" type="checkbox"/> Match: Check the box to associate this individual with this application.	<p>Name: JANE DOE Telephone Number: 7035186610 E-mail Address: janedoe@email.com Contact Type: Primary Contact</p>
<input checked="" type="checkbox"/> Match: Check the box to associate this individual with this application.	<p>Name: JOHN DOE Telephone Number: 7035186610 E-mail Address: johndoe@email.com Contact Type: Secondary Contact</p>

Step Three: Organization Information

Verify if the organization information that appears on the screen is accurate and up-to-date.

- If it is accurate, click “*Save and Proceed*”.
- If not, update the necessary information then click “*Save and Proceed*”.

Step Four: Expense Guidelines

Review the expense guidelines for eligible and ineligible uses of grant funds. Click “*Save and Proceed*” to continue to the Reimbursement Request Form.

For specific details about the Reimbursement Request Form requirements, proceed to the page associated with the credit union’s grant initiative.

<i>Grant Initiative</i>	<i>Page Number</i>
<i>Digital Services & Security</i>	<i>10</i>
<i>Leadership Development</i>	<i>11</i>
<i>Leadership Development (Student Intern/Recent Grad)</i>	<i>12</i>
<i>Small LICU Capacity</i>	<i>13</i>

Digital Services & Security

Step Five: Reimbursement Request Form

Complete the Reimbursement Request Form in its entirety. The first part of the form contains information from the original application and details about the grant approval.

- Grant Amount Approved.
- Application ID.
- Grant Commitment Number.
- Grant Expiration Date.
- Digital Service and Security Project Selected in the Application.

Below are the required items to fulfill the Reimbursement Request Form.

- Digital Services & Security Project Implemented.
- Project Start and End Date.
- Reimbursement Request Amount.
- Proof of Purchase Evidence: (see below for examples).
 - Detailed Invoice.
 - Work Orders.
 - Receipts.
 - Signed Contracts.
- Proof of Payment Evidence: (see below for examples).
 - Copies of Cleared Checks (requires the front and back of cleared check OR a cleared electronic copy with clearance information).
 - Detailed Card Statements (payment amount and vendor name must be listed clearly).
 - ACH Confirmation Receipts.
 - Wire Transfer Confirmation (requires details such as transaction ID, amount, transfer status, and date).
- List of Project Vendors.
- Final Results of the Project:
 - Grant Impact Summary (requires a description of the grant's impact on the credit union and its underserved members).
 - Grant Project Observations (requires a description of the insights and observations of the credit union's grant experience).
 - Final Project Report (completed final project report form that summarizes the project outcome and certifies that goods/services were delivered to the credit union).

After completing all of the required elements above, select ***“Save and Proceed”*** to continue to the ***“Terms and Conditions”*** section. Skip to page 14 for instructions.

Leadership Development

Step Five: Reimbursement Request Form

Complete the Reimbursement Request Form in its entirety. The first part of the form contains information from the original application and details about the grant approval.

- Grant Amount Approved.
- Application ID.
- Grant Commitment Number.
- Grant Expiration Date.
- Leadership Development Project Selected in the Application.
- Leadership Development Project Description.

Below are the required items to fulfill the Reimbursement Request Form.

- Project Start and End Date.
- Reimbursement Request Amount.
- Proof of Purchase Evidence: (see below for examples).
 - Detailed Invoice.
 - Work Orders.
 - Receipts.
 - Signed Contracts.
- Proof of Payment Evidence: (see below for examples).
 - Copies of Cleared Checks (requires the front and back of cleared check OR a cleared electronic copy with clearance information).
 - Detailed Card Statements (payment amount and vendor name must be listed clearly).
 - ACH Confirmation Receipts.
 - Wire Transfer Confirmation (requires details such as transaction ID, amount, transfer status, and date).
- List of Project Vendors.
- Final Results of the Project:
 - Grant Impact Summary (requires a description of the grant's impact on the credit union and its underserved members).
 - Grant Project Observations (requires a description of the insights and observations of the credit union's grant experience).
 - Final Project Report (completed final project report form that summarizes the project outcome and certifies that goods/services were delivered to the credit union).

After completing all of the required elements above, select "**Save and Proceed**" to continue to the "*Terms and Conditions*" section. Skip to page 14 for instructions.

Leadership Development (Student Intern/Recent Grad projects)

Step Five: Reimbursement Request Form

Complete the Reimbursement Request Form in its entirety. The first part of the form contains information from the original application and details about the grant approval.

- Grant Amount Approved.
- Application ID.
- Grant Commitment Number.
- Grant Expiration Date.
- Leadership Development Project Selected in the Application.
- Leadership Development Project Description.

Below are the required items to fulfill the Reimbursement Request Form.

- Project Start and End Date.
- Reimbursement Request Amount.
- Copy of the Official Transcript for the Student Intern/Recent Grad.
- Copy of the Resume for the Student Intern/Recent Grad.
- Certification of Payment Form (signed).
- Name(s) of the Student Intern/Recent Grad.
- Final Results of the Project:
 - Student Intern/Recent Grad Outcome Summary (requires a description of the experience the student intern/recent grad had at the credit union).
 - Grant Impact Summary (requires a description of the grant's impact on the credit union and its underserved members).
 - Grant Project Observations (requires a description of the insights and observations of the credit union's grant experience).
 - Final Project Report (completed final project report form that summarizes the project outcome and certifies that goods/services were delivered to the credit union).

After completing all of the required elements above, select "***Save and Proceed***" to continue to the "***Terms and Conditions***" section. Skip to page 14 for instructions.

Small LICU Capacity

Step Five: Reimbursement Request Form

Complete the Reimbursement Request Form in its entirety. The first part of the form contains information from the original application and details about the grant approval.

- Grant Amount Approved.
- Application ID.
- Grant Commitment Number.
- Grant Expiration Date.
- Small LICU Capacity Project Selected in the Application.
- Small LICU Capacity Project Description.
- Estimated and NCUA Approved Budget Expenses.

Below are the required items to fulfill the Reimbursement Request Form.

- Small LICU Capacity Project Implemented.
- Project Start and End Date.
- Reimbursement Request Amount.
- Proof of Purchase Evidence: (see below for examples).
 - Detailed Invoice.
 - Work Orders.
 - Receipts.
 - Signed Contracts.
- Proof of Payment Evidence: (see below for examples).
 - Copies of Cleared Checks (requires the front and back of cleared check OR a cleared electronic copy with clearance information).
 - Detailed Card Statements (payment amount and vendor name must be listed clearly).
 - ACH Confirmation Receipts.
 - Wire Transfer Confirmation (requires details such as transaction ID, amount, transfer status, and date).
- List of Project Vendors.
- Final Results of the Project:
 - Grant Impact Summary (requires a description of the grant's impact on the credit union and its underserved members).
 - Grant Project Observations (requires a description of the insights and observations of the credit union's grant experience).
 - Final Project Report (completed final project report form that summarizes the project outcome and certifies that goods/services were delivered to the credit union).

After completing all of the required elements above, select ***"Save and Proceed"*** to continue to the ***"Terms and Conditions"*** section. Skip to page 14 for instructions.

Step Six: Terms and Conditions

Read the terms and conditions of the reimbursement request. Then, an authorized credit union official must certify agreement with all of the terms and conditions outlined by completing the following information:

- Name and Position Title of the Authorized Credit Union Official.
- Describe any changes made to the Organization Information section (such as a change in banking information).

After completing all of the required elements above, select “*Save and Proceed*” to continue to the “*Reimbursement Request Submission*” section.

Step Seven: Reimbursement Request Submission

Review the information in your reimbursement request. This is your last chance to edit the request prior to submitting it to NCUA.

- If you are not ready to submit the reimbursement request, then select “*Save Only*”.
- If you are ready to submit, click “*Submit*”.

General Expense Guidelines

All credit unions must adhere to the following expense guidelines as they pertain to each grant initiative.

- All expenses must be directly related to the specific grant initiative. Once awarded, a change in initiative will not be approved and any subsequent expenses not related to the approved initiative will be denied.
- Once approved for a project under a specific initiative, awardees are encouraged to notify NCUA in writing prior to incurring expenses to avoid issues at the time of reimbursement submission.
- NCUA will only reimburse eligible projects indicated in the grant initiative details up to the total grant amount. Evidence of payment after the grant approval must be submitted with the reimbursement request.
- Expenses eligible for reimbursement must be paid after the grant application is approved and before the grant commitment expires. No exceptions will be made.
- Applicants are required to follow NCUA Letter to Credit Unions 01-CU-20 “Third Party Service Providers” regarding due diligence. Third party vendor agreements must be submitted which include provided services/products and associated costs. Contractor fees that are not substantiated in writing in a partnership/contractor’s agreement will not be reimbursed.
- Invoices from outside parties must be billed to and paid by the credit union.
- Reimbursements will be made to the awardee credit union only. Payments to credit union officials and personnel will not be accepted.

In addition to following the general expense guidelines, all credit unions should avoid using grant funds on the following ineligible expenses.

- Marketing Expense Limitations:
 - General marketing expenses for the credit union are not permitted.
 - Marketing expenses are not permitted for the Leadership Development initiative.
 - In order for marketing expenses to be allowable, it must state marketing as an allowable expense under the grant initiative. For those initiatives, marketing expenses must be associated with the grant project and must

be less than 25% of the total grant (e.g. a \$4,000 grant is limited to a \$1,000 reimbursement in eligible marketing expenses.

- The following represent conflicts of interest, and as a result are ineligible uses of grant funds:
 - Salaries/payments to employees for services provided.
 - Employees and board members may not receive compensation from hired consultants, partners or vendors.
 - Contracts, agreements or internships given to credit union employees and board members or their relatives are prohibited.

- The following miscellaneous operational expenses are ineligible uses of grant funds:
 - Custodial services.
 - Food and refreshments.
 - Matching Funds such as the matching portion of an Individual Development Account program.
 - Monthly and annual maintenance costs for technical support.
 - Insurance costs.
 - Prepaid expenses such as expenses the credit union has paid prior to receiving grant approval.
 - Promotional items such as gifts, giveaways, souvenirs, and gift cards.
 - Recurring operational expenses such as rent, utilities, annual audits, depreciation, funding for the allowance for loan losses, and office supplies.
 - Transportation, mileage, and parking for credit union personnel, contractors, and/or officials.

- The following non-operational expenses are ineligible uses of grant funds:
 - NCUA or other government agency employee expenses.
 - Projects/Contracts based on covered relationships with NCUA employee(s).

Initiative Specific Expense Guidelines

All credit unions must adhere to the following expense guidelines as they pertain to the specific grant initiative awarded.

Digital Services & Security

The following expenses are eligible for reimbursement if they are associated with one of the suitable projects for this initiative. Funds may not be used to cover the operating expenses of an existing project or general equipment expenses unrelated to the grant initiative (e.g. iPads and computers). The grant may not be used to cover the expenses of a project that was already in progress prior to grant approval.

- Implementation (project setup, service, and startup costs) and/or enhancement fees.
- Consulting and/or strategic planning fees for eligible projects.
- Marketing expenses must be associated with the grant project and must be less than 25% of the total grant (e.g. a \$4,000 grant project is limited to a \$1,000 reimbursement for eligible marketing expenses).
- Training costs associated with eligible projects.

Leadership Development

The following expenses are eligible for reimbursement if they are associated with one of the suitable projects for this initiative. Funds may not be used to cover the operating expenses of an existing project or general equipment expenses unrelated to the grant initiative such as iPads or laptops or staff salary. For example, the grant may not be used to cover the expenses of a project that was already in progress prior to grant approval.

- Consulting and/or strategic planning fees for the development of plans (succession planning, development of career track leadership strategy, etc.) and policies.
- Enrollment and registration fees for advanced training courses (must be completed within the grant timeframe).
- Stipend paid to recent graduate or student intern.
- Tuition reimbursement for courses related to leadership development and/or credit union operations.

Small LICU Capacity

The following expenses are eligible for reimbursement if they are associated with one of the suitable grant projects for this initiative. Funds may not be used to cover the operating expenses of technology systems currently used by credit unions or general equipment expenses unrelated to the grant initiative. For example, the grant may not be used to cover the expenses of a data conversion that was already in progress prior to grant approval.

- Consulting and/or strategic planning fees for eligible projects, such as contracting with a consultant who will evaluate current technology at the credit union and identify upgrades or enhancements.
- Attorney fees to review data processing contracts (please read [The Basics of Data Processing Contracts](#)).
- Data processing fees associated with analytics, consolidation, and core conversions.
- Equipment expenses such as servers and laptops are permissible as one-time fixed expenses. (iPads are permitted only if the equipment is available for use by all members. For example, iPads that will be used as a teller station for members).
- Implementation (project setup, service, and startup costs) and/or enhancement fees.
- Marketing expenses must be associated with the grant project and must be less than 25% of the total grant (e.g. a \$4,000 grant project is limited to a \$1,000 reimbursement for eligible marketing expenses).
- Training costs associated with eligible projects.

Terms and Conditions

All credit unions are required to certify the following terms and conditions in NCUA's CyberGrant system prior to completing a reimbursement request:

- The Awardee is a low-income designated credit union, as defined in Section 701.34 of NCUA's Rules and Regulations.
- Awardee shall comply with United States Office of Management and Budget, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards.
- Awardees are required to have an audit conducted if they hold \$750,000 or more in Federal awards during a fiscal year. Awardees that hold less than \$750,000 in Federal awards are exempt from this law.
 - For example, if a credit union uses a \$250,000 loan from the NCUA's Community Development Revolving Loan Fund (CDRLF) and a \$500,000 grant from the Community Development Financial Institutions (CDFI) Fund, totaling \$750,000 in Federal awards during the same fiscal year; then the credit union must have an audit conducted.
- Awardee is responsible for the efficient and effective administration of the Federal Award through application of sound management practices. Awardee assumes the responsibility for administering Federal Funds in a manner consistent with underlying agreements, program objectives, and the terms and conditions of the Federal Award.
- No employee, contractor, consultant or vendor has participated substantially for this Grant-funded activity, nor otherwise benefited directly or indirectly from the Grant, who, to its knowledge (assuming reasonable diligence), has a "covered relationship" with an NCUA employee who presently holds a position that would enable him or her to influence a pending or future grant award, or a reimbursement of permitted expenses thereunder.
- An employee, contractor, consultant or vendor of the Awardee would have such a "covered relationship" if he or she were either: (1) a member of the household of an NCUA employee who presently holds a position that would enable him or her to influence a pending or future grant award, or a reimbursement thereunder;

or (2) a relative of such an NCUA employee with whom he or she has a close personal relationship. 5 C.F.R. 2635.502(b)(1)(ii).

- Awardee must disclose in writing to NCUA any potential conflict of interest in accordance with applicable Federal awarding agency policy.
- Per 2 C.F.R 200.113, Awardee must disclose all violations of Federal criminal law involving fraud, bribery, or gratuity violations potentially affecting the award.
- The Awardee conducts its activities such that no person is excluded from participation in, is denied the benefits of, or is subject to discrimination on the basis of race, color, national origin, sex, age or disability in the distribution of services and/or benefits provided under this grant program. The credit union agrees to provide evidence of its compliance as required by NCUA. Furthermore, credit unions should ensure compliance with Title VI of the Civil Rights Act of 1964.
- If a credit union enters into commitments for a project before the grant decision is made, credit union will be obligated to pay project expenses from its own funds should the reimbursement request not be approved.
- If the Awardee obtains multiple grant awards, NCUA will only accept ONE reimbursement request for all awards. Submission must include proof of payment and proof of purchase for ALL projects applied for under this application at the completion of the LAST project. The reimbursement request must be submitted by the deadline as provided at time of the approval.
- Requests to reallocate or change approved project (s) and/or request an extension to the deadline must be submitted in writing prior to the original deadline and approved by NCUA prior to Awardee incurring expenses.
- The Awardee is aware that NCUA will correspond with the credit union regarding this application by email (utilizing the email provided in this application).
- Awardee hereby acknowledges that NCUA reserves full discretion to deny reimbursement under this Grant in the event NCUA determines that Awardee is, or previously was, either in breach of any-condition or limitation in the

grant/reimbursement guidelines, or in breach of the ‘covered relationship’ restriction set forth above.

- Information included in Outcome Summary or Success Stories is considered by NCUA to be Research Data and is governed by 2 CFR § 200.315 and may be made publically available.
- By signing this report, I certify to the best of my knowledge and belief that the report is true, complete, and accurate, and the expenditures, disbursements and cash receipts are for the purposes and objectives set forth in the terms and conditions of the Federal award. Awardee is aware that any false, fictitious, or fraudulent information or the omission of any material fact, may subject Awardee to criminal, civil or administrative penalties for fraud, false statements, false claims or otherwise. (U.S. Code Title 18, Section 1001 and Title 31, Sections 3729-3730, and 3801-3812).