



Administration for Children and Families

Office of Refugee Resettlement

Refugee Microenterprise Development Projects

HHS-2013-ACF-ORR-RG-0569

Application Due Date: 06/10/2013

Refugee Microenterprise Development Projects

HHS-2013-ACF-ORR-RG-0569

TABLE OF CONTENTS

Overview

Executive Summary

[Section I. Funding Opportunity Description](#)

[Section II. Award Information](#)

[Section III. Eligibility Information](#)

1. Eligible Applicants
2. Cost Sharing or Matching
3. Other - (if applicable)

Section IV. Application and Submission Information

1. [Address to Request Application Package](#)
2. [Content and Form of Application Submission](#)
3. [Submission Dates and Times](#)
4. [Intergovernmental Review](#)
5. [Funding Restrictions](#)
6. [Other Submission Requirements](#)

[Section V. Application Review Information](#)

1. Criteria
2. Review and Selection Process
3. Anticipated Announcement and Award Dates

[Section VI. Award Administration Information](#)

1. Award Notices
2. Administrative and National Policy Requirements
3. Reporting

[Section VII. Agency Contact\(s\)](#)

[Section VIII. Other Information](#)

**Department of Health & Human Services
Administration for Children and Families**

Program Office: Office of Refugee Resettlement
Funding Opportunity Title: Refugee Microenterprise Development Projects
Announcement Type: Initial
Funding Opportunity Number: HHS-2013-ACF-ORR-RG-0569
Primary CFDA Number: 93.576
Due Date for Applications: **06/10/2013**

Executive Summary

Notices:

- **On January 1, 2012, the Administration for Children and Families implemented required electronic application submission via www.grants.gov for discretionary grant applications. Please see *Section III.3. Disqualification Factors*, *Section IV.2. Content and Form of Application Submission* and *Application Submission Options*, and *Section IV.3. Explanation of Due Dates and Times* for information on electronic application submission and the availability of exemptions allowing applicants to submit applications in paper format.**
- **This Fiscal Year (FY 2013) ACF has implemented a new application upload requirement. Each applicant applying electronically via www.grants.gov is required to upload only two electronic files, excluding Standard Forms and OMB-approved forms. No more than two files will be accepted for the review, and additional files will be removed. Standard Forms and OMB-approved forms will not be considered additional files. Please see *Section IV.2 Content and Form of Application Submission* for detailed information on this requirement.**

The Office of Refugee Resettlement (ORR) within the Administration for Children and Families' (ACF) invites eligible nonprofit organizations to submit applications for Refugee Microenterprise Development Projects (MED). Through this funding opportunity announcement (FOA), ORR will award discretionary grants to various public agencies, community economic development agencies, community action and other human service agencies, local mutual assistance associations, and voluntary agencies. In turn, the grant recipient under this FOA will provide technical assistance and capital to eligible refugee entrepreneurs to establish small businesses that will help them become economically self-sufficient.

I. Funding Opportunity Description

Statutory Authority

Immigration and Nationality Act § 412(c)(1)(A), 8 U.S.C. § 1522(c)(1)(A) and § 412(a)(4)(A)(i), 8 U.S.C. § 1522(a)(4)(A)(i).

Description

BACKGROUND OF MICROENTERPRISE DEVELOPMENT (MED) PROJECTS

There are many refugees who want to establish their own business and realize the American Dream. Some of these refugees had their own businesses, managed businesses owned by others in their countries, or have the academic training to start and manage a business. For some, the MED is an alternative to employment.

Refugees bring many positive attributes to the MED projects, including a diverse and rich array of business ideas, skills, experiences, and, most of all, a strong desire to succeed. Unfortunately, it is almost impossible for newly arrived refugees to start a small business. They don't have the capital they need to start a business nor the ability to borrow from financial institutions because of language and cultural barriers, lack of credit history and/or unacceptable credit score, lack of business experience in the U.S., lack of collateral, and lack of personal equity to invest in the business. They are of high risks and unbankable to financial institutions.

It is precisely to overcome this challenge that ORR has supported MED projects since 1991 by giving discretionary grants to various public agencies, community economic development agencies, community action and human service agencies, local mutual associations, faith-based organizations, and voluntary agencies. The ORR MED projects have enabled thousands of refugees in becoming economically self-sufficient by providing them with capital and the necessary training and technical assistance. Building on the experience of the past 21 years, through this funding opportunity announcement ORR is seeking to assist refugees in becoming economically-self-sufficient.

MED PURPOSE AND SCOPE

The broad objectives of the ORR Refugee MED Program are to 1) assist refugees in becoming economically self-sufficient, 2) help refugee communities in developing capital resources, and 3) assist refugees in developing credit history and/or in repairing their credit scores. To achieve these objectives, applicants may request funds for technical assistance, for revolving loan fund or loan loss reserve fund, and for administration to cover their costs associated with managing the MED project. In order to allow flexibility in implementing the project, ORR does not have fixed percentage rules on the allocation of grant fund among these components of the project. ORR envisions that through the use of the MED funds, programs will leverage other resources that will strengthen their capacities to continue providing MED services after the completion of the project period.

MED ALLOWABLE ACTIVITIES

Project components may include pre-loan technical assistance, such as one-on-one business consultation, short-term training including in a classroom settings, business plan preparation, access to business credit, and post-loan technical assistance to refugee-owned businesses. Grant recipients will provide technical assistance and capital to refugee entrepreneurs for the start-up of new businesses and strengthening and expansion of existing businesses. ORR funds may also be used for administrative costs associated with managing a revolving loan fund, including loan funds from other sources, like the Small Business Administration (SBA), the Community Development Financial Institutions (CDFI), and commercial banks, that are directly benefiting refugees.

Business Development Training and Technical Assistance

ORR expects programs funded under the MED to provide some levels of training and technical assistance services to the refugee entrepreneurs as needed. For the purpose of this FOA, training is defined as a curriculum delivered to potential entrepreneurs or business owners in a classroom or group settings as opposed to technical assistance which is generally defined as individualized or one-on-one consulting, counseling, mentoring or facilitation related to business development or personal development of the entrepreneur. The ultimate purposes of the business development training and technical assistance are to assist the refugee entrepreneur succeed in establishing and managing a profitable business.

Not all refugee clients need intensive training or comprehensive technical assistance. Some refugee clients need more training and technical assistance than others. As such, the training and technical assistance services to be provided should be based on the need of the client as well as be provided at the convenience of the client both in terms of location and timing of the training. To the extent possible, it is preferable that the training be complete but be short in duration, not to exceed 4-5 weeks, covering the preparation of a realistic business plan, customer service, record keeping, inventory management, cash flow projections and management of cash, personnel management, taxation, general small business management, and any other topic deemed essential to the success of the business.

MED Loans

Microloans consist of small amounts of credit that are extended to low-income entrepreneurs for the start-up of a small business or for the expansion or stabilization or purchase of an existing small business. Under this FOA, the maximum amount of loan to be given to a refugee borrower is \$10,000 during the entire project period. These funds may be disbursed through individual loans as a revolving loan fund (RLF) or be used as a loan loss reserve (LLR). A revolving loan fund is a fund allocated to making loans to the refugee entrepreneurs, with stipulations that repayments of the principal with interest to the fund is used to make loans to new borrowers. To give flexibility of operations to grantees, ORR has no fixed rules as to how much of the grant should be allocated for revolving loan fund and operating fund. Grantees will make the appropriate decision based on their objective conditions. Similarly, a loan loss reserve refers to a certain amount of grant funds set aside to make up for the dollar amount of loans made to refugee participants if the loan, or part of the loan, is declared non-recoverable and written off. At any time during the project period, the loan loss reserve is limited to a maximum of 15% of the outstanding loan. ORR expects each grantee to make at least 15 new loans per year.

The maximum term allowed for ORR microloan is 3 years (36 months), even when the loan funds are used in combination with funds from other sources. Grantees are responsible for the collection of the outstanding loans. The refugee borrower may use the ORR funds for working capital, inventory, supplies, furniture, fixtures, machinery, tools, equipment, building renovation, and/or leasehold improvements.

ORR funds may not be used for:

- Paying existing loans or to renovate or purchase real estate;
- Gambling or speculation;
- Any not-for-profit undertaking;
- Any illegal activity or production, or for service or distribution of illegal products;
- Buying or establishing a store that sells only liquor or tobacco; or
- Purposes not related to microenterprise development, e.g., for the purpose of buying an automobile for personal use.

Because it takes time to build a new business, refugee borrowers that are starting new businesses may have a grace period of 3 months as from the date the loan is disbursed to the borrower to the time borrower start repaying the loan with interest. Refugee borrowers that buy an existing business or expand an existing business will not have a grace period. For these borrowers, payment of the principal with interest starts 30 days after the loan is disbursed to the borrower.

An entrepreneur cannot take loan more than once, whether it is for an existing business or a new business, during the entire project period. During the loan repayment, the grantee may restructure a loan to make it easier to the borrower to pay the loan. However, even with the restructuring of the loan, the maximum term of paying the loan cannot exceed 3 years (36 months).

ORR supports and encourages the use of funds from commercial lending institutions for refugee borrowers to leverage the limited amount of ORR funds available for this purpose and to provide refugee borrowers with the opportunity to establish good credit histories with traditional lenders. Thus, applicants may elect to establish cooperative relationships with one or more of the community's financial institutions to obtain access to a commercial loan fund for refugee clients. Alternatively, grantees may establish a LLR

fund with financial institutions, but should ensure that the agreement with the financial institution is beneficial to the grantee and to the refugee clients; this should be monitored particularly in reference to the amount of additional funds leveraged using ORR monies and the way in which loans will be approved.

Grantees may not charge refugee borrowers interest rates that exceed 4 percentage points above the New York prime lending rate at the time of loan approval. If ORR loan funds are to be used in combination with funds from other sources to meet the capital need of the client, the interest rate on the portion of the ORR loan fund cannot exceed prime plus 4 percent. Conversely, ORR does not encourage the use of below-market rates of interest for the loan funds since it is essential train the refugee entrepreneur that there is a cost to using capital.

MED PROGRAM REQUIREMENTS

Eligible Clients

Eligibility for refugee social services includes: (1) refugees; (2) asylees; (3) Cuban and Haitian entrants; (4) certain Amerasians; and (5) victims of a severe form of trafficking. Also, Afghans and Iraqis with special immigrant visas are eligible for service. Accordingly, refugees who are not yet citizens may participate in this program regardless of their date of arrival in the U.S. if they want to to establish, expand, or stabilize a small business, but who lack the financial resources, credit history, or personal assets to qualify for business loans or assistance through the traditional lending institutions. However, the project will focus on serving refugees who arrived in the U.S. within the last 5 years.

Programs funded under MED must provide services to all eligible persons regardless of race, gender, age, disability, or religion. Also, applicants cannot, on basis of race, gender, age, disability, or religion, treat one person differently from another in determining eligibility, benefits, or services provided.

Detailed information on eligibility is available at 45 CFR 400.43 and ORR State Letters 00-17, 01-13, 02-01, and 04-12. Please visit ORR website at www.acf.hhs.gov/programs/orr to access these letters.

Program Performance

ORR is interested in assessing the overall program performance of the MED program. Programs will be required to provide a projection of the yearly anticipated number of refugees that will:

- Enroll in the program, if possible with the major ethnic breakdowns of the participants;
- Receive pre-loan technical assistance, including one-on-one counseling, group training, and business plan preparation;
- Receive loans, with a breakdown of how many of these loans will be for the start up of new businesses, or for strengthening or expansion of existing businesses;
- Receive loans, with a breakdown of how much of the loan to be disbursed will be from an ORR revolving loan fund and how much of it will be from other sources;
- The amount of funds that will be leveraged for operations and for revolving loan fund and the sources of these funds;
- Receive post-loan technical assistance; and
- Receive new employment opportunities (jobs created/retain).

Also, programs will be required to provide on a yearly basis:

- The estimated default rate and amount of loan to be written off, and
- The number of refugees that will be assisted to establish credit history and/or improve their credit score.

ORR will be seeking Office of Management and Budget (OMB) approval for information collection of its 9 output data points under the Paperwork Reduction Act of 1995.

Treatment of Program Income

For the purpose of this FOA, program income is any income derived as a result of the project. In this case,

program income consists of principal amount of loan repaid, interest on individual loans or from LLR deposited in the bank, application fees, closing fees, and late payment fees. During the project period, the grantee may retain the program income to expand the pool of credit in accordance with 45 CFR 74.24(b)(1), (b)(2), and (e) for non-profit organizations, and 45 CFR 92.25(g)(2) for governmental entities. At the end of the project period, with the approval of ORR, the grantee may retain and use the program income to make loans to refugees under the same terms and conditions for which the grant was made.

Any fees such as application and closing fees or charges imposed on refugee clients by the grantee or its subcontractors or affiliates (e.g., loan processing or training fees) must be disclosed in the application and pre approved by ORR. Program income must be reported on the Financial Standard Form (SF-425) semi-annually during the project period. The proposed use of such income must be described in the application.

POST AWARD REQUIREMENTS

Grantees will open and maintain case file for each clients that are kept confidential - ideally in a file cabinet that is kept locked and can be accessed only by program staff. The case file will at the minimum contain completed enrollment form, copies of documents that show eligibility for service under this project, application of the client, business plan, promissory note or a loan agreement, and a log sheet showing all technical services provided, such as the type of service provided, the name of the person who provided the service, the date the service was provided, and the time (hours) it took to provide the service.

Grantees must have and will be responsible for establishing written lending policies and procedures, and for collecting and servicing the loan repayments. The lending policy should clearly state the maximum amount of money to be loaned, the interest to be charged on the loan, and the period of repayment of the loan. Also, it should clearly state the criteria to be used in approving or disapproving the loan applications and the process involved in evaluating the loan applications.

For more information on applicant requirements specific to this FOA, please reference *Section IV.2. The Project Description and The Project Budget and Budget Justification.*

II. Award Information

Funding Instrument Type:	Grant
Estimated Total Funding:	\$1,300,000
Expected Number of Awards:	6
Award Ceiling:	\$250,000 Per Budget Period
Award Floor:	\$100,000 Per Budget Period
Average Projected Award Amount:	\$175,000 Per Budget Period

Length of Project Periods:

48-month project with four 12-month budget periods

Additional Information on Awards:

Awards made under this announcement are subject to the availability of federal funds.

Applications requesting an award amount that exceeds the *Award Ceiling* per budget period or per project period, as stated in this section, will be disqualified from competitive review and from funding under this announcement. This disqualification applies only to the *Award Ceiling* listed for the first 12-month budget period for projects with multiple budget periods. If the project and budget period are the same, the disqualification applies to the *Award Ceiling* listed for the project period. Please see *Section III.3.*

Application Disqualification Factors.

Note: For those programs that require matching or cost sharing, grantees will be held accountable for projected commitments of non-federal resources in their application budgets and budget justifications by budget period or by project period for fully funded awards, even if the projected commitment exceeds the required amount of match or cost share. **A grantee's failure to provide the required matching amount may result in the disallowance of federal funds.**

Awards for the second, third, and fourth 12-month budget periods will be made subsequent to approval of non-competing continuation applications and will be subject to: the availability of funds; satisfactory progress by the grantee; and a determination that continued funding would be in the best interest of the federal Government.

Please see *Section IV.5 Funding Restrictions* for limitations on the use of federal funds awarded under this announcement.

III. Eligibility Information

III.1. Eligible Applicants

Eligible applicants for refugee programs under the Immigration and Nationality Act § 412(c)(1)(A) are "public and private nonprofit agencies" such as:

- State governments
- County governments
- Local governments
- City or township governments
- Special district governments
- Independent school districts
- Public and state-controlled institutions of higher education
- Native American tribal governments (Federally recognized)
- Native American tribal organizations (other than Federally recognized tribal governments)
- Public housing authorities/Indian housing authorities
- Non-profits with 501(c)(3) IRS status (other than institutions of higher education)
- Non-profits without 501(c)(3) IRS status (other than institutions of higher education)
- Private institutions of higher education

Individuals, foreign entities, and sole proprietorship organizations are not eligible to compete for, or receive, awards under this announcement. See *Section III.3. Other.*

Faith-based and community organizations that meet eligibility requirements are eligible to receive awards under this funding opportunity announcement.

See "Legal Status of Applicant Entity" in *Section IV.2* for documentation required to support eligibility.

III.2. Cost Sharing or Matching

Cost Sharing / Matching Requirement: No

III.3. Other

DUNS Number and System for Award Management Eligibility Requirements (SAM.gov)

All applicants must have a DUNS number (www.dnb.com) and be registered with the System for Award Management (SAM, www.sam.gov) and maintain an active SAM registration until the application process is complete, and should a grant be made, throughout the life of the award. Finalize a new, or renew an existing, registration at least two weeks before the application deadline. This action should allow you time to resolve any issues that may arise. Failure to comply with these requirements may result in your inability to submit your application or receive an award. Maintain documentation (with dates) of your efforts to register or renew at least two weeks before the deadline. See the SAM Quick Guide for Grantees at: [https:// www.sam.gov /sam /transcript /SAM Quick Guide Grants Registrations-v1.6.pdf](https://www.sam.gov/sam/transcript/SAM_Quick_Guide_Grants_Registrations-v1.6.pdf).

HHS requires all entities that plan to apply for, and ultimately receive, federal grant funds from any HHS Agency, or receive subawards directly from recipients of those grant funds to:

- Be registered in the SAM prior to submitting an application or plan;
- Maintain an active SAM registration with current information at all times during which it has an active award or an application or plan under consideration by an OPDIV; and
- Provide its active DUNS number in each application or plan it submits to the OPDIV.

ACF is prohibited from making an award until an applicant has complied with these requirements. At the time an award is ready to be made, if the intended recipient has not complied with these requirements, ACF:

- May determine that the applicant is not qualified to receive an award; and
- May use that determination as a basis for making an award to another applicant.

APPLICATION DISQUALIFICATION FACTORS

Applications from individuals, foreign entities, or sole proprietorship organizations will be disqualified from competitive review and from funding under this announcement.

Award Ceiling Disqualification

Applications that request an award amount exceeding the *Award Ceiling* per budget period, or per project period, as stated in *Section II. Award Information*, will be disqualified from competitive review and from funding under this announcement. This disqualification applies only to the *Award Ceiling* listed for first 12-month budget period for projects with multiple budget periods. If the project and budget period are the same, the disqualification applies to the *Award Ceiling* listed for the project period.

Application Submission Disqualifications

ACF requires electronic submission of applications at www.Grants.gov. Applicants that do not have an Internet connection or sufficient computing capacity to upload large documents to the Internet may contact ACF for an exemption that will allow these applicants to submit an application in paper format.

Information on requesting an exemption from electronic application submission is found in *Section IV.2. Application Submission Options*.

The deadline for electronic application submission is 11:59 p.m., ET, on the due date listed in the Overview and in Section IV.3. Submission Dates and Times. Electronic applications submitted to www.Grants.gov after 11:59 p.m., ET, on the due date, as indicated by a dated and time-stamped email from www.Grants.gov, will be disqualified from competitive review and from funding under this announcement. That is, applications submitted to www.Grants.gov, on or after 12:00 a.m., ET, on the day after the due date will be disqualified from competitive review and from funding under this announcement.

Applications submitted to www.Grants.gov at any time during the open application period, and prior to the due date and time, which fail the Grants.gov validation check, will not be received at or acknowledged by ACF.

Each time an application is submitted via www.Grants.gov, the application will receive a new date and time-stamp email. Only those applications with on-time date and time stamps that result in a validated application, which is transmitted to ACF, will be acknowledged.

The deadline for receipt of paper applications is 4:30 p.m., ET, on the due date listed in the *Overview and in Section IV.3. Submission Dates and Times*. Paper applications received after 4:30 p.m., ET, on the due date will be disqualified from competitive review and from funding under this announcement. **Paper applications received from applicants that have not received approval of an exemption from required electronic submission will be disqualified from competitive review and from funding under this announcement.** See "Request an Exemption from Required Electronic Application Submission" in *Section IV.2. Content and Form of Application Submission*.

Applications that are disqualified under any of these circumstances will receive written notification by letter or by email.

IV. Application and Submission Information

IV.1. Address to Request Application Package

Belay Embaye

Administration for Children and Families

Office of Refugee Resettlement

Division of Refugee Services

Aerospace Building, 8th Floor

370 L'Enfant Promenade, SW

Washington, DC 20447

Phone: (202) 401-4978

Fax: (202) 401-5772

Email: belay.embaye@acf.hhs.gov

URL: www.acf.hhs.gov/programs/orr

Electronic Application Submission:

The electronic application submission package is available at www.Grants.gov.

Applications in Paper Format:

For applicants that have received an exemption to submit applications in paper format, Standard Forms, assurances, and certifications are available at the ACF Funding Opportunities Forms webpage at <http://www.acf.hhs.gov/grants-forms>. See *Section IV.2. Request an Exemption from Required Electronic Application Submission* if applicants do not have an Internet connection or sufficient computing capacity to upload large documents (files) to www.Grants.gov.

Standard Forms that are compliant with Section 508 of the Rehabilitation Act (29 U.S.C. § 794d):

Available at the [Grants.gov Forms Repository](http://www.Grants.gov) website and at http://www.whitehouse.gov/omb/grants_forms.

Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or ASCII - American Standard Code For Information Interchange).

Section IV.2. Content and Form of Application Submission

FORMATTING ACF APPLICATIONS

FOR ALL ACF APPLICATIONS:

Authorized Organizational Representative (AOR)

The AOR is an individual(s), named by the applicant/recipient organization, who is authorized to act for the applicant/recipient and to assume the obligations imposed by the federal laws, regulations, requirements, and conditions that apply to grant applications or awards. Each applicant must designate an AOR.

AOR authorization is part of the registration process at www.Grants.gov, where the AOR will create a short profile and obtain a username and password from the Grants.gov Credential Provider. AORs will only be authorized for the DUNS number registered in the System for Award Management (SAM).

Point of Contact

In addition to the AOR, a point of contact on matters involving the application must also be identified. The point of contact, known as the Project Director or Principal Investigator, should not be identical to the person identified as the AOR. The point of contact must be available to answer any questions pertaining to the application.

Application Checklist

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* of this announcement.

Follow the instructions provided in this application formatting section to ensure that your application does not exceed the page limitations and can be printed efficiently and consistently for the competitive review.

Accepted Font Styles:

All applicants must use 12-point font in Times New Roman (TNR).

Page Limitations for Application Submissions

Applicants must observe the page limitations listed later in this section. Page limitations do not include OMB-approved Standard Forms (SFs) and OMB-approved forms

All applications must be double-spaced and in Times New Roman, 12-point font. An application that exceeds the cited page limitation for double-spaced pages in the Project Description file or the Appendices file will have the extra pages removed and these pages will not be reviewed.

Page limitations apply to electronically submitted and paper format applications. For applications that are single-spaced and/or one-and-a-half spaced (in whole or in part, except for the exempted elements listed later in this section) and/or use a font smaller than TNR, 12-point, ACF will use a formula to determine the actual number of pages. The formula counts the number of characters an applicant uses when following the instructions and using 12-point TNR and then compares the resulting number with that of the submitted application. For example, an applicant using TNR, 11-point font, with 1-inch margins all

around, and single-spacing, would have an additional 26 lines, or 1500 characters, which is equal to 4/5 of an additional page. Extra pages resulting from this formula will be removed and will not be reviewed.

Be sure to print the Project Description and Appendices documents on paper and count the number of pages for each file before submission. Keep the printed copy as a hard copy of your application for your files.

Copies Required

Applicants must submit one complete copy of the application package electronically. Applicants submitting electronic applications need not provide additional copies of their application package.

Applicants submitting applications in paper format must submit one original and two copies of the complete application, including all Standard Forms and OMB-approved forms. The original copy must have original signatures.

Signatures

Applicants submitting electronic applications must follow the AOR Authorization and E-Biz POC instructions provided at www.Grants.gov.

The original of a paper format application must include original signatures.

Accepted Application Format

With the exception of the required Standard Forms and OMB-approved forms, all application materials must be formatted so that they will print out onto 8 ½" x 11" white paper with 1-inch margins all around. **The Project Description and Appendices files must be numbered separately.** The font size on any scanned documents must be large enough so that it is readable. Do not scan more than one page of a document on a single page. Application pages with two or more pages of a document scanned to it will be removed and will not be reviewed.

Elements Exempted from Double-Spacing Requirements

The following elements of the application submission are exempt from the double-spacing requirements listed earlier in this section: the one-page Project Summary/Abstract, required Assurances and Certifications, required Standard Forms, required OMB-approved forms, resumes, logic models, proof of legal status/non-profit status, contracts, and the Budget Justification. These items may be single-spaced. The Project Summary/Abstract is required to be one single-spaced page in 12-point font with 1-inch margins. The Budget Justification may be single-spaced but must be in 12-point font. Resumes must be in 12-point font, but are not required to be double-spaced. The font size on any scanned documents must be large enough so that it is readable.

ELECTRONIC APPLICATION SUBMISSION INSTRUCTIONS

Applicants are required to submit their applications electronically unless they have requested and received an exemption that will allow submission in paper format. See *Section IV.2. Application Submission Options* for information about requesting an exemption.

Electronic applications will only be accepted via www.Grants.gov. **ACF will not accept applications submitted via email or via facsimile.**

Application Upload Requirements

Each applicant is required to upload ONLY two electronic files, excluding Standard Forms and OMB-approved forms. No more than two files will be accepted for the review, and additional files will be removed. Standard Forms and OMB-approved forms will not be considered additional files.

ACF strongly recommends that electronic applications be uploaded as Portable Document Files (PDFs). One file must contain the entire Project Description and Budget Justification; the other file must contain

all documents required in the Appendices. Details on the content of each of the two files, as well as page limitations for each, are listed later in this section.

To adhere to the two file requirement, applicants may need to convert and/or merge documents together using a PDF converter software. Many recent versions of Microsoft Office include the ability to save documents to the PDF format without need of additional software. Applicants using the Adobe Professional software suite will be able to merge these documents together. ACF recommends merging documents electronically rather than scanning multiple documents into one document manually, as scanned documents may have reduced clarity and readability.

However, ACF understands that all applicants may not have access to this software. Grants.gov offers a listing of several free PDF conversion programs. These programs can be found on Grants.gov by clicking on ‘Applicant Resources’ on the far left side of the home page, and then by following the link to ‘Download Software’ near the top of the screen, or by clicking [HERE](#). Free PDF software is available on this page that will allow users to convert and merge PDF documents. As an example, ACF is providing written instructions on downloading and using one type of free software listed at Grants.gov at the following link: https://www.acf.hhs.gov/sites/default/files/assets/pdf995_instructions_for_video.pdf. A video demonstrating this process is also available at: <http://www.youtube.com/watch?v=lOly0HwXPpA>. ACF does not endorse any of the software listed on Grants.gov, and applicants are not required to use a specific type of PDF conversion software to submit an application.

NOTE: Applications submitted via www.Grants.gov will undergo a validation check. See *Section IV.2. Application Submission Options* for more information. The validation check can affect whether the application is accepted for review. If an application fails the Grants.gov validation check and is not resubmitted by 11:59 p.m., ET, on the due date, it will not be transmitted to ACF and will be excluded from the review. If an applicant resubmits their application to Grants.gov by 11:59 p.m., ET, on the due date and the application does not pass the validation check, it will not be transmitted to ACF and will be excluded from the review.

Required Standard Forms (SFs) and OMB-approved Forms

Standard Forms (SFs) and OMB-approved forms, such as the SF-424 application and budget forms and the SF-P/PSL (Project/Performance Site Location), are uploaded separately at Grants.gov. These forms are submitted separately from the Project Description and Appendices files. See *Section IV.2. Required Forms, Assurances, and Certifications* for the listing of required Standard Forms, OMB-approved forms, and required assurances and certifications.

Carefully observe the file naming conventions required by www.Grants.gov

Limit file names to 50 characters and do not use special characters (example: &,-,*,%/,#) including periods (.), blank spaces, and accent marks, within application form fields, and file attachment names. An underscore () may be used to separate a file name.

Use only file formats supported by ACF

It is critical that applicants submit applications using only the supported file formats listed here. While ACF supports all of the following file formats, **we strongly recommend that the two application submission files (Project Description and Appendices) are uploaded as PDF documents in order to comply with the two file upload limitation.** Documents in file formats that are not supported by ACF will be removed from the application and will not be used in the competitive review. This may make the application incomplete and ACF will not make any awards based on an incomplete application.

ACF supports the following file formats:

- Adobe PDF – Portable Document Format (.pdf)
- Microsoft Word (.doc or .docx)

- Microsoft Excel (.xls or .xlsx)
- Microsoft PowerPoint (.ppt)
- Corel WordPerfect (.wpd)
- Image Formats (.JPG, .GIF, .TIFF, or .BMP only)

Do Not Encrypt or Password-Protect the Electronic Application Files

If ACF cannot access submitted electronic files because they are encrypted or password protected, the affected file will be removed from the application and will not be reviewed. This removal may make the application incomplete and ACF will not make awards based on an incomplete application.

FORMATTING FOR PAPER APPLICATION SUBMISSIONS:

The following requirements are only applicable to applications submitted in paper format. Applicants must receive an exemption from ACF in order for a paper format application to be accepted for review. See *Section IV.2. Request an Exemption from Required Electronic Application Submission* later in this section under *Application Submission Options* for more information.

Signatures

An original signature of the AOR is required only on the original copy of paper format application submissions. A point of contact on matters involving the application must be identified on the SF-424 at item 8f. The point of contact, known as the Project Director or Principal Investigator, should not be identical to the person identified as the AOR.

Format Requirements for Paper Applications

All application materials must be submitted on 8 ½" x 11" white paper with 1-inch margins. Applications must be in two sections. The first section must contain the entire Project Description and Budget Justification, and the second section must contain all required Appendices. The pages of the two sections must be separately and sequentially numbered.

All copies of mailed or hand-delivered paper applications must be submitted in a single package. If an applicant is submitting multiple applications under a single FOA, or multiple applications under separate FOAs, each application submission must be packaged separately. The package(s) must be clearly labeled for the specific FOA it addresses by FOA title and by Funding Opportunity Number (FON).

Because each application will be duplicated, do not use or include separate covers, binders, clips, tabs, plastic inserts, maps, brochures, or any other items that cannot be processed easily on a photocopy machine with an automatic feed. Do not bind, clip, staple, or fasten in any way separate sections of the application. Applicants are advised that the copies of the application submitted, not the original, will be reproduced by the federal government for review. All application materials must be one-sided for duplication purposes.

Instructions on the order of assembly for paper application submissions are available later in this formatting section.

Addresses for Submission of Paper Applications

See *Section IV.6. Other Submission Requirements* for addresses for paper format application submissions.

Page Limitations and Content of the Application for All Submission Formats:

With the exception of SFs and OMB approved forms, the application submission in its entirety (Project Description and Appendices) is limited to 70 pages.

The Project Description (Narrative) must include the following items in this order:

- Project Summary/Abstract;
- Table of Contents;

- Objectives and Need For Assistance;
- Approach;
- Results or Outcomes Expected;
- Organizational Capacity;
- Geographic Area of Operations;
- Logic Model;
- Project Sustainability Plan;
- Oversight Plan;
- Line-item Budget and Budget Justifications; and
- Program Performance Evaluation Plan.

The Appendices must include the following items in this order:

- Required Certifications and Assurances;
- Proof of Nonprofit Status of the Applicant;
- List of Board of Directors of the Applicant;
- Resumes or CVs of Current Staff, and/or Position Descriptions;
- Organizational Chart of Applicant Entity and the Project;
- Third-party agreements;
- Letter of Agreement with a Cognizant Federal Agency on Indirect Charges, if applicant has allocated Indirect Costs in its budget breakdown;
- Commitment of Non-federal Resources to the Project, if available;
- Letters of Support;
- Copy of Auditor's letter(s); and
- Any Other Information the Applicant Deems Relevant and Necessary.

Required Forms, Assurances, and Certifications

Applicants seeking grant or cooperative agreement awards under this announcement must submit the listed Standard Forms (SFs), assurances, and certifications with the application. All required Standard Forms, assurances, and certifications are available at [ACF Funding Opportunities Forms](#) or at the [Grants.gov Forms Repository](#) unless specified otherwise.

Forms / Assurances / Certifications	Submission Requirement	Notes / Description
Certification Regarding Lobbying	Submission required of all applicants with the application package. If it is not submitted with the application package, it may also be submitted prior to the award of a grant.	Submission of this Certification is required for all applications.
SF-LLL - Disclosure of Lobbying Activities	If applicable, submission of this form is due at the time of application.	If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this commitment providing for the United

		States to insure or guarantee a loan, the applicant shall complete and submit the SF-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.
Survey on Ensuring Equal Opportunity for Applicants	Submission is voluntary. Submission may be made with the application by the application due date listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> . Or, it may be submitted prior to the award of a grant.	Non-profit private organizations (not including private universities) are encouraged to submit the survey with their applications. Submission of the survey is voluntary. Applicants applying electronically may submit the survey along with the application as part of an appendix or as a separate document. Hard copy submissions should include the survey in a separate envelope.
SF-424 - Application for Federal Assistance and SF-P/PSL - Project/Performance Site Location(s)	Submission is required for all applicants by the application due date.	Required for all applications.
SF-424A - Budget Information - Non-Construction Programs and SF-424B - Assurances - Non-Construction Programs	Submission is required for all applicants when applying for a non-construction project. Standard Forms must be used. Forms must be submitted by the application due date.	Required for all applications when applying for a non-construction project. By signing and submitting the SF-424B, applicants are making the appropriate certification of their compliance with all federal statutes relating to nondiscrimination.
DUNS Number (Universal Identifier) and Systems for Award Management (SAM) registration..	A DUNS number is required of all applicants. To obtain a DUNS number, go to http:// fedgov.dnb. com/ webform . Active registration at the Systems Award Management (SAM) website must be maintained throughout the application and project award period. SAM registration is available at http://www.sam.gov .	A DUNS number and SAM registration are eligibility requirements for all applicants. See <i>Section III.3. Other</i> for information on obtaining a DUNS number and registration at http://www.sam.gov .

Non-Federal Reviewers

Since ACF will be using non-federal reviewers in the review process, applicants have the option of omitting from the application copies (not the original) specific salary rates or amounts for individuals specified in the application budget as well as Social Security Numbers, if otherwise required for individuals. The copies may include summary salary information. If applicants are submitting their application electronically, ACF will omit the same specific salary rate information from copies made for use during the review and selection process.

The Project Description

Part I: The Project Description Overview

Purpose

The project description provides the majority of information by which an application is evaluated and ranked in competition with other applications for available assistance. It should address the activity for which federal funds are being requested, and should be consistent with the goals and objectives of the program as described in *Section I. Funding Opportunity Description*. Supporting documents should be included where they can present information clearly and succinctly. When appropriate, applicants should cite the evaluation criteria that are relevant to specific components of their project description. Awarding offices use this and other information in making their funding recommendations. It is important, therefore, that this information be included in the application in a manner that is clear and complete.

General Expectations and Instructions

Applicants should develop project descriptions that focus on outcomes and convey strategies for achieving intended performance. Project descriptions are evaluated on the basis of substance and measurable outcomes, not length. Extensive exhibits are not required. Cross-referencing should be used rather than repetition. Supporting information concerning activities that will not be directly funded by the grant or information that does not directly pertain to an integral part of the grant-funded activity should be placed in an appendix.

Part II: General Instructions for Preparing a Full Project Description

Introduction

Applicants must prepare the project description statement in accordance with the following instructions while being aware of the specified evaluation criteria in *Section V.1. Criteria*. The text options give a broad overview of what the project description should include while the evaluation criteria identify the measures that will be used to evaluate applications.

Table of Contents

List the contents of the application including corresponding page numbers. The table of contents must be single spaced and will be counted against the total page limitations.

Project Summary/Abstract

Provide a summary of the application's project description. The summary must be clear, accurate, concise, and without reference to other parts of the application. The abstract must include a brief description of the proposed grant project including the needs to be addressed, the proposed services, and the population group(s) to be served.

Please place the following at the top of the abstract:

- Project Title

- Applicant Name
- Address
- Contact Phone Numbers (Voice, Fax)
- E-Mail Address
- Web Site Address, if applicable

The project abstract must be single-spaced, in Times New Roman 12-point font, and limited to one page in length. Additional pages will be removed and will not be reviewed.

Objectives And Need For Assistance

Clearly identify the physical, economic, social, financial, institutional, and/or other problem(s) requiring a solution. The need for assistance including the nature and scope of the problem must be demonstrated, and the principal and subordinate objectives of the project must be clearly and concisely stated; supporting documentation, such as letters of support and testimonials from concerned interests other than the applicant, may be included. Any relevant data based on planning studies should be included or referred to in the endnotes/footnotes. Incorporate demographic data and participant/beneficiary information, as well as data describing the needs of the target population and the proposed service area as needed. When appropriate, a literature review should be used to support the objectives and needs described in this section.

Outcomes Expected

Identify the outcomes to be derived from the project. Outcomes should relate to the overall goals of the project as described in *Section I. Funding Opportunity Description*. If research is part of the proposed work, outcomes must include hypothesized results and implications of the proposed research.

Approach

Outline a plan of action that describes the scope and detail of how the proposed project will be accomplished. Applicants must account for all functions or activities identified in the application. Describe any design or technological innovations, reductions in cost or time, or extraordinary social and/or community involvement in the project. Provide a list of organizations, cooperating entities, consultants, or other key individuals that will work on the project, along with a short description of the nature of their effort or contribution.

Cite potential obstacles and challenges to accomplishing project goals and explain strategies that will be used to address these challenges.

In addition, in order to ensure meeting the objectives of the project, applicants must:

- provide an estimated target number of refugees in the service area and how many they anticipate to serve throughout the project period.
- design the project in a manner that is culturally and linguistically appropriate for the target refugee population to be served under this project.
- demonstrate their familiarity and/or working experience with refugees and refugee serving organizations such as the refugee resettlement agencies and their affiliates in their geographic areas of operations.
- Describe their understanding of the the capital needs and capital market gaps for refugee entrepreneurs and explain clearly how their project will assist the refugees in gaining access to credit (capital) as well as spell out clearly how they are going to assist refugees in establishing their credit history and/or in improving their credit scores by reporting their loan payments to one of the credit bureaus. The project will cover the cost of checking the credit of the client and the cost of reporting to the credit bureaus.

- demonstrate their understanding of the economic opportunities in the community development financial institutions and microenterprise development field for refugees and explain how they plan to exploit the opportunities to strengthen the capacity of their microenterprise project so that they can continue providing microenterprise services when the project ends. Specifically, applicants must present a clear strategy of building their capacities by accessing resources from the SBA, CDFI Fund of the Treasury Department, financial institutions, corporation, and foundations. The strategy should show the amount of revolving loan and operating and the sources of funds to be raised for the project each year during the project period.
- The applicant must provide a plan of how it intends to raise operating and revolving loan funds from other sources to expand MED services during the project period and to sustain MED services after the project period ends.

The provision of training and technical assistance to the refugee entrepreneurs are critical to the successful implementation of the projects. In order to allow flexibility of operations for the grantee, ORR does not have fixed rules on the training. However, it prefers that the training should be relatively of short duration, not exceed 4-5 weeks, focusing on the preparation of a sound and realistic business plan and covering customer service, record keeping, marketing, inventory management, cash flow projections and cash management, taxation, and general small business management. Thus, applicants must:

- show the allocation of the award among training and technical assistance, revolving loan fund/loan loss reserve, and administrative costs.
- explain the need for training, specific subject areas of training, duration of the training, who will provide the training, and expected outcomes of the training.
- provide what and how technical assistance will be provided to address the challenges of starting and managing a successful small business in general, identify the major risks involved in owning and managing a small business and explain how the provision of technical assistance will assist the refugee entrepreneurs in mitigating these risks.

When other other organizations and/or consultants are involved in implementing the project, applicants must clearly show:

- the synergy (ies) partnering organizations and/or consultants are bringing to the project and explain how this synergy will enhance the achievement of the project's objectives;
- the breakdown of responsibilities among the parties; and
- the remuneration to be paid to each party.

The applicant must provide the systems and process that it already has or will have in place to ensure compliance and adherence to the loan requirements and parameters noted in *Section I* of this FOA. Furthermore, the applicant must describe its plan on ensuring that loans are closed out by the end of the grant period. Grantees are responsible for managing and collecting the outstanding loans even after the end of the project period. Thus, the applicant must explain how it will continue administering the loan repayment and provide the necessary technical assistance after the end of the grant period at no extra cost to the project and the client.

Program Performance Evaluation Plan

Applicants must describe the plan for the program performance evaluation that will contribute to continuous quality improvement. The program performance evaluation should monitor ongoing processes and the progress towards the goals and objectives of the project. Include descriptions of the inputs (e.g., organizational profile, collaborative partners, key staff, budget, and other resources), key processes, and expected outcomes of the funded activities. The plan must be supported by a logic model and must explain how the inputs, processes and outcomes will be measured, and how the resulting information will be used to inform improvement of funded activities.

Applicants must describe the systems and processes that will support the organization's performance

management requirements through effective tracking of performance outcomes, including a description of how the organization will collect and manage data (e.g. assigned skilled staff, data management software) in a way that allows for accurate and timely reporting of performance outcomes. Applicants must describe any potential obstacles for implementing the program performance evaluation and how those obstacles will be addressed.

Applicants must provide their plan in relation to the data points as identified by *ORR in Section I. PROGRAM REQUIREMENTS, Program Performance.*

Geographic Location

Describe the precise location of the project and boundaries of the area to be served by the proposed project.

Legal Status of Applicant Entity

Applicants must provide the following documentation:

Non-profit organizations applying for funding are required to submit proof of their non-profit status. Proof of non-profit status is any one of the following:

- A reference to the applicant organization's listing in the IRS's most recent list of tax-exempt organizations described in the IRS Code.
- A copy of a currently valid IRS tax-exemption certificate.
- A statement from a state taxing body, state attorney general, or other appropriate state official certifying that the applicant organization has non-profit status and that none of the net earnings accrue to any private shareholders or individuals.
- A certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status.
- Any of the items in the subparagraphs immediately above for a state or national parent organization and a statement signed by the parent organization that the applicant organization is a local non-profit affiliate.

When applying electronically, it is strongly suggested that the applicant attach proof of non-profit status with the electronic application.

Logic Model

Applicants must submit a logic model for designing and managing their project. A logic model is a tool that presents the conceptual framework for a proposed project and explains the linkages among program elements. While there are many versions of the logic model, they generally summarize the logical connections among the needs that are the focus of the project, project goals and objectives, the target population, project inputs (resources), the proposed activities/processes/outputs directed toward the target population, the expected short- and long-term outcomes the initiative is designed to achieve, and the evaluation plan for measuring the extent to which proposed processes and outcomes actually occur.

Project Sustainability Plan

Applicants must propose a plan for project sustainability after the period of federal funding ends. Grantees are expected to sustain key elements of their grant projects, e.g., strategies or services and interventions, which have been effective in improving practices and those that have led to improved outcomes for children and families.

Describe the approach to project sustainment that will be most effective and feasible. Describe the key

individuals and/or organizations whose support will be required in order to sustain program activities. Describe the types of alternative support that will be required to sustain the planned program. If the proposed project involves key project partners, describe how their cooperation and/or collaboration will be maintained after the end of federal funding.

Organizational Capacity

Provide the following information on the applicant organization and, if applicable, on any cooperating partners:

- Organizational charts;
- Resumes (no more than two single-spaced pages in length);
- Curricula Vitae (CV);
- List of Board of Directors;
- Audit reports or statements from Certified Public Accountants/Licensed Public Accountants, if available, submit statements for up to the two most recently completed fiscal years (this requirement does not apply to start-up organizations);
- Evidence that the applicant organization, and any partnering organizations, have relevant experience and expertise with administration, development, implementation, management, and evaluation of programs similar to that offered under this announcement;
- Job descriptions for each vacant key position.

Protection of Sensitive and/or Confidential Information

If any confidential or sensitive information will be collected during the course of the project, whether from staff (e.g., background investigations) or project participants and/or project beneficiaries, provide a description of the methods that will be used to ensure that confidential and/or sensitive information is properly handled and safeguarded. Also provide a plan for the disposition of such information at the end of the project period.

Third-Party Agreements

Third-party agreements include Memoranda of Understanding (MOU) and Letters of Commitment. General letters of support are **not** considered to be third-party agreements. Third-party agreements must clearly describe the project activities and support to which the third party is committing. Third-party agreements must be signed by the person in the third-party organization with the authority to make such commitments on behalf of their organization.

Provide written and signed agreements between grantees and subgrantees, or subcontractors, or other cooperating entities. These agreements must detail the scope of work to be performed, work schedules, remuneration, and other terms and conditions that structure or define the relationship.

A third-party agreement covering a loan transaction must contain, at a minimum, the following information: (1) purpose(s) for which the loan is being made; (2) interest rates and other fees; (3) terms of the loan; (4) repayment schedules; (5) Collateral security; (6) default and collection procedures; (7) signatures of the authorized officials of the lender and the borrower.

Letters Of Support

Provide statements from community, public, and commercial leaders that support the project proposed for funding. All submissions must be included in the application package.

Plan for Oversight of Federal Award Funds

Provide a plan describing how oversight of federal funds will be ensured and how grant activities and partner(s) will adhere to applicable federal and programmatic regulations. Applicants must identify staff that will be responsible for maintaining oversight of program activities, staff, and partner(s). Applicants must describe procedures and policies used to oversee staff and/or partners/contractors.

Describe organizational records systems that relate financial data to performance data by identifying the source and application of federal funds so that they demonstrate effective control over and accountability for funds, compare outlays with budget amounts, and provide accounting records supported by source documentation.

The Project Budget and Budget Justification

All applicants are required to submit a project budget and budget justification with their application. The project budget is input on the Budget Information Standard Form, either SF-424A or SF-424C, according to the directions provided with the SFs. The budget justification consists of a budget narrative and a line-item budget detail that includes detailed calculations for "object class categories" identified on the Budget Information Standard Form. The line-item budget detail and the budget narrative must be submitted as a single Budget Justification application component.

Project budget calculations must include estimation methods, quantities, unit costs, and other similar quantitative detail sufficient for the calculation to be duplicated. If matching or cost sharing is a requirement, applicants must include a detailed listing of any funding sources identified in Block 18 of the SF-424 (Application for Federal Assistance). See the table in *Section IV.2. Required Forms, Assurances, and Certifications* listing the appropriate budget forms to use in this application.

Special Note: *The Consolidated Appropriations Act, 2012 (Pub.L. 112-74), enacted December 23, 2011, limits the salary amount that may be awarded and charged to ACF grants and cooperative agreements. Award funds issued under this announcement may not be used to pay the salary, or any percentage of salary, to an individual at a rate in excess of Executive Level II. The Executive Level II salary of the Federal Executive Pay scale is \$179,700 (<http://www.opm.gov/oca/12tables/html/ex.asp>). This amount reflects an individual's base salary **exclusive** of fringe benefits and any income that an individual may be permitted to earn outside of the duties to the applicant organization. This salary limitation also applies to subawards/subcontracts under a ACF grant or cooperative agreement.*

Provide a budget using the 424A and/or 424C, as applicable, for the first year of the proposed project. Provide a budget justification, which includes a budget narrative budget and a line-item detail, for the first year of the proposed project. The budget narrative should describe how the categorical costs are derived. Discuss the necessity, reasonableness, and allocation of the proposed costs.

Under this project, ORR expects each grantee to make a minimum of 15 new loans per year. No borrower may take a second loan, whether for a start up or an existing business, during the entire project period. The applicant should show the average loan size, the total amounts of funds required to make the minimum 15 number of loans, and how it expects to meet the revolving loan fund required to make these loans out of the ORR grant and/or loan funds it may have from other sources such as the Small Business Administration (SBA).

Applicants must include in their budget the cost of attending the ORR Annual Workshop and the AEO Annual Conference for two people working in the project. These events are usually held in Washington, D.C. and each event takes two to three days.

Copy of auditor's report and reportable conditions if any are to be included. Complete audit reports are not

to be submitted.

TREATMENT OF PROGRAM INCOME

In this project, program income consists of principal amount repaid, interest on individual loans or from loan fund and LLR deposited in the bank, application fees, closing fees, and late payment fees. Program income may be retained by the project to expand the pool of credit in accordance with 45 CFR 74.24(b)(1), (b)(2), and (e) for non-profit organizations, and 45 CFR 92.25(g)(2) for governmental entities. At the completion of the project period, program income may be retained by the grantee so long as it is used to provide loans to refugees under the same terms and conditions the grant was made. Program income will not be used for administration/operations without the specific prior approval of ORR.

Any fee, such as application and closing fees, or charges imposed on refugee clients by the grantee or its subcontractors or affiliates (e.g., loan processing or training fees) must be disclosed in the application and pre-approved by ORR. Program income must be reported on the Financial Standard Form (SF-425) semi-annually during the project period. The proposed use of such income must be described in the application.

General

Use the following guidelines for preparing the budget and budget justification. When a match or cost share is required, both federal and non-federal resources must be detailed and justified in the budget and budget narrative justification. "Federal resources" refers only to the ACF grant funds for which the applicant is applying. "Non-federal resources" are all other non-ACF federal and non-federal resources. It is suggested that budget amounts and computations be presented in a columnar format: first column, object class categories; second column, federal budget; next column(s), non-federal budget(s); and last column, total budget. The budget justification should be in a narrative form.

Personnel

Description: Costs of employee salaries and wages.

Justification: Identify the project director or principal investigator, if known at the time of application. For each staff person provide: the title; time commitment to the project in months; time commitment to the project as a percentage or full-time equivalent; annual salary; grant salary; wage rates; etc. Do not include the costs of consultants, personnel costs of delegate agencies, or of specific project(s) and/or businesses to be financed by the applicant. Contractors and consultants should not be placed under this category.

Fringe Benefits

Description: Costs of employee fringe benefits unless treated as part of an approved indirect cost rate.

Justification: Provide a breakdown of the amounts and percentages that comprise fringe benefit costs such as health insurance, Federal Insurance Contributions Act (FICA) taxes, retirement insurance, and taxes.

Travel

Description: Costs of out-of-state or overnight project-related travel by employees of the applicant organization. Do not include in-state travel or consultant travel.

Justification: For each trip show the total number of traveler(s); travel destination; duration of trip; per diem; mileage allowances, if privately owned vehicles will be used to travel out of town; and other transportation costs and subsistence allowances. If appropriate for this project, travel costs for key project staff to attend ACF-sponsored workshops/conferences/grantee orientations should be detailed in the

budget.

Equipment

Description: "Equipment" means an article of nonexpendable, tangible personal property having a useful life of more than one year per unit and an acquisition cost that equals or exceeds the lesser of: (a) the capitalization level established by the organization for the financial statement purposes, or (b) \$5,000. (Note: Acquisition cost means the net invoice unit price of an item of equipment, including the cost of any modifications, attachments, accessories, or auxiliary apparatus necessary to make it usable for the purpose for which it is acquired. Ancillary charges, such as taxes, duty, protective in-transit insurance, freight, and installation, shall be included in or excluded from acquisition cost in accordance with the applicant organization's regular written accounting practices.)

Justification: For each type of equipment requested applicants must provide a description of the equipment; the cost per unit; the number of units; the total cost; and a plan for use of the equipment in the project; as well as a plan for the use, and/or disposal of, the equipment after the project ends. An applicant organization that uses its own definition for equipment should provide a copy of its policy, or section of its policy, that includes the equipment definition.

Supplies

Description: Costs of all tangible personal property other than that included under the Equipment category. This includes office and other consumable supplies with a per-unit cost of less than \$5,000.

Justification: Specify general categories of supplies and their costs. Show computations and provide other information that supports the amount requested.

Contractual

Description: Costs of all contracts for services and goods except for those that belong under other categories such as equipment, supplies, construction, etc. Include third-party evaluation contracts, if applicable, and contracts with secondary recipient organizations (with budget detail), including delegate agencies and specific project(s) and/or businesses to be financed by the applicant. This area is not for individual consultants.

Justification: Demonstrate that all procurement transactions will be conducted in a manner to provide, to the maximum extent practical, open, and free competition. Recipients and subrecipients, other than states that are required to use 45 CFR Part 92 procedures, must justify any anticipated procurement action that is expected to be awarded without competition and exceeds the simplified acquisition threshold fixed by 41 U.S.C. § 134 and currently set at \$100,000. Recipients may be required to make pre-award review and procurement documents, such as requests for proposals or invitations for bids, independent cost estimates, etc., available to ACF.

Note: Whenever the applicant intends to delegate part of the project to another agency, the applicant must provide a detailed budget and budget narrative for each contractor/sub-contractor, by agency title, along with the same supporting information referred to in these instructions. If the applicant plans to select the contractors/sub-contractors post-award and a detailed budget is not available at the time of application, the applicant must provide information on the nature of the work to be delegated, the estimated costs, and the process for selecting the delegate agency.

Other

Enter the total of all other costs. Such costs, where applicable and appropriate, may include but are not limited to: consultant costs, local travel; insurance; food (when allowable); medical and dental costs (noncontractual); professional services costs (including audit charges); space and equipment rentals; printing and publication; computer use; training costs, such as tuition and stipends; staff development costs; and administrative costs.

Justification: Provide computations, a narrative description, and a justification for each cost under this category.

Indirect Charges

Description: Total amount of indirect costs. This category should be used only when the applicant currently has an indirect cost rate approved by the Department of Health and Human Services (HHS) or another cognizant federal agency.

Justification: An applicant that will charge indirect costs to the grant must enclose a copy of the current rate agreement. If the applicant organization is in the process of initially developing or renegotiating a rate, upon notification that an award will be made, it should immediately develop a tentative indirect cost rate proposal based on its most recently completed fiscal year, in accordance with the cognizant agency's guidelines for establishing indirect cost rates, and submit it to the cognizant agency. Applicants awaiting approval of their indirect cost proposals may also request indirect costs. When an indirect cost rate is requested, those costs included in the indirect cost pool should not be charged as direct costs to the grant. Also, if the applicant is requesting a rate that is less than what is allowed under the program, the authorized representative of the applicant organization must submit a signed acknowledgement that the applicant is accepting a lower rate than allowed.

Program Income

Description: The estimated amount of income, if any, expected to be generated from this project. Program income includes, but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under federally-funded projects, the sale of commodities or items fabricated under an award, license fees and royalties on patents and copyrights, and interest on loans made with award funds.

Justification: Describe the nature, source, and anticipated use of program income in the budget or refer to the pages in the application that contain this information.

Paperwork Reduction Disclaimer

As required by the Paperwork Reduction Act of 1995, 44 U.S.C. §§ 3501-3521, the public reporting burden for the Project Description is estimated to average 60 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection information. The Project Description information collection is approved under OMB control number 0970-0139, which expires 10/31/2015. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Application Submission Options

Electronic Submission via www.Grants.gov

- Additional guidance on the submission of electronic applications can be found at http://www.grants.gov/applicants/get_registered.jsp.
- If applicants encounter any technical difficulties in using www.Grants.gov, contact the Grants.gov Contact Center at: 1-800-518-4726, or by email at support@grants.gov, to report the problem and

obtain assistance. Hours of Operation: 24 hours a day, 7 days a week. The Grants.gov Contact Center is closed on federal holidays.

- Applicants should always retain Grants.gov Contact Center service ticket number(s) as they may be needed for future reference.
- **Contact with the Grants.gov Contact Center prior to the listed application due date and time does not ensure acceptance of an application. If difficulties are encountered, the Grants Management Officer listed in *Section VII. Agency Contacts* will determine whether the submission issues are due to Grants.gov system errors or user error.**

Application Validation at www.Grants.gov

After an application has been successfully submitted to www.Grants.gov, it still must pass a series of validation checks. After an application is submitted, Grants.gov generates a submission receipt via email and also sets the application status to "Received." This receipt verifies that the application has been successfully delivered to the Grants.gov system.

Next, Grants.gov verifies the submission is valid by ensuring it does not contain viruses, the opportunity is still open, and the applicant login and applicant DUNS number match. If the submission is valid, Grants.gov generates a submission validation receipt via email and sets the application status to "Validated."

If the application is not validated, the application status is set to "Rejected." The system sends a rejection email notification to the applicant and the applicant must re-submit the application package. See "What to Expect After Submitting" at www.Grants.gov for more information.

Each time an application is submitted, or resubmitted, via www.Grants.gov, the application will receive a new date and time stamp. Only those applications with on-time date and time stamps that result in a validated application, which are transmitted to ACF, will be acknowledged.

Applicants will be provided with an acknowledgement from Grants.gov that the submitted application package has passed, or failed, a series of checks and validations. Applications that are submitted on time that fail the validation check will not be transmitted to ACF and will not be acknowledged.

Request an Exemption from Required Electronic Application Submission

ACF recognizes that some applicants may have limited or no Internet access, and/or limited computer capacity, which may prohibit them from uploading large files at www.Grants.gov. To accommodate such applicants, ACF offers an exemption from required electronic submission. The exemption will allow applicants to submit hard copy, paper applications by hand-delivery, applicant courier, overnight/express mail couriers, or by other representatives of the applicant.

To receive an exemption from required electronic application submission, applicants must submit a written request to ACF that must state that the applicant qualifies for the exemption for one of the two following reasons:

- Lack of Internet access or Internet connection, or
- Limited computer capacity that prevents the uploading of large documents (files) at www.Grants.gov.

Applicants may request and receive the exemption from required electronic application submission by either:

- Submitting an email request to electronicappexemption@acf.hhs.gov, or
- Sending a written request to the Office of Grants Management Contact listed in *Section VII. Agency Contacts* in this announcement.

Requests for exemption from required electronic application submission will be acknowledged with an approval or disapproval.

Requests that do not state one of the two listed reasons will not be approved.

An exemption is applicable to all applications submitted by the applicant organization during the Federal Fiscal Year (FFY) in which it is received. Applicants need only request an exemption once in a FFY. Applicants must request a new exemption from required electronic submission for any succeeding FFY.

Please Note: electronicappexemption@acf.hhs.gov **may only be used to request an exemption from required electronic submission.** All other inquiries must be directed to the appropriate Agency Contact listed in *Section VII* of this announcement. Queries or requests submitted to this email address for any reason other than a request for an exemption from electronic application submission will not be acknowledged or answered.

All exemption requests must include the following information:

- Funding Opportunity Announcement Title,
- Funding Opportunity Number (FON),
- The listed Catalog of Federal Domestic Assistance (CFDA) number,
- Name of Applicant Organization and DUNS Number,
- AOR name and contact information,
- Name and contact information of person to be contacted on matters involving the application (i.e., the Point of Contact), and
- The reason for which the applicant is requesting an exemption from electronic application submission. The request for exemption must state one of the following two reasons: 1) lack of Internet access or Internet connection; or 2) lack of computer capacity that prevents uploading large documents (files) to the Internet.

Exemption requests must be received by ACF no later than two weeks before the application due date, that is, 14 calendar days prior to the application due date listed in the *Overview* and in *Section IV.3. Submission Dates and Times*. If the fourteenth calendar day falls on a weekend or federal holiday, the due date for receipt of an exemption request will move to the next federal business day that follows the weekend or federal holiday.

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* of this announcement.

Paper Format Application Submission

An exemption is now required for the submission of paper applications. See the preceding section on "Request an Exemption from Required Electronic Application Submission."

Applicants with exemptions that submit their applications in paper format, by mail or delivery, must submit one original and two copies of the complete application with all attachments. The original and each of the two copies must include all required forms, certifications, assurances, and appendices, be signed by the AOR, and be unbound. The original copy of the application must have original signature(s). See *Section IV.6* of this announcement for address information for paper format application submissions.

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* in this announcement.

IV.3. Submission Dates and Times

Due Date for Applications: **06/10/2013**

Explanation of Due Dates

The due date for receipt of applications is listed in the *Overview* section and in this section. See *Section III.3. Application Disqualification Factors*.

Electronic Applications

The deadline for submission of electronic applications via www.Grants.gov is 11:59 p.m., ET, on the due date. Electronic applications submitted at 12:00 a.m., ET, on the day after the due date will be considered late and will be disqualified from competitive review and from funding under this announcement.

Applicants are required to submit their applications electronically via www.Grants.gov unless they received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

ACF does not accommodate transmission of applications by email or facsimile.

Instructions for electronic submission via www.Grants.gov are available at: http://www.grants.gov/applicants/apply_for_grants.jsp.

Applications submitted to www.Grants.gov at any time during the open application period prior to the due date and time that fail the Grants.gov validation check will not be received at ACF. These applications will not be acknowledged.

Mailed Paper Format Applications

The deadline for mailed paper applications is 4:30 p.m., ET, on the due date. Mailed paper applications received after the due date and deadline time will be considered late and will be disqualified from competitive review and from funding under this announcement.

Paper format application submissions will be disqualified if the applicant organization has not received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

Hand-Delivered Paper Format Applications

Applications that are hand-delivered by applicants, applicant couriers, by overnight/express mail couriers, or other representatives of the applicant must be received on, or before, the due date listed in the *Overview* and in this section. These applications must be delivered between the hours of 8:00 a.m. and 4:30 p.m., ET, Monday through Friday (excluding federal holidays). Applications should be delivered to the address provided in *Section IV.6. Other Submission Requirements*.

Hand-delivered paper applications received after the due date and deadline time will be considered late and will be disqualified from competitive review and from funding under this announcement.

Hand-delivered paper format application submissions will be disqualified if the applicant organization has not received an exemption through the process described in *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

No appeals will be considered for applications classified as late under the following circumstances:

- Applications submitted electronically via www.Grants.gov are considered late when they are dated and time-stamped after the deadline of 11:59 p.m., ET, on the due date.
- Paper format applications received by mail or hand-delivery after 4:30 p.m., ET, on the due date will be classified as late and will be disqualified.
- Paper format applications received from applicant organizations that were not approved for an exemption from required electronic application submission under the process described in *Section IV.2. Request an Exemption from Required Electronic Submission* will be disqualified.

Extensions and/or Waiving Due Date and Receipt Time Requirements

ACF may extend an application due date and receipt time when circumstances make it impossible for

applicants to submit their applications on time. These events include natural disasters (floods, hurricanes, tornados, etc.), or when there are widespread disruptions of electrical service, or mail service, or in other rare cases. The determination to extend or waive due date and/or receipt time requirements rests with the Grants Management Officer listed as the Office of Grants Management Contact in *Section VII. Agency Contacts*.

Acknowledgement from www.Grants.gov

Applicants will receive an initial email upon submission of their application to www.Grants.gov. This email will provide a **Grants.gov Tracking Number**. Applicants should refer to this tracking number in all communication with Grants.gov. The email will also provide a **date and time stamp**, which serves as the official record of application's submission. Receipt of this email does not indicate that the application is accepted or that it has passed the validation check.

Applicants will be provided with an acknowledgement from www.Grants.gov that the submitted application package has passed, or failed, a series of checks and validations. Applications that are submitted on time that fail the validation check will not be transmitted to ACF and will not be acknowledged.

See "What to Expect After Submitting" at www.Grants.gov for more information.

Acknowledgement from ACF of an electronic application's submission:

Applicants will be sent additional email(s) from ACF acknowledging that the application has been retrieved from www.Grants.gov by ACF. Receipt of these emails is not an indication that the application is accepted for competition.

Acknowledgement from ACF of receipt of a paper format application

ACF will not provide acknowledgement of receipt of hard copy application packages submitted via mail or courier services.

IV.4. Intergovernmental Review of Federal Programs

This program is not subject to Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," or 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." No action is required of applicants under this announcement with regard to E.O. 12372.

IV.5. Funding Restrictions

Costs of organized fund raising, including financial campaigns, endowment drives, solicitation of gifts and bequests, and similar expenses incurred solely to raise capital or obtain contributions, are considered unallowable costs under grants or cooperative agreements awarded under this funding opportunity announcement.

Note: Costs incurred for grant application preparation are not considered allowable costs under an award and may not be included in the project budget or budget justification.

Grant awards will not allow reimbursement of pre-award costs.

Construction is not an allowable activity or expenditure under this grant award.

Purchase of real property is not an allowable activity or expenditure under this grant award.

ORR funds may not be used for:

- Paying existing loans or to renovate or purchase real estate;
- Gambling or speculation;
- Any not-for-profit undertaking;
- Any illegal activity or production, or for service or distribution of illegal products;
- Buying or establishing a store that sells only liquor or tobacco; or
- Purposes not related to microenterprise development, e.g., for the purpose of buying an automobile for personal use.

IV.6. Other Submission Requirements

Submit paper applications to one of the following addresses. See *Section IV.2. Request an Exemption from Required Electronic Application Submission*.

Submission By Mail

Robin Bunch
Office of Administration for Children and Families
Office of Grants Management, Division of Discretionary Grants
Administration for Children and Families
Aerospace Building
370 L'Enfant Promenade, SW
Washington, DC 20447

Hand Delivery

Robin Bunch
Office of Administration for Children and Families
Office of Grants Management, Division of Discretionary Grants
Administration for Children and Families
Aerospace Building
901 D St., SW
Washington, DC 20024

Electronic Submission

See *Section IV.2* for application requirements and for guidance when submitting applications electronically via <http://www.Grants.gov>.

For all submissions, see *Section IV.3* for information on due dates and times.

V. Application Review Information

V.1. Criteria

Please note: Reviewers will not access, or review, any materials that are not part of the application documents. This includes information accessible on websites via hyperlinks that are referenced, or embedded, in the application. Though an application may include web links, or embedded hyperlinks, reviewers will not review this information as it is not considered to be part of the application documents. Nor will the information on websites be taken into consideration in scoring of evaluation criteria presented in this section. Reviewers will evaluate and score an application based on the documents that are presented in the application and **will not** refer to, or access, external links during the objective review.

Applications competing for financial assistance will be reviewed and evaluated using the criteria described in this section. The corresponding point values indicate the relative importance placed on each review criterion. Points will be allocated based on the extent to which the application proposal addresses each of the criteria listed. Applicants should address these criteria in their application materials, particularly in the project description and budget justification, as they are the basis upon which competing applications will be judged during the objective review. The required elements of the project description and budget justification may be found in *Section IV.2* of this announcement.

OBJECTIVE AND NEED ASSESSMENT

Maximum Points: 20

The applicant presents a clear and concise statement of objectives and goals of the proposed project that are aligned to and are consistent with the purposes and scope of the MED Program. (0-5 points)

The applicant clearly identifies and describes the target population to be served by the project. (0-10 points)

- The applicant demonstrates a thorough understanding of the needs of the target population, identifies specific problems and challenges the target population is experiencing related to economic self-sufficiency through the establishment and management of small business. Provide primary and secondary data and other evidence to support the needs established and the proposed activities that will be taken to meet the needs identified of the targeted population in geographic service area.
- The applicant establishes the need for capital and the difficulties refugees face in getting capital to establish a business, including a clear explanation of why the capital needs of refugees to establish a business cannot be met by existing microenterprise development services such as microenterprise intermediary lenders, banks, or credit unions.
- The applicant presents a clear description of the linguistic, cultural, and financial problems and challenges refugees face in becoming economically self-sufficient by establishing and managing a business and how the applicant plans to solve these problems and challenges by implementing this project.
- The applicant has support letters for the project from the communities and target population.

The applicant clearly defines and justifies the geographic area to be served by the project based on factors such as key socioeconomic and demographic characteristics of the targeted community as they relate to the program. (0-5 points)

APPROACH

Maximum Points: 25

1. The applicant proposes a sound technical approach for the Refugee Microenterprise Development Project. (0-13 points)

- The applicant provides a detailed and feasible plan of action. The plan relates to the stated objectives and scope of the project. The overall plan for the approach reflects an understanding of the project's objectives described in *Section I.* and *Section IV.2.* of the FOA.
- The approach lists and describes the activities to be accomplished and provides a reasonable timeline (e.g. charts that illustrate project schedules) for implementing the proposed MED project, showing target dates of accomplishing the tasks, and including identifying factors that may accelerate or decelerate the implementation of the project.
- The applicant presents a clear justification that the estimated number of refugee in the target population to be served by the project is reasonable and appropriate.

2. The project narrative of the application presents a clear statement of work to be accomplished and they are consistent with and help meet the objectives of the project as provided in *Section I.* of the FOA.

(0-12 points)

- The applicant outlines a clear plan of action that describes the scope and details of how the proposed work will be accomplished; and identifies and accounts for all activities in the application.
- The overall project objectives and goals, and the plans and procedures for achieving them, are well developed. The objectives are consistent with those provided in the logic model.
- The applicant presents a well-defined logic model that guides the proposed project. The logic model demonstrates strong links between proposed inputs and activities and intended short-term, intermediate, and long-term outcomes.
- The applicant provides a sound plan on how it intends to leverage from other sources operating and revolving loan funds for the MED during the project period. Propose plan falls within the federal regulations, see *Section IV.5. Funding Restrictions* for more information.

ORGANIZATIONAL CAPACITY

Maximum Points: 15

1. The responsibilities and the roles of the organization's staff and its partner(s) are specifically stated and substantiated by requirements stated in *Section I and Section IV.2., the Project Description, Organizational Capacity*. (0-10 points)

- The applicant's organization and its staff have sufficient experience to successfully complete the proposed project. The proposed project's director and key staff possess sufficient relevant knowledge, experience, and capabilities to implement and manage a project of this size, scope, type, and complexity effectively.
- Project staff have the cultural background and language proficiency to effectively serve the target population. The role, responsibilities, and time commitments of each proposed project's staff position are clearly designed and appropriate to the successful implementation of the project.
- The division of responsibilities among staff members and partners are well defined and are appropriate to the successful implementation of the proposed project with respect to the target population.
- The applicant provides strong evidence that the organization and its partners, if applicable, have the fiscal, administrative, and performance management capacity to effectively administer MED grant funds.

2. The applicant documents its ability and the expertise of working with refugee entrepreneur, and, if applicable, partnering organizations, to implement the project successfully. (0-5 points)

- The applicant provides strong evidence of sufficient experience and expertise in the program areas of this FOA; in collaboration with partner organizations; in culturally competent service delivery; and in managing, implementing, and evaluating of similar projects.

RESULTS OR OUTCOMES EXPECTED

Maximum Points: 15

The applicant provides the following specific anticipated outcomes to be derived from the project for each year of the project life. The applicant's targets are reasonable, achievable, and provide a basis for how the targets were derived. (0-15 points)

- The number of refugees who will be targeted for outreach, enrolled, and receive pre-loan technical assistance, such as training and business plan preparation;
- The number of refugees who will receive business loans and the amount of loans;
- The average default rate on these loans;
- A breakdown of how many of these loans are for startup businesses and how many of them are for strengthening and/or expansion of existing businesses;
- Total number of jobs that will be created and retained; and

- The number of businesses that will receive post-loan technical assistance (this may be provided in hours).
- The expected amount to be written off and the default rate;
- The total number of refugees that will be assisted in establishing credit history and/or improving their credit score; and
- The anticipated number of refugees that will be assisted in obtaining larger loans from other lending institutions, such as banks.

BUDGET AND BUDGET JUSTIFICATIONS

Maximum Points: 10

1. The applicant provides an allocation of the award among training and technical assistance, revolving loan fund/loan loss reserve, and administrative costs. (0-2 point)
2. The applicant includes a detailed budget where all personnel funds are reasonable for the responsibilities and time dedicated to the project activities. The explanations of the calculations show that these costs are critical to the successful implementation of the project. The budget is clear, reasonable and consistent with the narrative portion of the application. (0-4 points)
3. The budget is clearly outlined and aligned with the project proposal and includes a narrative justification for the amount requested. (0-4 points).
 - The applicant includes a budget that details the itemized expenses for the project. The narrative and budget justification clearly states how each itemized expense will be utilized.
 - The costs of the project are reasonable, allowable, program-related, and commensurate with the types and range of activities and services to be conducted, the number of participants to be served, and the expected objectives to be achieved.
 - The budget includes funds for all required items, including estimated travel costs for two project staff members to participate in the ORR Annual Workshop and AEO Annual Conference in Washington, D.C.

PROJECT SUSTAINABILITY

Maximum Points: 5

The applicant provides a feasible plan for the sustainability of the project after the completion of the project period. The feasibility plan for sustainability is reasonable and adequate to provide the appropriate training, technical assistance, and loan to the clients. (0-5 points)

PROGRAM PERFORMANCE EVALUATION PLAN

Maximum Points: 10

The applicant provides an effective plan for evaluating the project as described in *Section I.* and *Section IV. 2.* of this FOA. (0-10 points).

- The applicant provides an effective plan for program performance evaluation of the project that will enhance the achievements of the objectives and goals of the project.
- The applicant provides an effective plan of monitoring the implementation progress of ongoing tasks which will enable the applicant address problems and challenges the project is experiencing on a timely basis.
- The applicants provides the expected benchmarks for each major activity of the project on a monthly, semi-annual, and yearly basis against which actual performance and achievements will be measured.
- The applicant provides a complete description of how the project will document the implementation progress of the project for reporting on a semi-annual and annual basis.

V.2. Review and Selection Process

No grant award will be made under this announcement on the basis of an incomplete application. No grant award will be made to an applicant or sub-recipient that does not have a DUNS number (www.dbn.com) and an active registration at SAM (www.sam.gov). See *Section III.3. Other*.

Initial ACF Screening

Each application will be screened to determine whether it meets one of the following disqualification criteria as described in *Section III.3. Application Disqualification Factors*:

- Applications that are designated as late according to *Section IV.3. Submission Dates and Times*,
- Applications that are submitted in paper format without prior approval of an exemption from required electronic submission (*Section IV.2. Request an Exemption from Required Electronic Application Submission*), or
- Applications with requests that exceed the award ceiling stated in *Section II. Award Information*.

For those applications that have been disqualified under the initial ACF screening, notice will be provided by postal mail or by email. See *Section IV.3. Explanation of Due Dates* for information on Grants.gov's and ACF's acknowledgment of received applications.

Objective Review and Results

Applications competing for financial assistance will be reviewed and evaluated by objective review panels using the criteria described in *Section V.1. Criteria* of this announcement. Each panel is composed of experts with knowledge and experience in the area under review. Generally, review panels include three reviewers and one chairperson.

Results of the competitive objective review are taken into consideration by ACF in the selection of projects for funding; however, objective review scores and rankings are not binding. They are one element in the decision-making process.

ACF may elect not to fund applicants with management or financial problems that would indicate an inability to successfully complete the proposed project. Applications may be funded in whole or in part. Successful applicants may be funded at an amount lower than that requested. ACF reserves the right to consider preferences to fund organizations serving emerging, unserved, or under-served populations, including those populations located in pockets of poverty. ACF will also consider the geographic distribution of federal funds in its award decisions.

Subject to the availability of funding and the best interests of the government, the ORR Director reserves the right to award more or less than the funds described under "Estimated Total Program Funding."

Moreover, in making award decisions, the ORR Director may skip a higher ranked applicant(s) in favor of a lower ranked applicant because:

- The lower ranked applicant's geographic area of operation has higher concentration of newly arrived refugees;
- The performance of the higher ranked applicant was poor with ORR project implementation in the past;
- Geographic distribution, i.e., award a grant to a lower ranked applicant in a different location instead of awarding two grants in the same location; and
- Cost effectiveness: a lower ranked applicant will provide the same results as a higher ranked applicant for the same amount of award.

Please refer to *Section IV.2.* of this announcement for information on non-federal reviewers in the review process.

Approved but Unfunded Applications

Applications recommended for approval that were not funded under the competition because of the lack of available funds may be held over by ACF and reconsidered in a subsequent review cycle if a future competition under the program area is planned. These applications will be held over for a period of up to one year and will be re-competed for funding with all other competing applications in the next available review cycle. For those applications that have been deemed as approved but unfunded, notice will be given of such determination by postal mail.

V.3. Anticipated Announcement and Award Dates

Announcement of awards and the disposition of applications will be provided to applicants at a later date.

VI. Award Administration Information

VI.1. Award Notices

Successful applicants will be notified through the issuance of a Notice of Award (NOA) that sets forth the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for which initial support will be given, the non-federal share to be provided (if applicable), and the total project period for which support is contemplated. The NOA will be signed by the Grants Officer and transmitted via postal mail or email. Following the finalization of funding decisions, organizations whose applications will not be funded will be notified by letter signed by the cognizant Program Office head. Any other correspondence that announces to a Principal Investigator, or a Project Director, that an application was selected is not an authorization to begin performance.

Project costs that are incurred prior to the receipt of the NoA are at the recipient's risk and may be reimbursed only to the extent that they are considered allowable as approved pre-award costs. Information on allowable pre-award costs and the time period under which they may be incurred is available in *Section IV.5. Funding Restrictions.*

VI.2. Administrative and National Policy Requirements

Awards issued under this announcement are subject to the uniform administrative requirements and cost principles of 45 CFR Part 74 (Awards And Subawards To Institutions Of Higher Education, Hospitals, Other Nonprofit Organizations, And Commercial Organizations) or 45 CFR Part 92 (Grants And Cooperative Agreements To State, Local, And Tribal Governments). The Code of Federal Regulations (CFR) is available at <http://www.gpo.gov>.

An application funded with the release of federal funds through a grant award does not constitute, or imply, compliance with federal regulations. Funded organizations are responsible for ensuring that their activities comply with all applicable federal regulations.

Prohibition Against Profit

Grantees are subject to the limitations set forth in 45 CFR Part 74, Subpart E-Special Provisions for Awards to Commercial Organizations (45 CFR § 74.81_Prohibition against profit), which states that, "... no HHS funds may be paid as profit to any recipient even if the recipient is a commercial organization.

Profit is any amount in excess of allowable direct and indirect costs."

Equal Treatment for Faith-Based Organizations

Grantees are also subject to the requirements of 45 CFR § 87.1(c), Equal Treatment for Faith-Based Organizations, which says, "Organizations that receive direct financial assistance from the [Health and Human Services] Department under any Department program may not engage in inherently religious activities such as worship, religious instruction, or proselytization, as part of the programs or services funded with direct financial assistance from the Department." Therefore, organizations must take steps to completely separate the presentation of any program with religious content from the presentation of the Federally funded program by time or location *in such a way that it is clear that the two programs are separate and distinct*. If separating the two programs by time but presenting them in the same location, one program must *completely* end before the other program begins.

A faith-based organization receiving HHS funds retains its independence from federal, state, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs. For example, a faith-based organization may use space in its facilities to provide secular programs or services funded with federal funds without removing religious art, icons, scriptures, or other religious symbols. In addition, a faith-based organization that receives federal funds retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents in accordance with all program requirements, statutes, and other applicable requirements governing the conduct of HHS-funded activities.

Regulations pertaining to the Equal Treatment for Faith-Based Organizations, which includes the prohibition against federal funding of inherently religious activities, "Understanding the Regulations Related to the Faith-Based and Neighborhood Partnerships Initiative" are available at <http://www.hhs.gov/partnerships/about/regulations/>. Additional information, resources, and tools for faith-based organizations is available through The Center for Faith-based and Neighborhood Partnerships website at <http://www.hhs.gov/partnerships/index.html> and at the [Capacity Building Toolkits for Faith-based and Community Organizations](#).

Award Term and Condition under the Trafficking Victims Protection Act of 2000

Awards issued under this announcement are subject to the requirements of Section 106 (g) of the Trafficking Victims Protection Act of 2000, as amended (22 U.S.C. § 7104). For the full text of the award term, go to <http://www.acf.hhs.gov/grants/award-term-and-condition-for-trafficking-in-persons>. If you are unable to access this link, please contact the Grants Management Contact identified in *Section VII. Agency Contacts* of this announcement to obtain a copy of the term.

Requirements for Drug-Free Workplace

The Drug-Free Workplace Act of 1988 (41 U.S.C. §§ 8101-8106) requires that all organizations receiving grants from any federal agency agree to maintain a drug-free workplace. By signing the application, the Authorizing Official agrees that the grantee will provide a drug-free workplace and will comply with the requirement to notify ACF if an employee is convicted of violating a criminal drug statute. Failure to comply with these requirements may be cause for debarment. Government-wide requirements for Drug-Free Workplace for Financial Assistance are found in 2 CFR part 182; HHS implementing regulations are set forth in 2 CFR § 382.400. All recipients of ACF grant funds must comply with the requirements in Subpart B - Requirements for Recipients Other Than Individuals, 2 CFR § 382.225. The rule is available at [Requirements for Drug-Free Workplace](#).

Debarment and Suspension

HHS regulations published in 2 CFR Part 376 implement the governmentwide debarment and suspension system guidance (2 CFR Part 180) for HHS' non-procurement programs and activities. "Non-procurement transactions" include, among other things, grants, cooperative agreements, scholarships, fellowships, and loans. ACF implements the HHS Debarment and Suspension regulations as a term and condition of award. Grantees may decide the method and frequency by which this determination is made and may check the Excluded Parties List System (EPLS) located at <https://www.sam.gov/>, although checking the EPLS is not required. More information is available at <https://www.acf.hhs.gov/grants-forms>.

Pro-Children Act

The Pro-Children Act of 2001, 20 U.S.C. §§ 7181 through 7184, imposes restrictions on smoking in facilities where federally funded children's services are provided. HHS grants are subject to these requirements only if they meet the Act's specified coverage. The Act specifies that smoking is prohibited in any indoor facility (owned, leased, or contracted for) used for the routine or regular provision of kindergarten, elementary, or secondary education or library services to children under the age of 18. In addition, smoking is prohibited in any indoor facility or portion of a facility (owned, leased, or contracted for) used for the routine or regular provision of federally funded health care, day care, or early childhood development, including Head Start services to children under the age of 18. The statutory prohibition also applies if such facilities are constructed, operated, or maintained with federal funds. The statute does not apply to children's services provided in private residences, facilities funded solely by Medicare or Medicaid funds, portions of facilities used for inpatient drug or alcohol treatment, or facilities where WIC coupons are redeemed. Failure to comply with the provisions of the law may result in the imposition of a civil monetary penalty of up to \$1,000 per violation and/or the imposition of an administrative compliance order on the responsible entity.

HHS Grants Policy Statement

The HHS Grants Policy Statement (HHS GPS) is the Department of Health and Human Services' single policy guide for discretionary grants and cooperative agreements. ACF grant awards are subject to the requirements of the HHS GPS, which covers basic grants processes, standard terms and conditions, and points of contact, as well as important agency-specific requirements. Appendices to the HHS GPS include a glossary of terms and a list of standard abbreviations for ease of reference. The general terms and conditions in the HHS GPS will apply as indicated unless there are statutory, regulatory, or award-specific requirements to the contrary that are specified in the Notice of Award (NoA). The HHS GPS is available at <https://www.acf.hhs.gov/grants/discretionary-competitive-grants>.

Freedom of Information Act (FOIA)

Applications funded by federal grant programs are subject to disclosure under the Freedom of Information Act (FOIA), 5 U.S.C. § 552, and are frequently requested under the FOIA. In accordance with the FOIA requirement to proactively disclose frequently requested materials at 5 U.S.C. § 552(a)(2)(D), and as part of on-going efforts to promote openness in government programs, ACF will post some of the top-ranked applications funded under this FOA in its online FOIA Reading Room at <http://www.acf.hhs.gov/e-reading-room>. As required under the FOIA, each of the top-ranked applications will receive appropriate redaction of specific information to protect personal privacy and competitively sensitive commercial information. Applications chosen for posting to the FOIA Reading Room will be placed on the internet website without further notice to the applicants.

VI.3. Reporting

Grantees under this funding opportunity announcement will be required to submit performance progress and financial reports periodically throughout the project period. The frequency of required reporting is listed later in this section. Final reports may be submitted in hard copy to the Grants Management Office Contact listed in *Section VII. Agency Contacts* of this announcement. Instructions on submission of reports electronically will be provided with award documents.

Performance Progress Reports (PPR)

Notice of Award documents will inform grantees of the appropriate performance progress report form or format to use. Grantees should consult their Notice of Award documents to determine the appropriate performance progress report format required under their award. Performance progress reports are due 30 days after the end of the reporting period.

Final program performance reports are due 90 days after the close of the project period. For awards that implement the use of the SF-PPR, that form may be found under "Reporting" at <https://www.acf.hhs.gov/grants-forms>.

Federal Financial Reports (FFR)

As of February 1, 2011, HHS began the transition from use of the SF-269, Financial Status Report (Short Form or Long Form) to the use of the SF-425 Federal Financial Report for expenditure reporting. SF-269s will no longer be accepted for expenditure reports due after that date. If an SF-269 is submitted, the ACF will return it and require the recipient to complete the SF-425.

The transition strategy is allowing individual HHS Operating Divisions to select--from a limited number of options--the approach that best fits their programs and business process. This transition does not affect completion or submission of the cash reporting to the HHS Division of Payment Management's Payment Management System (PMS). The primary features of this transition for recipients are that OPDIVs that previously required electronic submission of the SF-269 will receive the SF-425 expenditure reports electronically and, until further notice, OPDIVs that have been receiving expenditure reports in hard copy will continue to do so.

All expenditure reports will be due on one of the standard due dates by which cash reporting is required to be submitted to PMS or at the end of a calendar quarter as determined by the Operating Division. As a result, a recipient that receives awards from more than one OPDIV may be subject to more than one approach, but will not be required to change its current means of submission or be subjected to more than eight standard due dates.

Beginning with budget periods which end from January 1 - March 31, 2011, and for all budget periods thereafter, all affected ACF grantees will be required to submit an SF-425 report as frequently as is required in the terms and conditions of their award using due dates for reports to PMS.

For budget periods ending in the months of:

January 01 through March 31

April 01 through June 30

July 01 through September 30

The FFR (SF-425) is due to ACF on:

April 30

July 30

October 30

October 01 through December 31

January 30

Fillable versions of the SF-425 form in Adobe PDF and MS-Excel formats, along with instructions, are available at <http://www.whitehouse.gov/omb/grants/forms>, www.forms.gov, and on at <https://www.acf.hhs.gov/grants-forms>. Further instructions will be provided, as necessary, with award terms and conditions that will address specific reporting periods and due dates on an award-by-award basis.

For planning purposes, ACF reporting periods for awards made under this announcement are as follows:

Program Progress Reports: Semi-Annually

Financial Reports: Semi-Annually

Awards issued as a result of this funding opportunity may be subject to the Transparency Act subaward and executive compensation reporting requirements of 2 CFR Part 170. See ACF's Award Term for Federal Financial Accountability and Transparency Act (FFATA) Subaward and Executive Compensation Reporting Requirement implementing this requirement and additional award applicability information at <https://www.acf.hhs.gov/grants/discretionary-competitive-grants>.

SF-428 Tangible Property Report and SF-429 Real Property Status Report

As of April 1, 2012, the Administration for Children and Families has been requiring the use of the SF-428 (Tangible Personal Property Form) as well as the SF-429 (Real Property Status Report).

The **SF-428** is a standard form used by awarding agencies to collect information related to tangible personal property (equipment and supplies) when required by a federal financial assistance award. The form consists of the cover sheet, SF-428, and three attachments to be used as required: Annual Report; Final (Award Closeout) Report and a Disposition Request/Report. A Supplemental Sheet, SF-428S, may be used to provide detailed individual item information.

The **SF-429** is a standard report used by recipients of federal financial assistance to report real property status (Attachment A) or to request agency instructions on real property (Attachments B, C) that has been/will be provided as Government Furnished Property (GFP) or acquired (i.e., purchased or constructed) in whole or in part under a federal financial assistance award (i.e., grant, cooperative agreement, etc.). This includes real property that was improved using federal funds and real property that was donated to a federal project in the form of a match or cost share donation. This report is used for awards that establish a federal Interest on real property.

Beginning with budget periods ending September 30, 2012, and for all budget periods thereafter, all ACF grantees are required to submit (as applicable) an SF-428 and SF-429 report as frequently as required in the terms and conditions of their award(s).

The forms are available at <http://www.whitehouse.gov/omb/grants/forms>.

VII. Agency Contacts

Program Office Contact

Belay Embaye

Administration for Children and Families

Office of Refugee Resettlement

Division of Refugee Services
Aerospace Building, 8th Floor
901 D St., SW
Washington, DC 20024
Fax: (202) 401-5772
Email: belay.embaye@acf.hhs.gov

Office of Grants Management Contact

Robin Bunch
Office of Grants Management
Division of Discretionary Grants
Administration for Children and Families
Aerospace Building, 6th Floor East
370 L'Enfant Promenade SW
Washington, DC 20447
Phone: (202) 401-5513
Fax: (202) 401-5772
Email: acfogame-grants@acf.hhs.gov

Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or **ASCI** - American Standard Code For Information Interchange).

VIII. Other Information

Reference Websites

U.S. Department of Health and Human Services (HHS) on the Internet [http:// www.hhs.gov/](http://www.hhs.gov/).

Administration for Children and Families (ACF) on the Internet [http:// www.acf.hhs.gov/](http://www.acf.hhs.gov/).

Administration for Children and Families - GRANTS homepage [https:// www.acf.hhs.gov /grants](https://www.acf.hhs.gov/grants).

Catalog of Federal Domestic Assistance (CFDA) [https:// www.cfda.gov/](https://www.cfda.gov/).

Code of Federal Regulations (CFR) [http:// www.gpo.gov/](http://www.gpo.gov/).

United States Code (U.S.C.) [http:// www.gpoaccess.gov /uscode/](http://www.gpoaccess.gov/uscode/) .

All required Standard Forms (SF), assurances, and certifications are available on the ACF Grants-Forms page at [https:// www.acf.hhs.gov /grants -forms](https://www.acf.hhs.gov/grants-forms).

Grants.gov Forms Repository webpage at [http://www.grants.gov /agencies /afoms repository information.jsp](http://www.grants.gov/agencies/afoms_repository_information.jsp).

Versions of other Standard Forms (SF) are available on the Office of Management and Budget (OMB) Grants Management Forms web site at

[http:// www. whitehouse.gov /omb /grants forms/](http://www.whitehouse.gov/omb/grants_forms/).

For information regarding accessibility issues, visit the Grants.gov Accessibility Compliance Page at [http:// www07.grants.gov /aboutgrants / accessibility compliance.jsp](http://www07.grants.gov/aboutgrants/accessibility_compliance.jsp).

Sign up to receive notification of ACF Funding Opportunities at www.Grants.gov

[http:// www.grants.gov / applicants /email subscription.jsp](http://www.grants.gov/applicants/email_subscription.jsp).

Application Checklist

What to Submit	Where Found	When to Submit
Certification Regarding Lobbying	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . Found at http:// www.acf.hhs.gov /grants-forms .	Submission is due with the application package. If it is not submitted with the application package, it may also be submitted prior to the award of a grant.
SF-LLL - Disclosure of Lobbying Activities	"Disclosure Form to Report Lobbying" is referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . Found at http://www. acf.hhs.gov /grants-forms . If applicable, submission of this form is required if any funds have been paid, or will be paid, to any person for influencing, or attempting to influence, an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan.	If applicable, submission of this form is applicable, it is due prior at the time of application. It may also be submitted prior to the award of a grant.
DUNS Number (Universal Identifier) and Systems for Award Management (SAM) registration..	Referenced in <i>Section III.3. Other</i> in the announcement. To obtain a DUNS number, go to http:// fedgov. dnb.com/ webform . To register at SAM, go to	A DUNS number and registration at SAM.gov are required for all applicants. Active registration

	http:// www.sam.gov .	at SAM must be maintained throughout the application and project award period.
SF-424 - Application for Federal Assistance and SF-P/PSL - Project/Performance Site Location(s)	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . Found at http://www.acf.hhs.gov/ grants-forms and at the Grants.gov Forms Repository at http://www.grants.gov/ agencies/ aforms_repository_information.jsp .	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
SF-424A - Budget Information - Non-Construction Programs and SF-424B - Assurances - Non-Construction Programs	Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications</i> . Found at http://www.acf.hhs.gov /grants-forms . For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Optional Documents." These forms are required for applications under this FOA: <ul style="list-style-type: none"> • Projects that include only non-construction activities must submit the SF-424A and SF-424B, along with the SF-424 and SF-P/PSL. 	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Survey on Ensuring Equal Opportunity for Applicants	Non-profit private organizations (not including private universities) are encouraged to submit the survey with their applications. Applicants applying electronically, may submit this survey along with the application as part of the appendix or as a separate document. Applicants submitting in paper, please place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with the application package.	Submission is voluntary. Submission may be made with the application by the application due date listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> . Or, it may be submitted prior to the award of a grant.

	<p>The survey is referenced in <i>Section IV.2</i>. The survey may be found at https://www.acf.hhs.gov/grants-forms.</p> <p>The survey will not count in the page limitations.</p>	
The Project Description	Referenced in <i>Section IV.2. The Project Description</i> . This is the title for the project narrative that describes the applicant's plan for the project.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
The Project Budget and Budget Justification	Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i> of the announcement.	Submission of the Project Budget is required on the appropriate Standard Form (424A or 424C) is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Logic Model	Referenced in <i>Section IV.2. The Project Description</i> .	Submission is due with the application package by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Letters of Support	Referenced in <i>Section IV.2. The Project Description</i> .	Submission is due by the application due date listed in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Third-Party Agreements	Referenced in <i>Section IV.2. Project Description</i> .	If available, submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3</i> . If not available at the time of application submission, due by the time of award.
Project Summary/Abstract	Referenced in <i>Section IV.2. The Project Description</i> . The Project Summary/Abstract is limited to one single-spaced page.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .

Table of Contents	Referenced in <i>Section IV.2. The Project Description</i> .	Submission is due as part of the Project Description by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Proof of Non-Profit Status	Referenced in <i>Section IV.2. The Project Description, Legal Status of Applicant Entity</i> .	Proof of non-profit status should be submitted with the application package by the due date listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> . If it is not available at the time of application submission, it must be submitted prior to the award of a grant.
Project Sustainability Plan	Referenced in <i>Section IV.2. The Project Description</i> .	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .

Appendices