

U.S. Small Business Administration
Office of Financial Assistance

The purpose of this Funding Opportunity is to invite proposals for funding from experienced microlending organizations, national and regional nonprofit organizations that have demonstrated experience in providing training support for microenterprise development. Funding awarded under this announcement will be used to provide technical assistance for intermediaries participating in the U.S. Small Business Administration (SBA) Microloan Program to ensure that such intermediaries have the knowledge, skills, and understanding of microlending practice necessary to operate successful SBA microloan programs.

Opening Date: January 2, 2023

Closing Date: January 31, 2023

Proposals responding to this Funding Opportunity must be submitted to www.grants.gov by 4:59 p.m. Eastern Time, January 31, 2023. No other methods of submission will be permitted. Proposals submitted after the stipulated deadline will be rejected without being evaluated.

**U.S. SMALL BUSINESS
ADMINISTRATION
OFFICE OF FINANCIAL ASSISTANCE –
MICROENTERPRISE DEVELOPMENT
DIVISION**

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1.0. Section I – Funding Opportunity Description

1.1. Program Overview

1.1.1.	Federal Agency Name	U.S. Small Business Administration (SBA)
1.1.2.	Funding Opportunity Title	Microloan Program – National Training Conference
1.1.3.	Announcement Type	Initial
1.1.4.	Funding Opportunity Number:	Funding Opportunity No. MICRO 2023-01
1.1.5.	CFDA Number	59.046
1.1.6.	Closing Date for Submissions:	January 31, 2023, 4:59 PM Eastern Time
1.1.7.	Authority:	Small Business Act Section 7(m)(9)(A) and (B)
1.1.8.	Duration of Authority:	Permanent
1.1.9.	Funding Instrument:	Grant
1.1.10.	Funding:	Funding is for Fiscal Year (FY) 2023
1.1.11.	Award Amount/Funding Range:	Up to \$499,000. SBA expects to make 1 award.
1.1.12.	Project Duration:	Awards will be made for a project period of one year.
1.1.13.	Project Starting Date:	It is anticipated that projects will likely start on March 1, 2023, and run through February 28, 2024.
1.1.14.	Proposal Evaluation:	Proposals will be reviewed for sufficiency as detailed in Section 5.0. SBA may ask Applicants for clarification of the technical and cost aspects of their proposals. This must not be construed as a commitment to fund the proposed effort. SBA will not debrief unsuccessful applicants.
1.1.15.	Agency Programmatic Point of Contact:	Office of Financial Assistance, Microenterprise Development Division – (202) 205-7001 or via e-mail to Daniel.upham@sba.gov

1.2 Introduction

The Microloan Program was initially authorized on October 28, 1991, via Public Law 102-140 which added subsection (m) to section 7 of the Small Business Act, 15 U.S.C. 636, authorizing SBA to establish a Microloan Demonstration Program. Section 201(c)(1) of P.L. 105-135 eliminated the word “Demonstration” on December 2, 1997.

Section 7(m) of the Small Business Act (15 U.S.C. § 636(m)) and 13 C.F.R. Part 120, Subpart G set forth the legal authority and framework for the Microloan Program.

The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make small loans to eligible Microborrowers.

The mission of the Microloan Program is to integrate micro-level financing with training and technical assistance for start-up, newly established, existing, and growing small businesses.

The success of the Microloan Program depends upon its participating intermediaries having the knowledge, skills and understanding of microlending practice necessary to operate successful microloan programs. SBA conducts training on a bi-annual basis to help ensure that the participating intermediaries receive the training needed to operate successfully. The Award under this announcement will be used by the awardee to help facilitate a national training conference for all SBA participating Microloan Program Intermediaries to receive this training.

1.3 Background

Since its establishment in 1953, SBA has served to aid, counsel, assist and protect the interests of small businesses. While U.S. Small Business Administration (SBA) is best known for its financial support of small businesses through its many lending programs, the Agency also plays a critical role in providing funding to organizations that deliver training and technical assistance to small business concerns and nascent entrepreneurs to promote growth, expansion, innovation, increased productivity, and management improvement.

1.4 Purpose

Eligible organizations (as defined in Section 3.2) may apply to SBA for an award of financial assistance under this Announcement to conduct the activities necessary to complete a national training conference of all participating Microloan Program intermediaries including (but not limited to):

- Intermediary travel expenses to/from the conference venue;
- Per Diem to cover Food and Hotel (at the Federal Rate) for the duration of the conference;
- Conference Rooms – Meeting Rooms sufficient to hold 300 people;
- IT/Computer/Projection/PA equipment as necessary to conduct the conference, both in-person and virtually; and
- Other expenses necessary to complete the conference that are not listed above.

1.5 Leveraging of Resources

Applicants selected for awards under this Announcement are encouraged to maximize their efforts to leverage SBA funding by working in conjunction with SBA’s mission-oriented lenders operating within the Microloan, Community Advantage, 7(a) Lenders, 504 CDCs, and Intermediary Lending Pilot Programs. Applicants are also encouraged to collaborate with SBA District Offices; 7(j) Technical Assistance providers; Small Business Investment Companies; Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR); SBA Resource Partners (e.g. SCORE, Small Business Development Centers, Women’s Business Centers and Veterans Business Outreach Centers); other federal, state, local and tribal government small business development programs and activities; universities, colleges, and other institutions of higher education; and private organizations

such as chambers of commerce and trade and industry groups and associations.

1.6 SBA Involvement and Oversight

The SBA Microloan Program is managed by the Office of Financial Assistance, Microenterprise Development Division (OFA-MDD). One or more designated Grant Officer(s) Technical Representatives (GOTR(s)) within OFA-MDD will be responsible for overall monitoring and oversight of the award recipient, including compliance with the terms of the Notice of Award. One or more designated Grant Officer(s) within the SBA Office of Grants Management (OGM) will be responsible for issuing the Notice of Award, making modifications to the award, and processing reimbursement of eligible expenses.

1.7 Changes or Cancellation

SBA reserves the right to amend or cancel this Announcement, in whole or in part, at the Agency's discretion. Should SBA make material changes to this Announcement, the Agency will extend the Closing Date as necessary to afford Applicants sufficient opportunity to address such changes.

2.0 Section II – Award Information

2.1 Funding

SBA expects to award up to \$499,000 under this Announcement.

2.2 Expected Number of Awards

SBA anticipates making one award under this Announcement.

2.3 Period of Performance/Budget Periods

SBA anticipates awards will have a one-year period of performance. Exercise of options is entirely at SBA's discretion and at this time, it is not anticipated that SBA will exercise options. If SBA should choose to exercise options, the option period would include an additional twelve months subject to availability of funds and the performance of the awardee.

2.4 Funding Information

Funds awarded under this announcement may not be commingled with any other monies and must be used solely for the purposes stipulated in this Announcement and the Notice of Award. All costs proposed in an Applicant's budget must be allowable, allocable, and reasonable as set forth in the applicable Office of Management and Budget (OMB) cost principles.

2.5 Funding Instrument

The funding instrument used will be a Grant.

2.6 Matching Requirement

Awards made under this Announcement will require no contribution of non-Federal matching funds.

2.7 Waiver of Matching Requirement

Not applicable to this award.

3.0 Section III – Eligibility Information

3.1 *General*

An organization **may not** submit multiple proposals in response to this Announcement. In the event SBA receives multiple proposals from a single organization, all proposals submitted by that organization will be automatically rejected without evaluation.

3.2 *Eligible Applicants*

In order to be eligible to submit an application for this funding opportunity an Applicant must clearly demonstrate that it is an experienced microlending organization or a national or regional nonprofit organization that has demonstrated experience providing training support for microenterprise development to ensure that microlending intermediaries have the knowledge, skills and understanding of microlending practice necessary to operate successful microloan programs.

3.3 *Ineligible Applicants*

The following entities will automatically be considered ineligible and their applications rejected without evaluation:

- Any individual person;
- Any for-profit entity;
- Any organization that owes an outstanding and unresolved financial obligation to the federal government;
- Any organization that is currently suspended, debarred or otherwise prohibited from receiving awards of contracts or grants from the federal government;
- Any organization with an outstanding and unresolved material deficiency reported under the requirements of the Single Audit Act or OMB Circular A-133 within the past two years;
- Any organization that has had a PRIME grant or Grant involuntarily terminated or non-renewed by SBA for cause within the past year;
- Any organization that has filed for bankruptcy within the past five years;
- Any organization that proposes to serve as a pass-through and permit another organization to manage the day-to-day operations of the project; and/or
- Any organization that was convicted, or had an officer or agent acting on its behalf convicted, of a felony criminal violation under any Federal law within the past two years.

4.0 Section IV - Application and Submission Information

4.1 *Application Instructions*

No applicant may submit multiple applications.

Applications must include the following elements: (i) a cover sheet; (ii) a technical proposal; (iii) certifications, forms and assurances; (iv) attachments and exhibits; and (v) budget information. Ensure that each element is clearly labeled so that sections can be easily segregated and reviewers can look at the merit of the application before reviewing the cost proposals.

4.1.1 *Cover Sheet*

The first page of each application must be a cover sheet that states the following:

- Funding Opportunity No. MICRO-2023-01;
- A paragraph, no more than 150 words, that provides a short description of the applicant organization's mission and location, the population it currently serves, and the activities to be accomplished if selected for an award. SBA may use such information on its website or in press materials when communicating award selections; and
- Requested assistance amount.

4.1.2 Technical Proposal (not to exceed 15 pages). Resumes, position descriptions, and organizational charts do not count toward the 15 page Technical Proposal page limit. See Section 5.0 for Application Review and Scoring Information.

The Technical Proposal serves as the blueprint for the Applicant's planned project. Specifically, the Technical Proposal should include narrative describing the applicant's past history of accomplishing similar prior projects and its ability and plan to accomplish this project. The narrative should also:

- give planned conference dates, locations, and venues; should be central US for travel consideration for all parties and major airline hub.
- identify any potential subcontractors that will be needed to complete the project;
- describe the I/T, audio-visual equipment and support personnel that will be supplied;
- describe the meeting rooms (how many rooms and room capacity);
- describe training subjects, class content and time; SBA will have approval authority of all subjects at conference as well as its own class content;
- describe how the registration process will take place;
- describe how training will be provided to intermediaries regarding the conference schedule and travel reimbursement process (maximum travel equal to \$1,250 per-person, no more than 2 people per approved microloan intermediary – \$2,500 maximum per-intermediary to include actual airfare, federal per diem for food and hotel. Assume 150 approved intermediary lenders. All expenses to be supported by receipts); and
- describe how receipts for all expenses paid under this grant and other information required by SBA to complete its training report and/or audit will be delivered to SBA.

4.1.3 *Certifications, Forms and Assurances*

Each Applicant must complete and submit the following forms:

- SF-424B, Assurances for Non-Construction Programs; or submitted yearly via online procedure.
- SBA Form 1624, Certification Regarding Debarment, Suspension, and Other Responsibility Matters;
- SBA Form 1711, Disclosure of Lobbying Activities;

4.1.4 *Attachments and Exhibits*

Each Applicant must attach copies of the following to its Technical Proposal (as applicable):

- IRS tax exempt certification;
- Certificate of Good Standing (must be less than 18 months old) and organizational

documents (e.g., charter, articles of incorporation, by-laws, articles of organization, operating agreement, etc.);

- Resumes, position descriptions, and organizational chart for personnel involved in carrying out the purpose of this grant;
- Most recent A-133 audit report, if applicable, AND audited financial statements covering the two most recently completed fiscal years and interim financial statements not more than 90 days old (if an applicant has been in existence less than two years, it must provide its year-end financial statement for the most recently completed year and an interim financial statement not more than 90 days old);
- Conflict of interest policy;
- Letter from the Applicant's Auditor, CPA, Treasurer, Comptroller, CFO, or similarly qualified individual certifying that the organization's financial management system currently meets Office of Management and Budget requirements. NOTE: This requirement will not apply to awards made directly to State, local, or tribal governments;
- Drug-free Workplace Agreement;

4.1.5 Budget Information

All applications must include Budget Information. As stated above, each section of the application must be clearly labeled so that sections are easily segregated.

Budget information must be provided through the completion and submission of the following:

- SF-424, Application for Federal Assistance;
- SF-424A, Budget Information (Non-Construction Programs);
- Budget Detail Worksheet (Attachments A-9 through A-12 to the SF-424A). An Applicant may substitute its own form or spreadsheet in place of the Budget Detail Worksheet, provided it includes all the same cost elements/line items covered by Attachments A-9 through A-12;
- Budget narrative providing a brief, detailed explanation of the components of each cost element listed in the SF-424A;
- Copy of the Applicant's Cost Policy Statement;
- Copy of the Applicant's current, government-wide Indirect Cost Rate Agreement (ICRA) (if the Applicant's budget includes indirect costs). If the Applicant does not have such an agreement and wishes to request indirect costs, it must propose an indirect cost rate in accordance with the procedures set forth in the applicable cost principles circular OR it may use a 10 percent de minimis rate. An Applicant may use a 10 percent de minimis indirect cost rate until it has an approved ICRA either through SBA, or by another cognizant Federal Agency. Applicants with an approved ICRA in place may not use the de minimis rate; and
- SF-3881, ACH Vendor/Miscellaneous Payment Enrollment Form.

4.2 Submission Instructions

All technical proposals, including attachments, must be submitted electronically via the government-wide financial assistance portal www.grants.gov. **NO OTHER FORMS OF SUBMISSION WILL BE ACCEPTED.** All required forms are provided in the grants.gov application package for this funding opportunity. Specific instructions for obtaining, completing, and applying via grants.gov, including animated tutorials, may be found at <http://www.grants.gov/web/grants/applicants.html>.

To apply via grants.gov, your organization must first:

- Have a UEI number (Unique Entity Identifier);
- Be registered with the System for Award Management (SAM); and
- Have a grants.gov username and password.

The process for meeting these three pre-submission requirements may take several weeks to complete. Additionally, Applicants may have to download or upgrade software to utilize grants.gov. Therefore, applicants without these required identification items should begin the process immediately.

Applicants that experience unexpected delays or are otherwise unable to obtain these items

risk having its application automatically rejected. Rejected applications do not reach SBA and cannot be considered.

Information about the grants.gov registration process can be found at http://www.grants.gov/applicants/get_registered.jsp. Applicants must register as organizations, not as individuals. Organizations already registered with grants.gov do not need to re-register. However, all registered organizations must keep their SAM registration up to date.

As part of the grants.gov registration process, an Applicant must designate one or more Authorized Organizational Representatives (AORs). AORs are the only individuals who may submit applications to grants.gov on behalf of an organization. If an application is submitted by anyone other than a designated AOR, it will be rejected by grants.gov and cannot be considered for funding.

Once an application is submitted, it undergoes a validation process through which it will either be accepted or rejected by the grants.gov system. The validation process may take up to 48 hours or more to complete. Applicants should save and print written proof of an electronic submission made at grants.gov. Applicants can expect to receive multiple emails regarding the status of their submission.

The first email will confirm receipt of the application. The second email will indicate whether the application has been successfully validated by the system and assigned an SBA tracking number or has been rejected due to errors. An Applicant will receive a third email once SBA has downloaded its application from grants.gov for review. If grants.gov notifies an Applicant that its application contains an error, the Applicant must correct the noted error(s) before the system will accept and validate the application. Applicants that submit on or close to the closing date may not receive email notification of an error with their applications until after the submission deadline, and thus will not have an opportunity to correct and resubmit their applications. **APPLICATIONS THAT ARE REJECTED BY GRANTS.GOV WILL NOT BE FORWARDED TO SBA AND CANNOT BE CONSIDERED FOR FUNDING.** It is the Applicant's responsibility to verify that its submission was received and validated successfully at grants.gov. To check on the status of your application and see the date and time it was received, log on to grants.gov and click on the "Track My Application" link from the left-hand menu.

If you experience a technical difficulty with grants.gov (i.e., system problems or glitches with the operation of the grants.gov website itself) that you believe threatens your ability to submit your application, please (i) print any error message received; and (ii) call the grants.gov Contact Center at 1-800-518-4726 for immediate assistance. Ensure that you obtain a case number regarding your communications with grants.gov. NOTE: Problems with an Applicant's own computer system or equipment are **not** considered technical difficulties with grants.gov. Similarly, an Applicant's failure to: (i) obtain a Unique Entity Identifier (UEI) number or complete the SAM or grants.gov registration process; (ii) ensure that an AOR submits the application; or (iii) take note of and act upon an email from grants.gov rejecting its application due to errors, are **not** considered technical difficulties. A grants.gov technical difficulty is an issue occurring in connection with the operations of grants.gov itself, such as the temporary loss of service by grants.gov due to an unexpected volume of traffic or failure of information technology systems, both of which are rare occurrences.

Applicants should use the following link to obtain assistance in navigating grants.gov and accessing a list of useful resources: <http://www.grants.gov/web/grants/applicants.html>. If you have a question that is not addressed under the "Applicant FAQs" or "Applicant User Guide," contact grants.gov via email at support@grants.gov or telephone at 1-800-518-4726. The grants.gov Contact Center is open 24 hours a day, seven days a week.

4.3 Required Proposal Submission Dates

Each Applicant is required to submit its proposal electronically via www.grants.gov no later than the closing deadline of 04:59 p.m. Eastern Time on January 31, 2023. Because of the

pre-conditions for submitting applications via grants.gov and the potential for encountering technical difficulties in using that site, Applicants are strongly encouraged to log on to grants.gov and review the submission instructions early.

DO NOT WAIT UNTIL THE CLOSING DATE TO BEGIN THE SUBMISSION PROCESS.

Applicants bear sole responsibility for ensuring their proposals are properly submitted and received before the closing date.

SBA will consider the date and time stamp on the grants.gov validation as the official submission time. Any proposal not received by grants.gov before the closing deadline for this Announcement will be rejected without being evaluated, unless the Applicant can clearly demonstrate through documentation obtained from grants.gov that it attempted to submit its proposal in a timely manner but was unable to do so solely because of grants.gov systems issues. Additionally, SBA will not accept any changes, additions, revisions, or deletions to applications made after the closing date.

Applicants should save and print written proof of any electronic submission made to grants.gov. Applicants may obtain advice and assistance with the grants.gov submission process by visiting <http://www.grants.gov/web/grants/applicants.html>. In the event the Applicant receives a message from SBA indicating that their application will not be reviewed because of a submission issue, such printed error messages will be helpful in determining whether or not an application is actually reviewable.

5.0 Section V – Application Review Information

5.1 General

Applications by ineligible entities (See Section 3.2 – 3.3) will be rejected without evaluation. Illegible or materially incomplete applications (i.e., failure to include SF-424, SF-424A, and SF-424B, or Technical Proposal) will be rejected without evaluation.

5.2 Evaluation Criteria

All timely, materially complete applications received from eligible entities via grants.gov will be evaluated in accordance with the criteria listed below.

Applications will be evaluated for demonstrated ability to meet the requirements as stated in Section 1.4 of this Announcement at the lowest cost.

5.3 Review and Selection Process

Applications accepted by grants.gov and found eligible will be evaluated and scored on the criteria presented above. Reviewers may be SBA employees, contractors, or employees of other Federal agencies. SBA may adjust scores from reviewers that are demonstrably outside the norm (standardize the scores).

SBA will have readers score submissions based on organizations history of past performance, cost, location of proposed event and its experience in mission lending. Two reader average will be the basis of scoring unless a score derivation is greater than 15 points than a third read will be done and the average of 2 higher scores will be used. Post evaluation, a competitive score range will be established and only those applications that score in that competitive range will be reviewed by senior program office staff. This review will include a risk analysis and recommendation for one or more for award to the selection official. The selection official will review the recommended application(s) and make a final selection.

In accordance with 2 C.F.R. § 200.205, SBA will conduct a risk analysis of all applications. As a result of such analysis, SBA may decline to issue an award to an otherwise qualified Applicant based on the Agency's analysis of the risks the Applicant presents.

6.0 Section VI – Award Administration Information

6.1. Award Notification

The Applicant selected for the award will be sent written notification prior to the end of the Fiscal Year. Applicants not selected for awards will be notified, however, such notifications will be made as a second priority to issuing Notices of Award. There will be no debriefing process for unsuccessful Applicants.

6.2 Administrative and National Policy Requirements

All successful Applicants will be required to comply with the requirements set forth in 2 C.F.R. Parts 200; the Assurances for Non-Construction Programs (SF- 424B); and the terms and conditions set forth in their Notices of Award. In addition, SBA may, from time to time, advise Recipients of awards made under this Announcement of new legal requirements and/or policy initiatives with which they must agree to comply.

6.3 Reporting

Throughout the award period, all recipients will be required to submit the reports as indicated below. SBA may withhold payment if reports are not received or are deemed inadequate. Failure to report in a timely manner will also be weighed against future applications for award funding. The reports provided by Recipients may be made public. In addition, SBA reserves the right to require Recipients to post these reports on their web sites.

6.3.1 Financial Reports

Recipients will be required to submit quarterly financial reports to SBA using SF-425, Federal Financial Report within 30 days of the completion of each of the first three quarters and within 120 days of the completion of the fourth quarter of each Budget Period.

6.3.2 Performance Reports

Recipients will be required to submit quarterly performance reports to SBA, within 30 days of the completion of each of the first three quarters and within 120 days of the completion of the fourth quarter of each Budget Period.

6.3.3 Report Submission

Reports may be submitted electronically via [GrantSolutions.gov](https://grantsolutions.gov).

7.0. **Section VII – Agency Contacts**

7.1 Microloan Program Point of Contact

Questions concerning general information contained in this Announcement should be directed to the Microenterprise Development Division at 202-205-7001 or via e-mail to Microloans@sba.gov

7.2 Financial/Grants Management Point of Contact

Questions regarding budgetary matters related to this Announcement should be directed to the Grants Management Office, Teresa Clouser at 202-205-7371 or via e-mail to Teresa.clouser@sba.gov

Grants.gov Technical Support

For technical support with filing an electronic application in response to this Announcement, contact the Grants.gov help desk at 1-800-518-4726 or support@grants.gov.

8.0. **Section VIII - Other Information**

8.1 Definitions

The following definitions apply to awards made under this Announcement:

- 8.1.1 Administrative Costs (Indirect Costs per 2 CFR 200.56) – Indirect costs means those costs incurred for a common or joint purpose benefitting more than one cost objective, and not readily assignable to the cost objectives specifically benefitted, without effort disproportionate to the results achieved. To facilitate

equitable distribution of indirect expenses to the cost objectives served, it may be necessary to establish several pools of indirect (F&A) costs. Indirect (F&A) cost pools must be distributed to benefitted cost objectives on bases that will produce an equitable result in consideration of relative benefits derived. Example – Salaries of senior executives and costs of general services such as accounting.

- 8.1.2 Applicant – An eligible organization that applies for funding under this Funding Opportunity.
- 8.1.3 Budget Period – The period of performance for this award is one year.
- 8.1.4 Cost Policy Statement – A document describing all accounting policies of an Applicant organization and narrating in detail its proposed cost allocation plan. This plan must stipulate the procedures used to identify, measure, and allocate all costs to each benefiting activity.
- 8.1.5 Intermediary- a private, nonprofit entity that participates in the SBA Microloan Program seeking to serve small businesses with small amounts of capital and training and technical assistance.
- 8.1.6 Microenterprise Development Organization or Program – a nonprofit entity, or a program administered by such an entity, including community development corporations or other nonprofit development organizations and social service organizations that provide services to disadvantaged microentrepreneurs.
- 8.1.7 Notice of Award – The legal document, signed by both SBA and a Recipient, that memorializes the award of funding under a Grant and contains the specific terms and conditions that apply to the award.
- 8.1.8 Project Period – The total period of performance for an award made under this Funding Opportunity.
- 8.1.9 Recipient – An organization that has had its application accepted and has been awarded funding under this Funding Opportunity.
- 8.1.10 Technical Assistance – Counseling or training services provided to an individual and/or business in accordance with the terms of this Funding Opportunity and a Recipient's Notice of Award.
- 8.1.11 Training – a workshop, seminar or similar activity or event which delivers a structured program of knowledge, information, or experience on a business-related subject. The training must last for a minimum of one hour and include two or more individuals and/or businesses in attendance.

8.2 Instructions for Completing the SF-424 (Application for Federal Assistance)

- Item 1 Enter "Application"
- Item 2 Enter "New"
- Item 3 Completed by Grants.gov upon submission
- Item 4 Leave Blank
- Item 5a Leave Blank
- Item 5b Leave Blank
- Item 6-7 Refer to instructions at end of form.
- Item 8-9 Refer to instructions at end of form.
- Item 10 Enter "U.S. Small Business Administration"
- Item 11 Enter "59.046, Microloan Program"
- Item 12 Enter "Funding Opportunity No. MICRO-2023-01"
- Item 13 Leave Blank
- Item 14 Applicants must specifically state each city, county and

	state that will be affected by its project.
Item 15	Self Explanatory
Item 16	Refer to instructions at end of form.
Item 17	Leave Blank
Item 18	Self Explanatory
Item 19	Check Box C. This program is not covered by E.O. 12372
Item 20	Refer to instructions at end of form.
Item 21	Self Explanatory

8.3 Instructions for Completing the SF-424A (Budget Information for Non-Construction Programs)

The budget is the Applicant's estimate of the total cost of performing the project for which funding is being requested during the applicable Budget Period. The budget is to be based upon the total amount of funds that will be devoted to the project, including Federal funds, contributions from non-Federal sources, and program income (as applicable). All proposed costs reflected in the budget must be relevant to the conduct of the project and must be reasonable, allowable, and allocable under the applicable OMB Cost Principles and Agency policies.

All costs must be justified and itemized by unit cost in the Budget Narrative/Budget Detail Worksheet. All forms contained in the financial application package must be completed accurately and in full.

Enter the following information in the appropriate sections:

Section A - Budget

Summary Column

A: Enter

MICROLOAN

Column B: Enter

"59.046"

Section B – Budget Categories

Complete lines 6a – 6k, entering amounts by budget category, labeling columns 1- 5 as follows:

1 – Federal

2 – Non-Federal Cash, if applicable

3 – Non-Federal In-Kind

3 – Program Income

5 – Totals

All amounts entered in this section must be expressed in terms of whole dollars. The itemization must reflect the total requirements for project funding from both Federal and non-Federal sources.

Section C – Non-Federal Resources

Refer to instructions on form.

Section D – Forecasted Cash Needs

Refer to instructions on form.

Section E – Budget Estimates

Refer to instructions on form.

Section F – Other Budget Information

Direct Charges: Transfer the total direct charges from Section B, line 6i. Indirect Charges: Transfer the total direct charges from Section B, line 6j.

Section G - Personnel

List the name, title, salary for each employee who will be paid with project funds and the estimated amount of time each will devote to this project. NOTE: Fees, expenses, and the estimated amount of time to be devoted to the project for outside consultants/contractors belongs in the contractual line item, not here.

Section H - Fringe Benefits

Leave blank if fringe benefits applicable to direct salaries and wages are treated as part of indirect costs in the Indirect Cost Rate Agreement (ICRA). If your organization's fringe benefit package is not included in your ICRA, list each component included as a fringe benefit.

Section I - Indirect Charges

Enter the indirect cost rate, date, and Federal agency that issued your ICRA. If your organization does not have an approved ICRA, you may elect to charge a de minimis rate of 10 percent of modified total direct costs or negotiate an ICRA with SBA, or with another cognizant agency in accordance with the applicable OMB Cost Principles.

Section J - Justification of Costs

All proposed costs require justification and narrative explanation

Section K - Miscellaneous or Contingency Costs

Leave blank. No miscellaneous or contingency costs are allowed.

Section L - Proposal Costs

Leave blank. SBA will not pay any costs incurred in the preparation and submission of a proposal.