ReConnect Program

ReConnect Application Deep Dive: Financial
Housekeeping

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Andrew Hayes
General Field Representative
Agenda

• Requirements
• Financial Considerations
• Application Interdependencies
• Financial Tab: Application System
• Financial Documents
• Wrap-Up
• Additional Information
• Q&A
Introduction
Requirements
Regulation and Funding Opportunity Announcement

• Program Regulation: 7 CFR 1740 et seq.
  o Most requirements are in the regulation
  o Recommended reading

• Current Funding Opportunity Announcement
  o Loan information
  o Matching requirements
  o Other funding considerations
  o Recommended reading

• Both available on the ReConnect website
Costs (7 CFR 1740.12)

- Only **eligible costs** incurred post award, except for approved pre-application expenses
  - Any application that proposes to use award or match for ineligible costs may be rejected
    - Example: Operating costs are not eligible costs
    - Example: Vehicle purchase or lease costs generally are not eligible, the cost of a special-purpose vehicle necessary to construction is eligible
- Refer to 1740.12 as you gather your cost information
- Eligible costs must be consistent with in 2 CFR 200, Subpart E, Cost Principles
- Costs must be reasonable, allocable, and necessary to the project
Financial Feasibility (7 CFR 1740.61(a))

- MAJOR evaluation criterion
- The Agency will determine financial feasibility by evaluating the Applicant's financial information in the application
- Remember, if your network cost information and financial information, don't support each other, your application may be rejected

§ 1740.61 Evaluation for technical and financial feasibility.

(a) A project is financially feasible when the applicant demonstrates to the satisfaction of RUS that it will be able to generate sufficient revenues to cover expenses; will have sufficient cash flow to service all debts and obligations as they come due; will have a positive ending cash balance as reflected on the cash flow statement for each year of the forecast period; and, by the end of the forecast period, will meet at least two of the following requirements: A minimum TIER requirement of 1.2, a minimum DSCR requirement of 1.2, and a minimum current ratio of 1.2. In addition, applicants must demonstrate positive cash flow from operations at the end of the forecast period.
Financial Feasibility Elements

• Generate sufficient revenues to cover expenses
• Have sufficient cash flow to service all debts and obligations as they come due
• Positive ending cash balance on the cash flow statement for each year of the forecast period
• By the end of the forecast period, will meet at least two of the following requirements:
  o Times Interest Earned Ratio (TIER) of 1.2 or greater
  o Debt Service Coverage Ratio (DSCR) of 1.2 or greater
  o Current ratio of 1.2 or greater
• Positive cash flow from operations at the end of the forecast period
Financial Feasibility Considerations

• This means that your operation has to be financially viable, including service to new ReConnect PFSAs
  o Think about how your PFSAs will affect your revenues
  o Think about your current and future debt service obligations, especially if you’re applying for a loan or 50/50 or intend to use a loan as match

• Make reasonable assumptions about services, pricing and subscriber growth
  o Service pricing and subscriber projections have a direct impact on your financials
  o Do your due diligence (research)
Financial Requirements (7 CFR 1740.63)

• 1740.63(a): The Applicant must submit financial information acceptable to the Agency that demonstrates that the Applicant has the financial capacity to fulfill the grant, loan, and loan/grant combination requirements … and to successfully complete the proposed project
  o Audited Financials
  o Detailed information for all outstanding and contingent obligations
  o Evidence of all funding, other than the RUS award, necessary to support the project…If …other funds are required for the broadband project in addition to the requested Reconnect funding, evidence must be included identifying the source of funds and when the funds will be available
    ▪ If the additional funding is not clearly identified, the application may not be considered for an award
  o Historical financial statements
  o Pro Forma financial analysis
Financial Information in the FOA

- Loan information
  - Loan interest rates
  - Loan deferral periods
  - Loan amortization period

- ReConnect funding requested for areas under consideration for other Federal high speed internet funding

- Pre-application and environmental review expenses

- Required post-award environmental monitoring costs

- NOTE: The FOA 4 and Network Deep Dive webinars covered all of the cost-related items in the FOA. See the ReConnect website for recordings and slides
Financial Considerations
Audited Financials – Basic Requirements

- Audited financials must be from the year prior to application submission
  - If an application is submitted and the most recent year-end audit has not been completed, the applicant can submit the previous unqualified audit that has been completed

- If a qualified audit containing a disclaimer or adverse opinion is submitted, the application will not be considered

- For governmental entities, financial statements must be accompanied with certifications as to unrestricted cash that may be available on a yearly basis to the applicant

- Upload the audited financials under the Project Information tab

- If using an Irrevocable Letter of Credit (ILOC) as grant security, you must still provide an audit
Audited Financials – Existing Requirement

• The following entities must submit **unqualified, comparative, audited financial statements** (7 CFR 1740.63(a))
  - Corporation
  - Commercial Business
  - Limited Liability Company and Limited Liability Partnership
  - Cooperative
  - Mutual Organization

• Consolidated audit of a parent is permissible if the parent fully guarantees the loan, or in the case of a grant, guarantees that construction will be completed as approved or will repay the grant to RUS
  - However, the historical and pro forma financial information must be the applicant’s own information provided on a standalone basis
  - If the applicant has more than one parent, then each parent's audits must be submitted, and each parent must fully guarantee the award
Audited Financials – 2 CFR 200

- The following entities (non-Federal entities) are subject to 2 CFR 200 and must have a single audit conducted
  - Authority
  - Municipality
  - Public Body
  - Public Power or Utilities District
  - Indian Tribe
  - Tribal Government
  - Higher Education
  - Non-Profit
  - Territory or Possession of the United States
  - State or Local Government

- Non-Federal entities should review 2 CFR 200.501 for additional information
  - All Non-Federal entities that meet this requirement must file with the Federal Audit Clearinghouse (FAC) as specified under 2 CFR 200.512
Outstanding and Contingent Obligations

- Existing notes
- Loan and security agreements
  - Including RUS loans
- Guarantees
- Any existing management or service agreements
- Any other agreements with parents, subsidiaries and affiliates
  - Including debt instruments that use the applicant's assets, revenues or stock as collateral
Evidence of Other Funding

• Financial feasibility means that all project costs must be covered

• Capital Investment Workbook’s PFSA Summary shows whether additional funds are needed to fully fund the project (Network tab)
  o If other funds are required, application must identify the source of funds and when the funds will be available

• If the additional funding is not clearly identified, the application may not be considered for an award

• If applicant proposes expanding its non-telecommunication services and states that additional funds are required to support sustainability of overall operations, then evidence must be submitted supporting the availability of these funds or the application may not be considered for funding
Evidence of Other Funding (cont.)

• Bank account statements
  o Internally generated funds used for a cash substitution or to cover other costs

• Firm letters of commitment from equity participants
  o Equity partners not specifically identified by name will not be considered in the financial analysis of the application

• Outside loans
  o Must provide evidence of timely availability of funds

• NOTE: all other funds must be deposited into an awardee’s operating accounts at award closing
Evidence of Other Funding – Match

• All matching funds must be deposited into the applicant’s operating accounts
  o Including third-party loan funds

• Awardees will be permitted to deposit the required matching and other required funds into the Pledged Deposit Account on a rolling basis (see the award documents for specifics)

• Application must clearly identify source(s) of match and provide supporting documentation in the application
  o Including if the source is the applicant’s operating accounts
  o Third party match requires a commitment letter from third party indicating that the funds will be available at award closing
If using a loan as a source of match:

- Submit loan documentation in the ReConnect application that indicates:
  - Loan terms and conditions
  - ReConnect loan-funded assets will not be used as collateral for the loan

- The loan must be entered into and funds transferred into the applicant’s accounts by award closing
Evidence of Other Funding – Federal Broadband Programs

• RUS is aware that applicants might apply to serve areas under consideration for or receiving funding from other Federal high-speed internet programs
  o Federal Communications Commission Rural Digital Opportunity Fund (RDOF)
  o National Telecommunications and Information Administration – various programs
  o Treasury – funds to states that will re-grant them at the local level

• USDA, NTIA, FCC, and Treasury have a data-sharing Memorandum of Understanding (MOU)

• Current ReConnect FOA discusses this topic in depth
Evidence of Other Funding – Federal Broadband Programs
(cont.)

- Generally, the FOA asks you to justify a request for ReConnect funding in any area already receiving (or approved for) federal broadband funding
  - Regardless of whether your organization or another organization applied for the other federal funding

- Justifying that request means
  - Doing due diligence for your PFSAs
  - Reviewing federal and state resources (e.g., funding lists, awardee lists)
  - Understanding the level of service required for buildout by other federal programs
    - I.e., ReConnect requires building out to 100/100 Mbps simultaneous service to all premises in a PSFA
    - Other programs may have lower buildout speed requirements
Evidence of Other Funding – Federal Broadband Programs (cont.)

• Justifying that request (cont.)
  o Other programs may have tighter restrictions on defining eligible areas
    ▪ E.g., for ReConnect eligibility 50% of a PFSA’s households must lack access to 100/20 or better service
    ▪ Other programs may require a higher percentage of underserved households or use a slower speed threshold

• Make your case for why RUS should provide additional funding for the area (i.e., your project)

• If you can’t readily determine whether an area is receiving or approved for other federal high-speed internet funding, err on the side of caution and include the justification in your application
Evidence of Other Funding – Federal Broadband Programs (cont.)

• Explain why you are requesting ReConnect funding for an area and how ReConnect funding will not be used for duplicative services
• NOTE: the ReConnect Service Area Map (Service Areas tab in the application) has an RDOF layer which will facilitate research
• Applicants must include a certification in the application that
  o Certifies that ReConnect funds have not been and will not be reimbursed by another Federal award
  o Certifies that ReConnect funds have not been and will not be used to reimburse another Federal award
  o Certifies that the Awardee will keep separate accounts for each source of funding to track the uses of the funding
Historical Financial Information

- Historical financial statements for the last four years
  - If applicant has been operating for less than four years, historical statements for the time the applicant has been operating are acceptable

- Application system has sections for historical financial statements and the data that flows into them:
  - Balance sheet
  - Income statement
  - Cash flow statement

- Historical and pro forma financial information must be the applicant’s own information provided on a standalone basis
  - If a subsidiary is applying it must use its own financials, not the parent company’s
Pro-Forma Financial Analysis

- Bridge year plus the following five years
- Application system has sections for pro-forma financial statements, the data that flows into them and the required financial ratios:
  - Balance sheet
  - Income statement
  - Cash flow statement
- Annual financial projections
- Supporting assumptions
-Depreciation schedule for existing facilities, those facilities funded with federal assistance, matching funds, and other funds.
- Indicate committed sources of capital funding
Pro-Forma Financial Analysis (cont.)

- Financial ratios by the end of the 5-year forecast period, meet two of these:
  - Times Interest Earned Ratio (TIER) of at least 1.2
  - Debt Service Coverage Ratio (DSCR) of at least 1.2
  - Current Ratio of at least 1.2

- The project must show positive cash flow from operations at the end of the forecast period

- Historical and pro forma financial information must be the applicant’s own information provided on a standalone basis
  - If a subsidiary is applying it must use its own financials, not the parent company’s
Loan Information

• Service obligation: provide broadband service through the amortization period of the loan

• Amortization period (repayment term): composite economic life of project assets plus 3 years for both funding types (100% loan and 50/50 loan)

• Interest rates:
  o 100% loan: 2%
  o Loan portion of 50/50: equal to Treasury rate for obligations of comparable maturity (determined at time of loan advance)

• Deferral (principal and interest): 3 years for both loan funding types
Loan Security

• Applies to 100% loan and loan portion of 50/50 loan/grant combination
• Corporations and LLCs/LLPs:
  o RUS requires exclusive first lien on all assets of the entity including on all revenues
    ▪ RUS may share its first lien position with one or more lenders on a pari passu basis
  o You may propose other forms of collateral; see 7 CFR 1740.44(c)(1) for details
  o Certify that prior lenders/lienholders on any Awardee assets have agreed to sign the RUS' standard intercreditor agreement or co-mortgage
• Tribal entities and municipalities: RUS will develop appropriate security arrangements
• All property and facilities purchased with award funds must be owned by the Awardee
Grant Information and Security

- Service obligation: provide broadband service through the composite economic life of the award-funded facilities
- RUS requires exclusive first lien on all grant-funded assets during the service obligation
  - Thereafter, any sale or disposition of grant assets must comply with 2 CFR part 200, regardless of the type of organization awarded ReConnect grant funds
- The awardee must repay the grant if the project is sold or transferred without receiving written approval from RUS during the service obligation of the grant
- All property and facilities purchased with award funds must be owned by the Awardee
Other Security Arrangements – Publicly Traded Companies

- Publicly traded companies with a bond rating of Investment Grade may provide evidence of the rating to remove the following requirements from their applications:
  - Financial projections
  - Submit the maps for NFSAs
  - NOTE: Evidence of the bond rating doesn’t remove all items under financial tab of the application
  - No NFSA maps means no NFSA data is required in the Capital Investment Workbook
Other Security Arrangements – Irrevocable Letter of Credit (ILOC)

• 100% grant applicants may propose to substitute an ILOC for standard grant security arrangements
  o Must be for the full amount of funding requested
  o Must remain in place until project completion
• Removes the following requirements from the 100% grant application
  o Financial projections
  o Financial ratio tests
  o Submit the maps for NFSAs
• NOTE: ILOC doesn’t remove all items under Financials tab of the application
• No NFSA maps means no NFSA data is required in the Capital Investment Workbook
Application
Interdependencies
Financial Information Comes From…

- Starting An Application
- Project Information
- Service Area(s)
- Network
- Early sections under the Financials tab
Starting An Application

- Publicly traded company?
- Using an ILOC?
- If you want to change your answer later on, you must start a new application.
- These questions drive which pages you see under the Financials tab.
Project Information

- **Non-Funded Service Areas (NFSA):** Determines the amount of service offering and subscriber data required (Financials)
  - Definition: any area in which the applicant offers broadband service or intends to offer broadband service during the forecast period but is not a part of its proposed funded service area

- **Unexpended Prior Loan Funds (UPLF):** Financials tab requires data about UPLF in various sections (see the Application Guide)
  - Definition: active loans from other RUS Telecommunications that the applicant will expend during the ReConnect 5-year buildout period

- Changing answers to NFSA or UPLF questions later means revisiting the CIW and Financials tab to add data, save pages or both
Service Areas

- PFSAs and NFSAs influence the Local Network Service Area section of the Financials tab
  - Service Offerings
  - Subscriber Projections
    - Household numbers from the demographic data on the map contributes to churn rate calculation
  - Competitor Service Offerings
• Capital Investment Workbook (CIW) costs, timing should be reflected in pro forma financials
  o Ex.: Large asset purchase in year 2 should be sure reflected in pro forma financials reflect at correct time on correct line items

• Data flows from CIW to:
  o Composite Economic Life: determines service obligation and loan repayment periods
  o Depreciation Schedule

• Data flows from Capital Investment Schedule (CIS) to:
  o Depreciation Schedule
  o Plant-In-Service Schedule

• Subscriber projections in Financials tab should be consistent with CIS data
Financials Tab – Early Sections

- Historical financials and pro-forma analysis rely on data from every section that precedes the financial statements (1)
- Financial statements (2) will not contain the correct data if early sections are not completed first
- Amortization tables will not contain the correct data if Long-Term Debt section is incomplete
Financials Tab: Application System
# Financials Tab Menu

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This table provides a list of financial documents and related information that can be accessed from the Financials tab.
Local Network Services Revenue (LNSR)

- **Service Offerings**: Data entry for every type of service you offer in existing areas or plan to offer in new areas (PFSAs and NFSAs)
- **Subscriber Projections**: Data entry for subscribers added and lost, by year, for each service area (PFSAs and NFSAs) and every Service Offering
- **Other Revenues**: Describe any other service revenues and provide annual amounts
Local Network Services Revenue (LNSR) (cont.)

- **Subscriber Breakdown by Service Area:** System calculates churn rates using your data and displays them here
  - Use the Alternate Household Data toggle to activate additional data entry if you believe the household numbers don’t conform with your own data
- **Local Network Services Revenue:** System-generated summary of all LNSR data you provided
- **Alternate Household Documents:** only required if you provide Alternate Household Data on the Subscriber Breakdown
Competitor Service Offerings

• Same data as LNSR – data entry of price, speeds, customer type, description + competitor name for every competitive offering in each of the application’s service areas
• If no competitors, skip this section
• Do your due diligence
  o If RUS discovers competitors that you didn’t identify, it could affect the financial feasibility of your project
  o Unidentified competitors could affect your subscriber projections which drive your project revenue
Depreciation Schedule

- **Depreciation Rates**: Enter the depreciation rates for all asset types (derived from CIW and CIS)
  - Rates for professional services should correspond to the rate used for the service’s asset type
  - Explain deviations from published guidance in the Depreciation Expense line item of the Income Statement and in supporting documents

- **Composite Economic Life (CEL)**: System calculates the CEL based on data you previously entered; used in determining loan term and amortization
Depreciation Schedule (cont.)

- **Annual Depreciation Expense**: System calculates based on data you previously entered
  - If no NFSA or UPLF, those portions of Annual Depreciation Expense will be inaccessible

- **Depreciation Expense Summary** – Enter data for:
  - Existing Plant, Property, and Equipment
  - Non-telecommunications plant planned to be added during the forecast period
  - Less Grant Funded Plant line – application guide provides information on this line item
100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion.

Each page contains data entry fields for similar types of information:
- Loan ID
- Lender/RUS program (if RUS funded)
- Principal
- Interest Rate
- Term
- Outstanding Balance

Use the Documents page to upload the notes, leases, etc. that support your debt entries.
• **Funded Debt – Existing RUS/RTB/FFB Notes:** all existing RUS notes, including all Telecom and Electric loans

• **Funded Debt – Other:** All non-RUS, -RTB, and -FFB debt, that are fixed-maturity borrowings funded by interest payments. Examples include CoBank, ACB and Rural Telephone Finance Cooperative (RTFC) debt, similar debt from other third-party institutions

• **Funded Debt Rural Development:** Any debt from USDA RD that is not from RUS

• **Other Long-Term Debt:** All long-term debt not covered in previous long-term debt items. Distinguished from Funded Debt – Other in that it may not have all characteristics of funded debt, like regularly scheduled principal, interest payments

• **Obligations Under Capital Lease:** Agreement where lessor has agreed that ownership of asset will transfer to lessee when lease period ends. Lessee can then claim finance and depreciation charges. Can be used for property as well as assets
• 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion

• **New RUS Debt:** available if requesting 100% Loan or 50/50
  o Enter interest rate and estimated date of first disbursement to calculate amortization table

• **Funded Debt – Summary:** all other RUS Debt that you listed (system generated)
Non-Operating Net Income

- 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion
- All other income and expenses arising from non-broadband operations
  - Enter a descriptive assumption for each item
  - System nets out the total
- Examples:
  - Gains or losses on sale of equipment
  - Capital gains
Plant-In-Service

- 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion
- System calculates plant in service and PFSA and NFSA additions to telecommunications plant
  - Enter the bridge year telecommunications plant in service, beginning of year
  - Enter data for these items, as applicable, across all of the pro forma years:
    - Non-Telecommunications Plant Additions
    - Plant Retirements
    - Grant-Funded Expenses
    - Grant-Funded Assets: only used by Cooperatives using Contribution in Aid of Construction Method
  - System calculates end-of-year balances
Network Access Services Revenue

- 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion
- Generally, only used by entities already providing telecommunications services
- If your organization has this type of revenue, supply historical, bridge and proforma annual amounts
- Be sure to consult the application guide if your organization has Rural Digital Opportunity Funds (RDOF) –supporting documentation for this type of revenue is required
Network Access Services Revenue Types

- Carrier Interstate Switched Access Charges
- Carrier Intrastate Switched Access Charges
- End User Federal Access Recovery Charges
- End User Federal Broadband Only Loop Charges
- End User Federal Subscriber Line Charges
- End User State Subscriber Line Charges
- Federal USF Alaska Plan Support
- Federal USF Auction Support (RBE, CAF II, RDOF)
- Federal USF Connect America Fund - Broadband Support (formerly ICLS)
- Federal USF Connect America Fund Intercarrier Compensation Support
- Federal USF Frozen High Cost Support
- Federal USF High Cost Loop Support
- Federal USF Model Based High Cost Support (CAM, A-CAM, REVISED A-CAM)
- Interstate Special Access Charges (aka Business Data Services Charges)
- Intrastate Special Access Charges
- Other Network Access Services Revenue
- State Universal Service Support
Income Statement

- 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion
- Combination of data pulled from elsewhere in the application and user-entered data
- Every line has a tooltip providing a definition of the type of revenue or expense should be recorded
- Consult the tooltips and Application Guide for specifics on what data to enter
- System will calculate net totals
• Assumptions: Required for any user input greater than or less than 0 for the Forecast Years
  o Assumptions are encouraged for all fields when appropriate. For example, financial losses in historical years should be fully explained
• Click SAVE throughout your work in this section at any time.
  o If some data is missing, a pop-up window appears listing all items that must be entered or corrected prior to the submission of the Application
• If any changes are made on previous sections of the application, return to the Income Statement, review the table, and SAVE again
• NOTE: Review the calculated financial ratios at the bottom of the Income Statement as a minimum TIER of 1.2 and a minimum DSCR of 1.2 may be required
Balance Sheet

• 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion
• Combination of data pulled from elsewhere in the application and user-entered data
  o Bridge and forecast year data carries over from relevant sections of Financials
• Every line has a tooltip providing a definition of the type of information that should be recorded
• Consult the tooltips and Application Guide for specifics on what data to enter
• System will calculate net totals
• Assumptions: Required for any user input greater than or less than 0 for the Forecast Years
  o Assumptions are encouraged for all fields when appropriate

• Click SAVE throughout your work in this section at any time.
  o If some data is missing, a pop-up window appears listing all items that must be entered or corrected prior to the submission of the Application

• If any changes are made on previous sections of the application, return to the Balance Sheet, review the table, and SAVE again

• NOTE: Review the calculated financial ratios at the bottom of the Income Statement as a minimum Current Ratio of 1.2 may be required
• 100% Grant applicants using ILOC, publicly-traded companies with Investment Grade bond rating do not have to complete this portion
• Most of line items are automatically generated as a result of changes to the Balance Sheet and Income Statement
  o Where the line items do not reflect all cash transactions, manually enter amounts for additional line items using the Add Line Item button in each section of the Statement
• Every line has a tooltip providing a definition of the type of information that should be recorded
• Consult the tooltips and Application Guide for specifics on what data to enter
  • See the table that explains all of the calculations that contribute to the Statement of Cash Flow
• System will calculate net totals
• Assumptions: Required for any user input greater than or less than 0 for the Forecast Years

• Click SAVE throughout your work in this section at any time.
  o If some of data is missing, a pop-up window appears listing all items that must be entered or corrected prior to the submission of the Application

• If any changes are made on previous sections of the application, return to the Statement of Cash Flow, review the table, and SAVE again
• **IMPORTANT:** Validate the ending cash balance for each fiscal year, as it must correspond with the cash balance in the Balance Sheet for the same year
  o “Ending Cash” on the Statement of Cash Flow should equal the total of “Cash & Equivalents” plus “Cash-RUS Construction Fund” from the Balance Sheet for the corresponding period

• **REMINDER:** Check the cash flow statement to ensure positive cash flow from operations for Year 5 on the “Net Cash Provided/(Used) by Operations” line and make sure of a positive ending cash balance for each forecast year
Financial Documents
Wrap-Up
Available Resources for Application Help

• **Technical Assistance**
  o Register for upcoming workshops/webinars [https://www.usda.gov/reconnect/events](https://www.usda.gov/reconnect/events)
  o Subscribe to receive updates about upcoming events on the ReConnect website

• **Resources**
  o ReConnect website [https://www.usda.gov/reconnect](https://www.usda.gov/reconnect)
  o Regulation: [https://www.govinfo.gov/content/pkg/FR-2021-02-26/pdf/2021-03443.pdf](https://www.govinfo.gov/content/pkg/FR-2021-02-26/pdf/2021-03443.pdf)
  o Updated Application Guide
  o Updated Frequently Asked Questions (published once the FOA is released)

• **Contact Us**
  o When working **inside** the application, use the “Contact Us” button on your screen. **Outside** of the application system, use [https://www.usda.gov/reconnect/contact-us](https://www.usda.gov/reconnect/contact-us)
  o Contact your General Field Representative (GFR): [https://www.rd.usda.gov/contact-us/telecom-gfr/all](https://www.rd.usda.gov/contact-us/telecom-gfr/all)