

**State of Illinois Uniform Notice of Funding Opportunity (NOFO)**  
**Summary Information**

Awarding Agency Name	Commerce And Econ Opp
Agency Contact	Jael Olivares (ceo.ssbsci.ta@illinois.gov)
Announcement Type	Initial
Type of Assistance Instrument	Grant
Funding Opportunity Number	FY26-1
Funding Opportunity Title	SSBCI Technical Assistance Grant Program
CSFA Number	420-35-2932
CSFA Popular Name	SSBCI Technical Assistance
Anticipated Number of Awards	1
Estimated Total Program Funding	\$6,450,000
Award Range	\$700000 - \$700000
Source of Funding	Federal
Cost Sharing or Matching Requirements	No
Indirect Costs Allowed	Yes
Restrictions on Indirect Costs	No
Posted Date	11/14/2025
Application Date Range	11/14/2025 - 01/22/2026 : 5:00 PM
Grant Application Link	Please select the entire address below and paste it into the browser... <a href="https://app.smartsheet.com/b/form/3f6205435ad7447e8b6bbf26a028016b">https://app.smartsheet.com/b/form/3f6205435ad7447e8b6bbf26a028016b</a>
Technical Assistance Session	Offered : Yes Mandatory : No Date : 11/24/2025 : 1:00 PM Registration link : <a href="https://illinois.webex.com/weblink/register/rad3b3b980c6179f9eee312489eb4c1cf">https://illinois.webex.com/weblink/register/rad3b3b980c6179f9eee312489eb4c1cf</a>

## Agency-specific Content for the Notice of Funding Opportunity

### State Small Business Credit Initiative (SSBCI) Technical Assistance (TA) Grant Program – Loan TA Program – Region 4: North

**NOFO ID: 2932-3168**

For information about grants please visit:  
<https://dceo.illinois.gov/dceo-grants.html>

#### A. Program Description

##### Notice of Funding Opportunity Intent

The Illinois Department of Commerce and Economic Opportunity (the “Department” or “DCEO”) is issuing this Notice of Funding Opportunity (“NOFO”) to seek application proposals from qualified technical assistance providers to deliver assistance to businesses owned by socially and economically disadvantaged individuals (SEDI<sup>1</sup>) or very small businesses (VSBS<sup>2</sup>) participating in, or seeking assistance from the state’s State Small Business Credit Initiative (SSBCI) funded programs. **The technical assistance providers will provide support to eligible beneficiaries of the SSBCI Technical (TA) Grant Program located in Region 4: North.** Specifically, the Illinois SSBCI Technical Assistance Grant Program will be delivered via two programs: the Venture Capital TA Program and the Loan TA Program.

The primary focus of this NOFO is the **Loan TA Program** which will assist eligible small businesses in applying for SSBCI funding and other government small business programs. The Loan TA Program will prioritize services that promote equitable economic opportunities for participating businesses across the state by enhancing their awareness and readiness to apply for and acquire capital, in addition to fostering entrepreneurial growth, and enhancing financial and business management skills.

The Venture Capital TA Program will be offered via a separate NOFO.

##### Program Description

The American Rescue Plan Act of 2021 (ARPA) reauthorized and amended the Small Business Jobs Act of 2010 (SBJA) to provide \$10 billion, nationally, to fund the State Small Business Credit Initiative (SSBCI) and \$200 million for federally allocated technical assistance (TA) funding. SSBCI is a federal program administered by the United States Department of the Treasury (Treasury) that is intended to expand access to capital, promote economic resiliency, create new jobs, and increase economic opportunity. The Department is the State of Illinois’ implementing entity for Illinois’ SSBCI Programs.

Of the \$10 billion provided nationally, the State of Illinois received an allocation of \$361,457,297, which includes:

- \$354,626,570 for SSBCI capital programs, and
- \$6,830,727 for TA funding.

##### **Technical Assistance Overview**

The \$6,450,000 allocated for Illinois TA includes:

- up to \$2,250,000 for the Venture Capital TA Program to assist early-stage, innovative startups, statewide;
- up to \$4,200,000 for the Loan TA Program to assist small businesses in various regions across Illinois;

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<sup>1</sup> All program hyperlinks/URLs may be found in H. Other Information.

<sup>2</sup> All program hyperlinks/URLs may be found in H. Other Information.

**Loan TA Program**

Per Treasury's Technical Assistance Grant Program Guidelines,<sup>1</sup> Illinois' Loan TA Program has been developed to provide legal, accounting, and financial advisory services intended to help SEDI-owned businesses and VSBs access SSBCI capital or participate in other federal or other jurisdiction programs that support small businesses including:

- Advantage Illinois Participation Loan Program<sup>3</sup> (AI PLP), \$105,000,000.00 administered by DCEO
  - a loan program that assists businesses in securing term loan financing at reduced rates by purchasing a portion of the loan and mitigating the risk for lenders;
- Advantage Illinois Loan Guarantee Program (AI LGP), \$114,813,285.00 administered by DCEO
  - a loan program that supports businesses by guaranteeing partial principal repayment to the lender in case of loan default.
- INVENT Venture Capital Program (INVENT), \$114,813,285.00 administered by DCEO
  - a venture capital program providing direct equity investments for early and late-stage companies in Illinois, with a focus on founders and communities that have faced barriers to accessing capital and key sectors aligned with the Illinois economic development plan;
- Climate Bank Finance Participation Loan Program (CBF PLP), \$20,000,000.00 administered by the Illinois Finance Authority (IFA)
  - a loan program providing access to capital for the start-up and/or expansion of ventures directly involving environmentally-supportive, "green" businesses, including those that address the adverse impacts of climate change;

The funding recipient (also known as subrecipient) under this program **must** be able to deliver services from each of the following three (3) TA services – legal, accounting, and financial advisory services – to eligible beneficiaries, either directly or through a coalition of contractual partners as detailed below:

**1. Legal Services**

- Assisting with business formation or adopting corporate governance documents.
- Obtaining needed registrations, licenses, filings, and certifications.
- Advising on, or preparing documents for, the business to enter into contracts.
- Legal services related to the business obtaining capital from investors, such as the development of financial instruments, investment term sheets, purchase agreements, and shareholder rights agreements.
- Legal services related to a transfer of ownership interests in a business, in the case of employee stock ownership plans (ESOPs)
- Provide legal guidance to navigate complex agreements, contracts, and compliance requirements.

**Example:** Offering legal clinics or connecting businesses with attorneys who specialize in SEDI or VSB matters.

**2. Accounting Services**

- Preparing audits, financial statements, or business records.
- Digitizing financial records.
- Advisory services or training regarding accounting practices, recordkeeping, or accounting software.
- Assisting with financial management, maintaining accurate records, managing cash flow.

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<sup>3</sup> Also referred to as a Participation Loan Program, or PLP

**Example:** Offering accounting workshops or connecting businesses with certified public accountants (CPAs).

**3. Financial Advisory Services**

- Assisting with the establishment of banking relationships or other financial services.
- Assisting with applications for government small business programs, including preparing financial analyses.
- Identifying sources of credit, capital, grants, and other financing.
- Advising on factors that may impede access to financing for the business.
- Advising on financial management.
- Developing presentations to potential investors, financial models, and business plans.
- Offering expertise in financial planning, investment strategies, and capital structure.

**Example:** Providing one-on-one financial advisory sessions or workshops on financial literacy.

Other wraparound services that may be offered to eligible beneficiaries in conjunction with the three required services above, including, but not limited to:

**A. Market Research and Due Diligence:**

- Assisting businesses with market research, competitive analysis, and industry insights.

**Example:** Providing access to market research databases and expert analysis.

**B. Investor Relations Training:**

- Training businesses on effective communication with investors, maintaining transparency, and investor updates.

**Example:** Conducting workshops on investor communication and best practices

**C. Networking Opportunities:**

- Connecting businesses with potential investors, mentors, and industry experts.

**Example:** Conducting workshops on investor communication and best practices.

**D. Pitch Coaching and Presentation Skills:**

- Enhancing pitch delivery, storytelling, and slide design for attracting investors.

**Example:** Organizing pitch competitions or inviting experienced investors for feedback.

All three services (i.e., legal, accounting, and financial advisory) and any wraparound services, must be provided by the applicant; however, the applicant may form partnerships and contract with other entities to ensure that all services can be provided to eligible beneficiaries for the project in the defined service area:

- If applicable, partner will provide 1-on-1 support to eligible beneficiaries to understand program details, eligibility, and requirements for SSBCI programs and other relevant relief programs; prepare applications and/or fulfill TA service requests; and navigate the application process;
- If applicable, partner will provide funds to, oversee, and manage financial advisory, legal, and/or accounting firms;
- If applicable, coordinate via regular meetings and joint planning with other partners to ensure their partners collectively achieve broad coverage of eligible beneficiaries in Illinois;
- Plan outreach events, webinars, and other major communications efforts to reach and advertise SSBCI programs and TA services to eligible beneficiaries;
- If applicable, train partners on the SSBCI and other relevant programs available to small businesses and methods for support and outreach;

- Based on the proposed service area(s) and populations to be served in the service area(s), develop simple, easy to understand, language-appropriate marketing materials to be used by the applicant and any applicable partners;
- Maintain and share information on best practices for outreach and providing TA services to eligible beneficiaries;
- Maintain a culturally knowledgeable staff of professionals, relevant to the type of TA services to be provided (i.e., financial advisory, accounting, and/or legal for loan and/or equity programs), that can provide specialized support to subgrantees and eligible beneficiaries, in multiple languages, where applicable, including staff that can speak the language of the eligible beneficiary population and be cognizant of any other barriers or hesitations local business owners may experience in accessing government resources;
- As necessary, conduct outreach through phone calls, texts, e-mails, targeted social media, and/or door-to-door canvassing;
- Work with local elected officials and institutions like schools, associations, chambers of commerce, Economic Development Organizations, regional planning councils, and faith networks to share information and conduct targeted outreach;
- Maintain a line of communication accessible to eligible beneficiary for customer service and Q&A, including a dedicated call center, web-based question form, or e-mail inbox;
- Coordinate with the grantee and with other partners, as needed, to track their activities and ensure they are adequately reaching target businesses.

#### **SSBCI TA Service Region**

DCEO intends to award one (1) grant to an entity offering legal, accounting, financial advisory, and other support services to eligible beneficiaries seeking or interested in loans within a defined geographic region. This award is intended for **Region 4: North**.

This technical assistance will primarily support beneficiaries applying for loans from DCEO's AI PLP, AI LGP, INVENT programs, and the Illinois Finance Authority's CBF program.

The geographic boundaries for Loan TA Program service regions are based on Illinois counties. The service regions for this NOFO is Region 4: North Region:

<b>Region 4: North Region</b>
<ul style="list-style-type: none"><li>• Boone County</li><li>• Bureau County</li><li>• Carroll County</li><li>• Henry County</li><li>• Jo Daviess County</li><li>• La Salle County</li><li>• Lee County</li><li>• Mercer County</li><li>• Ogle County</li><li>• Putnam County</li><li>• Rock Island County</li><li>• Stephenson County</li><li>• Whiteside County</li><li>• Winnebago County</li></ul>

#### **Program History**

The SSBCI Loan TA Program Notice of Funding Opportunity (NOFO) was originally released in July 2024 and awards were made to 5 of the 6 designated regions. The current NOFO aims to allocate funding to the remaining region.

**Performance Goals and Measures**

**Illinois' Economic Benefit Ratio (EBR) Goal**

Per the U.S. Department of the Treasury's guidelines, Illinois' Economic Benefit Ratio (EBR) for this program is 2.28. The EBR is a jurisdiction's SEDI capital allocation divided by their VSB capital allocation, which means that Illinois' TA program must have the capability to achieve economic benefits to SEDI-owned businesses at approximately 2.28 times greater than VSBs, or roughly 70% of program benefits should be targeted at SEDI-owned businesses and 30% of program benefits should be focused on VSBs. As a result, each funding recipient for this program must have the ability to conduct outreach to and engage with eligible beneficiaries, with an understanding that Illinois' EBR is 2.28, and that a greater portion of your efforts must be tailored towards SEDI-owned businesses in relation to VSBs.

**Performance Measures**

Each recipient will be required to report quarterly on the following performance metrics:

1. Total hours of TA service provided
2. Total number of businesses serviced
3. Number of small business referrals made
4. Issue resolution percentage
5. Total TA grant funds budgeted
6. # of SEDI businesses who receive TA services
7. # of VSB businesses who receive TA services

**The total hours of TA service provided** is tied to the total number of hours spent providing TA services to eligible beneficiaries.

**The total number of businesses serviced** is tied to the need to conduct outreach to eligible beneficiary populations and may result in informative activities such as presentations and advisory services that do not necessarily require an immediate resolution of an issue or directly result in an application to a program. Additionally, data must be reported once for each business that receives TA services (except for attendees as a classroom-style TA services event). If a business receives more than one TA service, each service must be reported separately. Examples include if a business receives legal services in one month and then accounting services in the following month, the legal services should be reported as "TA Service 1" and the accounting services as "TA Service 2."

**The number of small business referrals made** is tied to referring eligible beneficiaries to a small business program or any sources of potential capital.

Examples regarding *small business program referrals made* would include referring an eligible beneficiary to the following:

- a SSBCI-supported lending program,
- SSBCI-supported equity/venture capital program,
- other federal small business program,
- or other small business program.

Examples regarding *referrals to potential sources of capital made* include referring an eligible beneficiary any of the following:

- CDFI bank, thrift, or depository institution holding company
- Non-CDFI community bank
- Other bank, thrift, or depository institution holding company
- CDFI loan fund
- Non-CDFI credit union
- Nonbank lender or nonbank payment services provider
- Non-CDFI debt or loan fund
- Growth equity capital fund
- Angel investor or angel fund
- For-profit venture capital fund

- Nonprofit venture capital fund or venture/entrepreneurial development organization
- Corporate venture capital fund
- CDFI venture capital fund
- University/technology transfer office
- Other lender or investor.

**The issue resolution percentage** is tied to the need to complete all the necessary activities required to ensure small businesses received satisfactory technical assistance and are well prepared to apply to any applicable programs. This is a general category because it could be the resolution of a specific issue or step towards a milestone activity (e.g., help with an audit, reviewing a term sheet, preparing financial analysis, etc.) or completion of an activity that typically requires the completion of multiple steps (e.g., submitting a program application, establishing a new business, pitching an investor, etc.). If the TA provider closes out the eligible beneficiary's case without resolving the issue, information will be required regarding the reason and any proposed next steps to resolve the issue later. DCEO will have a standard benchmark of 70%.

#### **Narrative Report**

Each recipient will be responsible for submitting a quarterly report that will consist of a narrative containing the following:

- An assessment of progress made toward achieving each of the recipient's performance goals established under an UGA,
- A data-driven assessment of how the recipient's grant funds targeted the needs of eligible beneficiaries.
- An overview of the activities undertaken to support eligible beneficiaries
- The extent to which you achieved economic benefits to SEDI-owned businesses and VSBs according to the EBR
- A description of how the recipient's overall TA project supported or complemented relevant small business programs.
- An assessment of the recipient's strategy and efforts to reach eligible beneficiaries.
- A description of how the recipient identified gaps and opportunities in the recipient's ability to fulfill and achieve the goals of the program and how the recipient addressed those issues. This should include any updates on the structure and offerings of TA services as the award progressed to meet the needs of eligible beneficiaries.
- Any other material information, which may include expected and actual benefits to eligible beneficiaries of the TA Grant
- An evaluation of any external partners, including:
  - An overview of the activities undertaken by external partners, and
  - The extent to which the external partners achieved economic benefits to SEDI-owned businesses and VSBs according to the EBR)

#### Other Information

N/A

## **B. Funding Information**

This grant program is utilizing federal pass-through funds appropriated by Small Business Jobs Act of 2010 (SBJA), Pub. L. 111-240, as amended by the American Rescue Plan Act of 2021 (ARPA), Pub. L. 117-2 (codified at 12 U.S.C. §§ 5701 et seq.) - SSBCI TA. Total amount of funding expected to be awarded through this NOFO is \$700,000. The Department expects to make 1 award through this NOFO.

The period of performance is expected to be 2/1/2026 through 1/31/2028.

Eligible expenses under this opportunity include the costs of providing legal, accounting, and financial advisory services, including any wraparound services, to eligible beneficiaries.

Because awards under this program are considered federal financial assistance, eligible recipients must comply with the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance), 2 C.F.R. Part 200, unless otherwise specified in the TA Grant Program Assistance Listing, the TA Grant Program Guidelines, or other SSBCI guidance.

In accordance with 2 C.F.R. § 200.455, costs required for the establishment or reorganization of a recipient, subrecipient, or contractor under an award are generally not eligible.

Allowable costs incurred from the date of the Notice of State Award (NOSA) through the period of performance start date are allowed to be charged to the grant, if awarded..

**The release of this NOFO does not obligate the Department to make an award.**

## **C. Eligibility Information**

An entity must be registered in the Grant Accountability and Transparency Act (GATA) Grantee Portal, <https://grants.illinois.gov/portal/>, at the time of grant application. The portal will verify that the entity:

- Has a valid FEIN number (<https://www.irs.gov/businesses/small-businesses-self-employed/get-an-employer-identification-number>)
- Has a current SAM.gov registration (<https://sam.gov>). SAM.gov registrations must be marked as “public” to allow the GATA Grantee Portal to expedite the review of the federal information;
- Has a valid UEI number (<https://sam.gov>)
- Is not on the Federal Excluded Parties List (verified at <https://sam.gov>)
- Is in Good Standing with the Illinois Secretary of State, as applicable ([https://www.ilsos.gov/departments/business\\_services/corp.html](https://www.ilsos.gov/departments/business_services/corp.html))
- Is not on the Illinois Stop Payment list (verified once entity is registered in GATA Grantee Portal); and
- Is not on the Department of Healthcare and Family Services Provider Sanctions list (<https://www.illinois.gov/hfs/oig/Pages/SanctionsList.aspx>)

Entities on the Illinois Stop Payment List and/or the Federal Excluded Parties List at time of application submission will not be considered for an award.

An automated email notification to the entity alerts them of “qualified” status or informs how to remediate a negative verification (e.g., not in good standing with the Secretary of State). A federal Debarred and Suspended status cannot be remediated.

At this time, federal memo M-21-20 allows entities to apply for grant awards without a valid UEI number. The UEI number must be obtained prior to grant execution. The State of Illinois has adopted this guidance for the issuance of state awards also.

Pursuant to the policy of the Illinois Office of the Comptroller, to receive grant funds from the State of Illinois, a grantee must be considered a regarded entity by the IRS for federal income tax purposes. Disregarded entities will not be eligible to receive grant funds.

### **1. Eligible Applicants include:**

Legal, Accounting, or Financial advisory Non-Profit or For-Profit entities. Applicants must administer the following three (3) TA services services – legal, accounting, and financial advisory services – either directly or through a coalition of contractual partners

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The U.S. Treasury has provided guidance stating that entities must meet at least one of the following criteria in order to be defined as a “legal, accounting, or financial advisory firm” for the purposes of the TA Grant Program:

1. A primary purpose of the entity or a central part of the entity’s mission is to provide legal, accounting, and/or financial advisory services,
2. The entity regularly markets or publicizes itself as providing legal, accounting, and/or financial advisory services, or
3. At least 25% of the entity’s revenues or staff are dedicated to providing legal, accounting, and/or financial advisory services.

Eligible applicants/grantees may not be suspended, debarred, or otherwise excluded from or ineligible for participation in federal assistance programs or activities pursuant to 31 C.F.R. § 19.300.

Applicants should review U.S. Treasury’s SSBCI TA program guidelines and FAQs to verify eligibility requirements. Treasury’s definition of a “legal, accounting, or financial advisory firm” for the purposes of the TA grant program was updated on 9/21/2022 and is listed on page 25 of the FAQs.

Collaborative application submissions from eligible entities may include business support organizations, economic development organizations, for-profit or non-profit professional entities, or community development financial institutions. Applicants are strongly encouraged to partner with other federally funded technical assistance providers, such as the Illinois Small Business Development Centers, funded in part by the U.S. Small Business Administration (SBA), for the provision of a portion of resources to maximize the efficiency and effectiveness of services provided.

DCEO will prioritize applications submitted by SEDI-owned entities. In a collaborative application, there must be a primary applicant that will enter into a grant agreement with DCEO and assume all responsibility for implementation of the executed agreement and deliverables should an award be made.

Primary applicants/TA providers will be expected to provide the following services:

- Provide financial advisory, legal, and/or accounting services for loan and/or equity programs to eligible beneficiaries
- Collect information from subgrantees and provide quarterly reports to DCEO on the following (Specific performance targets will be set with each TBD TA Provider based on their application, budget, and award after completing the NOFO process):
  - Program Type (Loan TA Program)
  - Service Need (financial, legal, and accounting, other services) as well as sub-topic by service type
  - Issue Resolution – was the TA provider able to complete the service and/or successfully address and resolve the issue?
    - Ex. Number of Audits Prepared
    - Ex. Number of Newly Established Business Organizations
    - Ex. Number of Program Applications Submitted
  - Number of Newly Established Business Organizations
  - Number of SEDI and/or VSB Businesses serviced (or contacted)
    - Number of businesses contacted by form of contact (phone, in-person, social media, etc.)
    - Number of businesses receiving 1-on-1 assistance
    - Number of businesses receiving 1-on-1 assistance that successfully submitted applications by program (e.g., SSBCI-funded loan, SSBCI-funded investment, non-SSBCI funded loan, non-SSBCI funded investment, etc.)

- Number of businesses receiving 1-on-1 assistance that successfully received benefits from the government program for which they received application assistance by program (a SSBCI capital program, other federal business programs; or other Illinois small business program.)
- Each of the above metrics broken out by type of target business and eligible beneficiary (i.e., SEDI and specific SEDI category or VSB).
- Common barriers and other problems that businesses face in completing applications and receiving assistance
- Number of SEDI and/or VSB Businesses referrals

The Department complies with all applicable provisions of state and federal laws and regulations pertaining to nondiscrimination, sexual harassment and equal employment opportunity including, but not limited to: The Illinois Human Rights Act (775 ILCS 5/1-101 et seq.), The Public Works Employment Discrimination Act (775 ILCS 10/1 et seq.), The United States Civil Rights Act of 1964 (as amended) (42 USC 2000a-and 2000H-6), Section 504 of the Rehabilitation Act of 1973 (29 USC 794), The Americans with Disabilities Act of 1990 (42 USC 12101 et seq.), and The Age Discrimination Act (42 USC 6101 et seq.).

**2. Cost Sharing or Matching.**

Cost sharing is not required for this funding opportunity

**3. Indirect Cost Rate.**

In order to charge indirect costs to a grant, the applicant organization must have an annually negotiated indirect cost rate agreement (NICRA). There are three types of NICRAs:

- a) Federally Negotiated Rate. Organizations that receive direct federal funding, may have an indirect cost rate that was negotiated with the Federal Cognizant Agency. Illinois will accept the federally negotiated rate. The organization must provide a copy of the federally NICRA.
- b) State Negotiated Rate. The organization may negotiate an indirect cost rate with the State of Illinois if they do not have a Federally Negotiated Rate. If an organization has not previously established an indirect cost rate, an indirect cost rate proposal must be submitted through State of Illinois' centralized indirect cost rate system no later than three months after receipt of a Notice of State Award (NOSA). If an organization previously established an indirect cost rate, the organization must annually submit a new indirect cost proposal through CARS within six to nine months after the close of the grantee's fiscal year, depending on the grantee's audit type requirements.
- c) De Minimis Rate. An organization may elect a de minimis rate of 15% of modified total direct cost (MTDC). Once established, the De Minimis Rate may be used indefinitely. The State of Illinois must verify the calculation of the MTDC annually in order to accept the De Minimis Rate.

All grantees must complete an indirect cost rate negotiation or elect the De Minimis Rate to claim indirect costs. Indirect costs claimed without a negotiated rate or a De Minimis Rate election on record in the State of Illinois' centralized indirect cost rate system may be subject to disallowance.

Grantees have discretion and can elect to waive payment for indirect costs. Grantees that elect to waive payments for indirect costs cannot be reimbursed for indirect costs. The organization must record an election to "Waive Indirect Costs" into the State of Illinois' centralized indirect cost rate system.

The following State University Facilities & Administration Rate and Base will apply to all State issued awards that contain either Federal pass-through funding or State funding.

**RATE:**

20% Rate for awards or programs administered On-Campus\*  
10% Rate for awards or programs administered Off-Campus\*

**BASE:**

Base approved in the State Universities' current Federally Negotiated Indirect Cost Rate Agreement (NICRA)

\*Criteria for utilization of the On/Off campus rate is located within the general terms and conditions of Federal NICRA for each State University. If not clearly defined, State awarding agencies and officers will make final determination based upon the purposes of the grant scope.

**4. Freedom of Information Act/Confidential Information.**

Applications and accompanying materials are subject to disclosure in response to requests received under provisions of the Freedom of Information Act (5 ILCS 140/1 et seq.). Information that could be proprietary, privileged, or confidential commercial or financial information should be clearly identified as such in the application materials. The Department will maintain the confidentiality of that information only to the extent permitted by law.

**5. Other, if applicable.**

Applicants must not be suspended, debarred, or otherwise excluded from or ineligible for participation in federal assistance programs or activities pursuant to 31 C.F.R. § 19.300.

Applicants may submit 1 application for this opportunity.

**D. Application and Submission Information**

**1. Address to Request Application Package.**

Grant application forms are available at the web link provided in the "Grant Application Link" field of this announcement or by contacting the Program Manager:

Jael Olivares  
Illinois Department of Commerce & Economic Opportunity  
555 W. Monroe St, 12<sup>th</sup> Floor  
Chicago, IL 60661  
Email: ceo.ssbsci@illinois.gov

**2. Content and Form of Application Submission.**

A standard application package must be submitted to and reviewed by DCEO. Each package must contain the following items:

- Uniform Grant Application in fillable PDF format.
  - Signature page must be signed by the authorized signatory before submission
    - Can be printed, signed, and scanned
    - Can be signed digitally
- Uniform Budget utilizing the template provided by DCEO for this project.

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- The entire Excel document with all the tabs included, even if the tabs are not relevant to the grant opportunity, must be submitted.
- Do not send a restricted version of the Uniform Budget.
- Certification page must be signed by the authorized signatory before submission
  - Can be printed, signed, and scanned
  - Can be signed digitally

Conflict of Interest Disclosure.

- Conflict of Interest Disclosure must be signed by the authorized signatory before submission
  - Can be printed, signed, and scanned
  - Can be signed digitally

Mandatory Disclosure.

- Mandatory Disclosure must be signed by the authorized signatory before submission
  - Can be printed, signed, and scanned
  - Can be signed digitally

This Notice of Funding Opportunity also requires the submission of the following other programmatic specific items as part of the program application that can be found on the website where you accessed the application document:

- Program Application
- If external partners are used, Proof of Partnership Cover Sheet and supporting documentation
- If applicable, SSBCI Loan TA Program SEDI-Certification
- Any other supplemental documentation

All supporting and supplemental documents should be submitted in a .pdf format. Please note there is a maximum upload of 10 documents in the web form that you submit the application, so combining files may be necessary.

### 3. Unique Entity Identifier (UEI) and System for Award Management (SAM).

Each applicant (unless the applicant is an individual or Federal or State awarding agency that is exempt from those requirements under 2 CFR 25.110(b) or (c), or has an exception approved by the Federal or State awarding agency under 2 CFR 25.110(d)) is required to:

- (i) Be registered in SAM. To establish a SAM registration, go to <https://sam.gov> and/or utilize this instructional link: How to Register in SAM from the [gata.illinois.gov](http://gata.illinois.gov) Resource Library tab. SAM.gov registrations must be “public.”
- (ii) Provide a valid UEI number in the GATA Grantee Portal registration.
- (iii) Continue to maintain an active SAM registration with current information at all times during which it has an active Federal, Federal pass-through or State award or an application or plan under consideration by a Federal or State awarding agency. The State awarding agency may not make a Federal pass-through or State award to an applicant until the applicant has complied with all applicable UEI and SAM requirements and, if an applicant has not fully complied with the requirements by the time the State awarding agency is ready to make a Federal pass-through or State award, the State awarding agency may determine that the applicant is not qualified to receive a Federal pass-through or State award and use that determination as a basis for making a Federal pass-through or State award to another applicant.

### 4. Submission Dates and Times.

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Applications for this opportunity must be submitted by January 22<sup>nd</sup>, 2026 at 5:00 PM.

Application materials must be submitted to the Department via electronic form at <https://app.smartsheet.com/b/form/3f6205435ad7447e8b6bbf26a028016b>.

The Department is under no obligation to review applications that do not comply with the above requirements. Failure to meet the application deadline may result in the Department returning application without review or may preclude the Department from making the award.

### 5. Intergovernmental Review, if applicable.

N/A

### 6. Funding Restrictions.

This opportunity does allow reimbursement of pre-award costs incurred between issuance of the Notice of State Award and the execution of the grant agreement. Other restrictions can be found in Sections A., B., and C.

### 7. Other Submission Requirements.

Documents stored in Google Docs or other cloud-based servers are not allowed.

The applicant can receive a copy of their submitted application by checking the “Send me a copy of my responses” box at the bottom of the application submission form.

Applicants may confirm receipt of the application and documents by contacting the program contact listed in this NOFO.

## E. Application Review Information

### 1. Criteria.

Grant proposals will be reviewed on a competitive basis. Each proposal will be scored on a 100-point scale (or on a percentage scale). The Department shall consider the following criteria when evaluating the application submittal: Need, Capacity, and Quality.

Need- Identification of stakeholders, facts, and evidence that demonstrate the proposal supports the grant program purpose (30 points)	
<b>Understanding of Eligible Beneficiaries (10 Points)</b>	
• Applicant demonstrates a deep understanding of the challenges and needs of VSBs and SEDI-owned businesses in accessing business resources and opportunities by providing clear evidence and data supporting their knowledge of these groups.	4
• Applicant demonstrates a clear understanding of how SSBCI funding and programs can be utilized to support VSBs and SEDI-owned businesses and provides examples of the impact of services on this population, including outcomes and benefits.	3
• Applicant demonstrates an ability to tailor services to meet the unique needs of eligible beneficiaries.	3
<b>Demonstrated Need in Target Communities (10 Points)</b>	
• Applicant clearly identifies and justifies the need for the program in their region, with supporting data and examples.	5

<ul style="list-style-type: none"> <li>Applicant has a clear strategy to ensure services will be offered in an area(s) easily accessible to SEDI-owned businesses, VSBs, and other small business populations located in the geographic region. Higher points if TA location(s) are in a CDFI investment area.</li> </ul>	5
<b>Outreach and Engagement Plan (10 points)</b>	
<ul style="list-style-type: none"> <li>Applicant presents a comprehensive and effective strategy for reaching and engaging eligible beneficiaries, including specific outreach plans and strategies to ensure eligible beneficiaries are aware of TA services.</li> </ul>	10
<b>Capacity- The ability of the applicant to execute the project according to requirements of the grant program (45 points)</b>	
<b>Experience and Expertise (18 Points)</b>	
<ul style="list-style-type: none"> <li>Applicant and external partners (if applicable) demonstrates extensive experience and expertise in providing technical assistance and similar related services to SEDI-owned businesses, Very Small Businesses (VSBs), small businesses, entrepreneurs. Applicant also provides detailed examples of past successes and history working with these populations.</li> </ul>	7
<ul style="list-style-type: none"> <li>Applicant demonstrates a clear understanding of SSBCI objectives, guidelines, and eligibility criteria and ability to provide tailored technical assistance to meet the specific needs of SEDI and VSB businesses.</li> </ul>	7
<ul style="list-style-type: none"> <li>Applicant details the languages in which they can provide statewide services and describes prior experience providing multilingual services.</li> </ul>	4
<b>Staffing and Support (15 Points)</b>	
<ul style="list-style-type: none"> <li>Applicant clearly outlines a robust staffing plan with experienced personnel and adequate resources to support the program.</li> </ul>	4
<ul style="list-style-type: none"> <li>Applicant demonstrates the ability to provide the required services to eligible beneficiaries.</li> </ul>	3
<ul style="list-style-type: none"> <li>Applicant demonstrates the ability to provide services in the proposed geographic/regional areas.</li> </ul>	3
<ul style="list-style-type: none"> <li>Applicant demonstrates the ability to conduct outreach to and engage with eligible beneficiaries, with an understanding that Illinois' Economic Benefit Ratio is 2.28, with a greater portion of our efforts tailored towards SEDI-owned businesses in relation to VSBs.</li> </ul>	3
<ul style="list-style-type: none"> <li>Applicant includes endorsements/partnerships/letters of support/memorandums of understanding (MOUs) from local stakeholders, business support organizations, economic development organizations, for-profit or non-profit professional entities, community development financial institution, or other federally funded technical assistance providers, indicating support for the applicant's proposed services which enhance the proposal's credibility and potential for success.</li> </ul>	2
<b>Financial Stability and Management (10 Points)</b>	10
<ul style="list-style-type: none"> <li>Applicant's budget is clear and reasonable and aligns with programmatic objectives. It includes all required supplemental budgetary documentation and emphasizes cost efficiency and effectiveness in delivering the proposed services</li> </ul>	4
<ul style="list-style-type: none"> <li>Applicant demonstrates that the organization and/or staff has experience receiving state and/or federal programs.</li> </ul>	3
<ul style="list-style-type: none"> <li>Applicant includes a comprehensive plan for providing services to beneficiaries in the timeframe required.</li> </ul>	3

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<b>Ownership/Control of applicant and external partners (2 points)</b>	
• Applicant and partners (if applicable) are SEDI-owned.	2
<b>Quality- The totality of features and characteristics of the project that indicate its ability to satisfy the requirements of the grant program (20 points)</b>	
<b>Detailed Program Plan (20 Points)</b>	
• Applicant presents a comprehensive and clear program plan with specific activities, timelines, and milestones.	10
• Applicant presents a comprehensive and clear program plan which indicates technical assistance services align with the SSBCI's goals of supporting small businesses, especially those owned by SEDI and VSB populations in their geographic region.	5
• Applicant provides a detailed description of the TA services they plan to offer (legal, accounting, and financial advisory services, and may include other services such as market research and due diligence, investor relations training, networking opportunities, and pitch coaching and presentation skills) and their relevance to the needs of eligible beneficiaries. If applicable, applicant includes detailed information regarding existing relationships/partnerships with legal, accounting, or financial services vendors.	5
<b>Monitoring and Evaluation Plan (5 Points)</b>	
• Applicant presents a robust monitoring and evaluation plan with clear metrics and methodologies for assessing the effectiveness of technical assistance (TA) services, including the impact on eligible beneficiaries and the performance of external partners.	5

## 2. Review and Selection Process.

Applications will be graded using the Merit Review Process and scored on the criteria specified in Section E.1. The Department will designate an Evaluation Committee to grade each application received for this funding opportunity. The final score of each Committee member will be calculated and an average of all scores will be the final applicant score. Grants will be awarded using the Merit Review Process and scored on the criteria specified in Section E.1. DCEO will designate an Evaluation Committee to grade each application received for this funding opportunity.

The final score of each committee member will be calculated and an average of all scores will be the final grantee score. Each applicant will then be ranked and awards will be recommended according to project ranking and available funding. DCEO may take into account the geographic distribution of and scope of services offered to target businesses, in addition to grantee score, when making award determinations.

In accordance with 12 U.S.C. § 5708(e)(1), applicants that are SEDI-owned businesses, consistent with any applicable federal, state, and local requirements, will be prioritized.

The Merit Based Review process is subject to appeal per <https://dceo.illinois.gov/aboutdceo/grantopportunities/meritappreview.html>. However, competitive grant appeals are limited to the evaluation process. Evaluation scores may not be protested. Only the evaluation process is subject to appeal. The appeal must be submitted through the merit review appeal request form (<https://app.smartsheet.com/b/form/6444bed39ef140c589f002f53b9bc092>) within 14 calendar days after the date that the grant award notice has been published.

**3. Anticipated Announcement and State Award Dates, if applicable.**

After the application period is closed, the Department will conduct a merit based review of eligible applications. Successful applicants will receive a Notice of State Award (NOSA) to initiate the grant agreement phase. During this phase, you will be contacted by a grant manager to develop a grant agreement, which can be a months long process depending on complexity, cooperation, and conformity with all applicable federal and state laws.

The Department reserves the right to issue a reduced award, or not to issue any award.

**F. Award Administration Information**

**1. State Award Notices.**

The Notice of State Award (NOSA) will specify the funding terms and specific conditions resulting from the pre-award risk assessments and the merit-based review process. The NOSA must be accepted in the GATA Portal by an authorized representative of the grantee organization. The NOSA is not an authorization to begin performance or incur costs.

**2. Administrative and National Policy Requirements.**

**Subrecipients and Subcontractors:** Agreement(s) and budget(s) with subrecipients and subcontractors must be pre-approved by and on file with DCEO. Agreements can be submitted to DCEO when available. Subcontractors and subrecipients are subject to all applicable provisions of the Agreement(s) executed between DCEO and the grantee. The successful applicant shall retain sole responsibility for the performance of its subrecipient(s) and/or subcontractor(s).

**Grant Uniform Requirements:** The Grant Accountability and Transparency Act (30 ILCS 708/1 *et seq.*) (and its related administrative rules, 44 Ill. Admin. Code Part 7000), was enacted to increase the accountability and transparency in the use of grant funds from whatever source and to reduce administrative burdens on both State agencies and grantees by adopting federal guidance and regulations applicable to those grant funds; specifically, the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (2 CFR 200).

**Procurement:** Grantees will be required to adhere to methods of procurement per the Procurement Standards (2 CFR 200.317 – 2 CFR 200.327).

Grant recipients will be required to comply with Treasury's TA Grant Program Guidelines, the SBIA, as amended (codified at 12 U.S.C. § 5701 *et seq.*, referred to herein as "the SSBCI statute"), and other SSBCI guidance, including Frequently Asked Questions (FAQs) that Treasury may publish from time to time.

**3. Reporting.**

**Periodic Performance Report (PPR) and Periodic Financial Report (PFR)**

Grantees funded through this NOFO are required to submit in the format required by the Grantor, at least on a quarterly basis, the PPR and PFR electronically to their assigned grant manager. The first of such reports shall cover the first three months after the award begins. Pursuant to 2 CFR 200.328, Periodic Financial Reports shall be submitted no later than 30 calendar days following the period covered by the report. Pursuant to 2 CFR 200.329, Periodic Performance Reports shall be submitted no later than 30 calendar days following the period covered by the report. Any additional reporting requirements will be disclosed in the NOSA. Grantees are required within 45 calendar days following the end of the period of performance to

submit a final closeout report in the format required by the Grantor (See 2 CFR 200.344).

**Monitoring**

Grantees funded through this NOFO are subject to fiscal and programmatic monitoring visits by the Department in accordance with 2 CFR 200.337. They must have an open-door policy allowing periodic visits by Department monitors to evaluate the progress of the project and provide documentation upon request of the monitor. Program staff will also maintain contact with participants and monitor progress and performance of the contracts. The Department may modify grants based on performance.

**Audit**

Grantees shall be subject to Illinois' statewide Audit Report Review requirements. Terms of the Single Audit Act Amendments of 1996 (31 USC 7501-7507), Subpart F of 2 CFR Part 200, and the audit rules set forth under the Grant Accountability and Transparency Act Admin Rules shall apply (See 44 IL Admin Code 7000.90).

TA grant recipients will be required to comply with U.S. Treasury Technical Assistance Program Guidelines, the SBJA, as amended (codified at 12 U.S.C. § 5701 et seq., referred to herein as "the SSBCI statute"), and other SSBCI guidance, including Frequently Asked Questions (FAQs) that Treasury may publish from time to time. Because awards under the TA Grant Program are considered federal financial assistance, eligible recipients must also comply with the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance), 2 C.F.R. Part 200, unless otherwise specified in the U.S. Treasury Technical Assistance Program Guidelines.

## **G. State Awarding Agency Contact(s)**

Grant Help Desk  
Illinois Department of Commerce & Economic Opportunity  
Email: CEO.GrantHelp@illinois.gov

## **H. Other Information, if applicable**

**Definitions:**

**Classroom-style TA.** TA services that are provided through a stand-alone event that is targeted towards eligible beneficiaries and has more than 10 attendees.

**Economically Disadvantaged.** Is defined by reference to section 8 of the Small Business Act (15 U.S.C. 637) and the regulations thereunder, economically disadvantaged individuals are those socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same business area who are not socially disadvantaged.

**Eligible beneficiary.** Any VSB or SEDI-owned businesses that is applying for, preparing to apply for, or has previously applied for:

- a SSBCI capital program;
- other federal small business programs; or
- other Illinois small business programs, including but not limited to:
  - the Illinois Angel Investment Tax Credit Program,
  - the Illinois SBIR/STTR Phase I State Matching Program, and
  - the Illinois Innovation Vouchers Program.

**Eligible recipient.** States, the District of Columbia, territories and Tribal governments that submitted a timely and complete SSBCI capital program application.

**Legal, accounting, or financial advisory firm.** A nonprofit or for-profit entity that meets at least one of the following criteria:

- A primary purpose of the entity or a central part of the entity's mission is to provide legal, accounting, and/or financial advisory services,
- The entity regularly markets or publicizes itself as providing legal, accounting, and/or financial advisory services, or
- At least 25% of the entity's revenues or staff are dedicated to providing legal, accounting, and/or financial advisory services.

**Legal, accounting, and/or financial advisory services.** The services listed in Section IV of the SSBCI TA Grant Program Guidelines and other services that are similar to the those listed.

**Minority individual.** A natural person who identifies as American Indian or Alaska Native; Asian American; Black or African American; Native Hawaiian or Other Pacific Islander; Hispanic or Latino/a; or one or more than one of these groups.

Minority-owned or controlled business. A business that:

- if privately owned, 51 percent or more is owned by minority individuals;
- if publicly owned, 51 percent or more of the stock is owned by minority individuals;
- in the case of a mutual institution, a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of minority individuals; or
- one or more minority individuals have the power to exercise a controlling influence over the business.

**Notice of State Award (NOSA).** A NOSA is an official document issued by an awarding agency to entities selected for funding.

**Principal owner.** A natural person who directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity of the business. If a trust owns, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, 25 percent or more of the equity interests of the business, the trustee is a principal owner.

**Socially and Economically Disadvantaged Individuals (SEDI)-owned business.** A business enterprise that certifies that it is owned and controlled by individuals who have had their access to credit on reasonable terms diminished compared to others in comparable economic circumstances, due to:

1. Membership of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society,
2. Gender,
3. Veteran status,
4. Limited English proficiency,
5. Disability,
6. Long-term residence in an environment isolated from the mainstream of American society,
7. Membership of a Federally or state-recognized Indian Tribe,
8. Long-term residence in a rural community,
9. Residence in a U.S. territory,
10. Residence in a community undergoing economic transitions (including communities impacted by the shift towards a net-zero economy or deindustrialization), or

11. Membership of an underserved community. “Underserved communities”: Underserved communities are populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life, as exemplified by the list in the definition of equity. Equity”: Equity is consistent and systematic, fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality;

- A business enterprise that certifies that it is owned and controlled by individuals whose residences are in Community Development Financial Institution (CDFI) Investment Areas, as defined in 12 C.F.R. § 1805.201(b)(3)(ii)
- A business enterprise that certifies that it will build, open, or operate a location in a CDFI Investment Area, as defined in 12 C.F.R. § 1805.201(b)(3)(ii)2;
- a business enterprise that certifies that it is located in a CDFI Investment Area, as defined in 12 C.F.R. § 1805.201(b)(3)(ii). The CDFI Fund evaluates Puerto Rico, but not other territories, in identifying CDFI Investment Areas. For purposes of the SSBCI, Treasury has also evaluated American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands and has determined that these territories in their entirety constitute CDFI Investment Areas, because each of these territories has a poverty rate of at least 20 percent. See 12 C.F.R. § 1805.201(b)(3)(ii)(D)(1) ARPA Act of 2021(Pg 71 No. 15-18) (<https://www.congress.gov/117/plaws/publ2/PLAW-117publ2.pdf>)

For purposes of the definition of “**SEDI-owned business**,” a business is “owned and controlled” by applicable individuals:

- if privately owned, 51 percent or more is owned by such individuals;
- if publicly owned, 51 percent more or of the stock is owned by such individuals; and

- 1) in the case of a mutual institution, if a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of such individuals.

**Socially Disadvantaged.** Is defined by reference to section 8 of the Small Business Act ([15 U.S.C. 637](#)) and the regulations thereunder, socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities.

**SSBCI Technical Assistance Program Guidelines.** TA grant recipients will be required to comply with U.S. Treasury technical assistance guidelines<sup>1</sup>, the SBJA, as amended (codified at 12 U.S.C. § 5701 et seq., referred to herein as “the SSBCI statute”), and other SSBCI guidance, including Frequently Asked Questions (FAQs) that Treasury may publish from time to time. Because awards under the TA Grant Program are considered federal financial assistance, eligible recipients must also comply with the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance), 2 CFR Part 200, unless otherwise specified in the U.S. Treasury technical assistance guidelines<sup>1</sup>.

**Subrecipient.** In accordance with 12 U.S.C. § 5708(e)(1), a subrecipient may be an entity of the eligible recipient (e.g., a state entity), or a legal, accounting, or financial advisory nonprofit or for-profit entity, and a third-party contractor may be a legal, accounting, or financial advisory nonprofit or for-profit entity.

**Very small business (VSB).** A business with fewer than 10 employees and includes independent contractors and sole proprietors.

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**Veteran-owned or controlled business.** A business that:

- if privately owned, 51 percent or more is owned by veterans;
- if publicly owned, 51 percent or more of the stock is owned by veterans;
- in the case of a mutual institution, a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of veterans; or
- one or more individuals who are veterans have the power to exercise a controlling influence over the business.

**Women-owned or controlled business.** A business that:

- if privately owned, 51 percent or more is owned by females;
- if publicly owned, 51 percent or more of the stock is owned by females;
- in the case of a mutual institution, a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of females; or
- one or more individuals who are females have the power to exercise a controlling influence over the business.

**Program Link URLs:**

- Advantage Illinois Participation Loan Program (AI PLP) -  
<https://dceo.illinois.gov/smallbizassistance/advantageillinois.html>
- Advantage Illinois Loan Guarantee Program (AI LGP) –  
<https://dceo.illinois.gov/smallbizassistance/advantageillinois.html>
- Illinois Angel Investment Tax Credit Program –  
<https://dceo.illinois.gov/expandrelocate/incentives/taxassistance/angelinvestment.html>
- Illinois SBIR/STTR Phase I State Matching Program –  
<https://dceo.illinois.gov/whyillinois/sbir-sttr-phase1.html>
- Illinois Innovation Vouchers Program –  
<https://ilinnovoucher.istcoalition.org/illinois-innovation-voucher-program>
- INVENT Venture Capital Program (INVENT) –  
<https://dceo.illinois.gov/illinoisinvent.html>
- Climate Bank Finance Participation Loan Program (CBF PLP)  
<https://www.il-fa.com/programs/ssbci>

**US Small Business Act SBA URL:**

- Section 8 of the Small Business Act (SBA) - 15 USC 637  
<https://www.govinfo.gov/content/pkg/USCODE-2023-title15/pdf/USCODE-2023-title15-chap14A-sec637.pdf>

**US Treasury URLs:**

- US Treasury Technical Assistance Grant Program Guidelines  
<https://home.treasury.gov/system/files/136/SSBCI-Technical-Assistance-Guidelines-April-2022.pdf>
- US Treasury SSBCI FAQs  
<https://home.treasury.gov/system/files/136/SSBCI-FAQs.pdf>