Aeris Cloud Quarterly Financials and Library Reporting Guide

April 2020

About the Aeris Cloud

The Aeris Cloud is a Web-based platform that allows CDFIs to upload their data and documents for Aeris analyses and quarterly reporting. CDFI performance data is presented in a standardized format, enabling longitudinal and peer comparison analytics on a wide range of metrics encompassing capitalization, portfolio quality, earnings, and more. For CDFIs, the Aeris Cloud is a powerful tool that enables them to track their current and historic performance against peers; streamline reporting to funders, investors, and other stakeholders; and help new investors understand the investment value proposition that CDFI loan funds offer. The Aeris Cloud was developed with lead funding from the Citi Foundation.

Accounts are created for CDFIs by an Aeris staff member. Contact Aeris if you need an account created.

Log In Screen

All users access the Aeris Cloud from this URL: www.aerisinsight.com. The login screen is the point of entry. Choose "My Account" in the top right corner. Enter your user name and password to log in. If you forget your password, click the "Reset your password" link to set up a new one.

Uploading Quarterly Financial Statements to the Aeris Cloud

Uploading data to the Aeris Cloud is simple and should take less than 15 minutes per quarter. ***It is important** to **provide the financials in a consistent format each quarter**.* The data must be in the same column for it to map correctly. If there is any change to the format or content of your financials (such as additional data) please email Austin Vasko (avasko@aerisinsight.com).
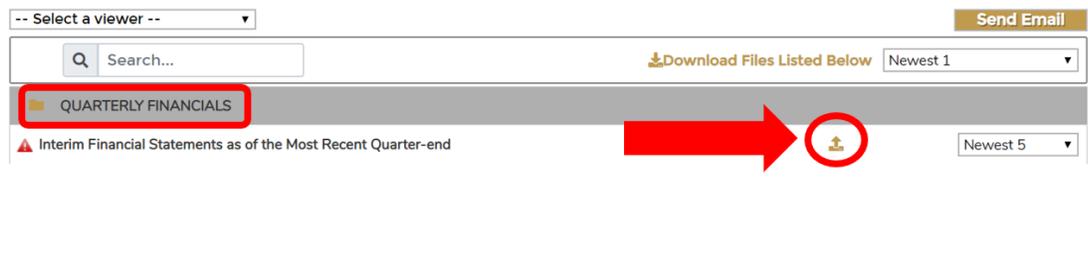
Please follow these instructions:
1) Login to the Aeris Cloud.

2) The login takes you to your Dashboard. On the right panel under **Action Items**, click

   [Upload] under **201#Q# Financials Upload** (the applicable period) prompt. This will take

   you to library of your documents.

3) Under the Quarterly Financials Folder (the first heading), find the ⬆ on the right-hand side of the screen and click.

4) From the next screen choose "Browse" to locate the Excel file on your hard drive/internal server with your financials.

5) Choose the applicable FYE and quarter. Then click [Upload] to upload the file to the period you selected.

6) Return to the Dashboard and under **Action Items**, click [Enter Data] under **201#Q# Additional Data submission** (the period you just uploaded). The Aeris Cloud will prompt you to enter any data that is missing from the Excel file. Please note that:

   a. Impact data (outputs and outcomes) —we encourage you to provide impact data on a quarterly basis. Rated CDFIs are required to provide these at fiscal year-end quarters for their annual Rating Analysis and Report.
   b. If Aeris prompts you for additional data such as summary portfolio performance

data for delinquencies, write-offs, restructures, non-accruals, and so on, please add these to the Excel file containing your quarterly financial data at the next reporting period. If you do so, the system can directly map these categories going forward, and you would not have to manually enter it in this step again.

7) Once you upload your financials, and complete the additional data entry (if any), you will be directed to the Financials where you can check to make sure the data has been mapped and uploaded correctly.

8) The period you just uploaded should show as "Draft". An Aeris team member will review the data for accuracy and completeness prior to publishing it for external stakeholders' viewing.

Uploading Additional Quarterly Reports to the Library

The Aeris Library enables CDFIs to share confidential documents with Aeris for Annual Ratings® but also with investors, funders, or other stakeholders. A CDFI can upload any document they wish to their Library—it is not limited to the materials requested for Aeris analyses. Once you have logged in, choose "My Data" to move to the screen where you can access your Library.

1) The Library is organized to mirror the organizational departments of most CDFIs with an additional folder for quarterly financials at the top and an investor reporting folder at the bottom
   - Quarterly Financials
   - Program
   - Corporate Documents
   - Finance Department
   - Lending
   - Other
   - Investor Reporting
2) To upload a document, click on 📤 next to the file folder you intend to provide a document for.
3) Choose the applicable FYE and Quarter-end and then click Browse to choose the document from your internal hardrive/server.
4) Click Upload.
5) Please do **not** delete any historical documents. The Cloud will automatically archive them once you upload the newest document.
   a. In order to see documents from previous periods, use the "Newest 1" dropdown box and choose a new selection (Newest 5, All, or Custom)
   b. In order to view documents you have uploaded previously, click the 📥 icon to download the document in question. You may also download all files in the library by selecting the 📥Download Files Listed Below link at the top of the Library.

Uploading Documents in preparation for Aeris Annual Rating

Please upload the documents in their appropriate folders so that Aeris staff or analysts can readily find the documents to conduct their review and analysis. In addition to the folder and label, please upload documents under the correct fiscal year and quarter. Upon clicking the "upload" button on the Aeris Cloud Library, the fiscal year and quarter will pop up for your confirmation. Select the correct time period by using the down arrows. The folder and document list matches the Aeris Annual Rating Document Request List and Upload Guide we sent you via email at the beginning of the Annual Rating process.

1) Upload documents to each line by clicking the ⬆ icon on right-hand side of the applicable line.
2) Choose the applicable FYE and Quarter-end and then click Browse to choose the document from your internal hard drive/server.
3) Click Upload.
4) Repeat steps 1-3 for remaining lines.
   a. **Note**: For further information on each document we are requesting, hover your mouse over the document title for a description.
5) Please do **not** delete any historical documents. The Cloud will automatically archive them once you upload the newest document.
   a. In order to see documents from previous periods, use the "Newest 1" dropdown box and choose a new selection (Newest 5, All, or Custom)
   b. In order to view documents you have uploaded, click the ⬇ icon to download the document in question. You may also download all files in the library by selecting the ⬇Download Files Listed Below link at the top of the Library.
6) The blue triangle symbol ⚠ signifies that a document is required for the analysis, but may not have changed since the previous rating. If the document already in Library is the most recent document, or the document is not applicable for your CDFI please provide a brief note such as "most current" or "not applicable".
7) The red triangle symbol ⚠ signifies that documents under this label are required for each rating period. As you upload each required document in its correct spot, this symbol should be replaced with a ✓. When you have completed your upload, scan the left-hand side to ensure all applicable lines show the green check mark.

Please reach out to your Operations Associate with any questions. Thank you.

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