



Business and Cooperatives Programs

Rural Business and Cooperative Programs

- Programs
 - Rural Business Development Grants (RBDG)
 - Value-Added Producer Grants (VAPG)
 - Business & Industry Loan Guarantees
 - Rural Energy for America Program (REAP) Loan Guarantees and Grants
 - Intermediary Relending Program (IRP)
 - Rural Microentrepreneur Assistance Program (RMAP)

Rural Business Development Grants (RBDG)

- Objective
 - Help small and emerging private businesses, and/or nonprofits in rural communities, startup or expand
- Applicants
 - Public bodies, government entities, nonprofit entities, and Federally recognized tribes.
- Funds may be used for
 - Economic Development
 - Technical Assistance
 - Training
 - Renovation
 - Planning

Value-Added Producer Grants (VAPG)

- Objective
 - Helps agricultural producers enter value-added activities to generate new products, create and expand marketing opportunities, and increase producer income
- Applicants
 - Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled producer-based business ventures.
- Funds may be used for
 - Feasibility Studies
 - Business Plans
 - Working Capital
 - Processing costs, marketing and advertising expenses, some inventory and salary expenses

Business & Industry Loan Guarantees

- Objective
 - Create jobs/stimulate rural economies by providing financial backing for rural businesses.
- Applicants
 - For-profit or non-profit businesses, cooperatives, federally-recognized Tribes, public bodies, and individuals engaged or proposing to engage in a business
- Funds may be used for
 - Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.

Rural Energy for America Program (REAP) Loan Guarantees and Grants

- Objective
 - Provide assistance for energy efficiency improvements or to purchase a renewable energy system for operations.
- Applicants
 - Rural Small Businesses
 - Agricultural Producers
- Terms/Conditions
 - Grants up to 25% of project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees up to 75% of project cost not to exceed \$25 million.

Intermediary Programs (IRP and RMAP)

- Objective
 - Establish revolving funds for business facilities and community development projects.
- Terms/Conditions
 - The intermediary makes loans to businesses from its revolving loan fund on terms consistent
 - IRP
 - maximum loan amount to an ultimate recipient is the lesser of \$400,000 or 50% of the loan to an intermediary lender
 - RMAP
 - Up to \$50,000.
- Uses
 - Community development projects
 - Establish or expand businesses
 - Create or save rural jobs.

Additional Programs

- Rural Cooperative Development Grants (RCDG)
 - Socially Disadvantage Groups Grant (SDGG)
 - Rural Innovation Stronger Economy (RISE) Grants
 - Rural Economic Development Loan and Grant (REDLG)
 - Meat and Poultry Processing Expansion Program (MPPEP)
 - Food Supply Chain Guaranteed Loan Program
 - Higher Blends Infrastructure Incentive Program
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