



Your Partner in Prosperity

Business Programs

Presented by Karen Davis, Director

Business Programs

<https://www.rd.usda.gov/programs-services/business-programs>

Guaranteed Loans (Requires Bank):

- Business and Industry Loan Guarantees (B&I/OneRD)
- Food Supply Chain Guaranteed Loan Program
- Rural Energy for America Guaranteed Loan Program

Intermediary Loan Programs

- Intermediary Relending Program (IRP)
- Rural Microentrepreneur Assistance Program (RMAP)
- Rural Economic Development Loan and Grant (REDLG)

Grants:

- Rural Energy for America Grant Program (Renewable Energy or Energy Efficiency) for Ag Producer or Small Business – Can be a 25% of total project grant or guaranteed loan
- Value Added Producer Grants (VAPG)
- Rural Innovation Stronger Economy (RISE) Grants (Partnership)
- Higher Blends Infrastructure Incentive Program

- **Rural Business Development Grant (RBDG)** – Eligible Applicant: Public Body or Non-Profit Corporation



For eligible entities that help with cooperative expertise or information for those groups.

- Socially-Disadvantaged Group Grants (SDGG)
- Rural Cooperative Development Grants (RCDG)

Other Assistance:

- Rural Business Investment Program (RBIP)
- BioPreferred Program

Rural Business Development Grant (RBDG)

Designed to help small rural businesses

Small means that the business has fewer than 50 new workers and less than \$1 million in gross revenue

Eligible Applicants: Public Body or Non-Profit Corporation

Deadline: Projected February or March of each year

Georgia Allocation in FY22: Approximately \$1.4 million

Rural Business Development Grant (RBDG)

Enterprise grants

Uses may include:

- Training and technical assistance, such as project planning, business counseling and training, market research, feasibility studies, professional or/technical reports or producer service improvements.
- Acquisition or development of land, easements, or rights of way; construction, conversion, renovation of buildings; plants, machinery, equipment, access for streets and roads; parking areas and utilities.
- The capitalization of revolving loan funds, including funds that will make loans for start-ups and working capital.
- Leadership and entrepreneur training.
- Rural business incubators.

Rural Business Development Grant (RBDG)

Opportunity grants

Uses may include:

- Community economic development.
- Technology-based economic development.
- Feasibility studies and business plans.
- Leadership and entrepreneur training.
- Rural business incubators.
- Long-term business strategic planning.

Rural Business Development Grant (RBDG)

All applications are evaluated based on:

- Evidence showing job creation at local businesses.
- Percent of non-federal funding committed to the project.
- Economic need in the area to be served.
- Consistency with local economic development priorities.
- Experience of the grantee with similar efforts.

Intermediary Relending Program (IRP)

Loans are provided to local organizations (intermediaries) for the establishment of revolving loan funds for the purpose of providing loans to ultimate recipients to promote community development, establish new businesses, establish and support microlending programs and create or retain employment opportunities in rural areas.

This program provides 1 percent low-interest loans to “intermediaries” that re-lend to businesses to improve economic conditions and create jobs in rural communities.

Intermediaries in Georgia

Appalachian Community Enterprises, Inc. (d/b/a Access to Capital) - Cleveland Contact:
Grace Fricks (678) 335-5600 www.ace loans.org

Small Business Access Partners, Inc.- Gainesville
Contact: Lorra Lee (770) 536-7839 www.sbaploans.com

Central Savannah River Area Rural Lending Authority, Inc.- Augusta
Contact: Randy Griffin (706) 210-2010 www.csrabusinesslending.com

Coastal Area District Development Authority Brunswick
Contact: Terrence T. Louk (330) 550-9198 www.cadda-sba.org

Intermediaries for Georgia

Small Business Assistance Corporation - Savannah

Contact: Tony O'Reilly (912) 232-4700 www.sbacsav.com

Southern Georgia Regional Commission-Valdosta

Contact: Michelle Frey (229) 333-5277 <https://www.sgrc.us/>

River Valley Area Development Corporation-Columbus

Contact: Jim Livingston (706) 256-2910 www.rivervalleyrc.org

Southwest Georgia United Empowerment Zone, Inc. Cordele

Contact: Robert Cooke (229) 273-8582 www.swgau.org

Rural Innovation Stronger Economy (RISE) Grants

Grant assistance to create and augment high-wage jobs, accelerate the formation of new businesses, support industry clusters and maximize the use of local productive assets in eligible low-income rural areas.

Eligible applicants are rural jobs accelerator partnerships with expertise in delivering economic and job training programs, consisting of the following:

- Non-profit entities
- State entities
- Tribal entities
- Institutions of higher education
- Public bodies

Rural Innovation Stronger Economy (RISE) Grants

Uses may include:

- Build or support a business incubator facility
- Provide worker training to assist in the creation of new jobs
- Train the existing workforce with skills for higher-paying jobs
- Develop a base of skilled workers and improve their opportunities to obtain high-wage jobs in new or existing local industries

Grant amounts are awarded competitively with a minimum of \$500,000 and a maximum grant amount of \$2,000,000.

Guaranteed Loan Programs

Business and Industry (B&I) Loan Guarantee (OneRD Guaranteed Loan Program)

This program offers loan guarantees to lenders for their loans to rural businesses. Currently, 80% guarantee up to \$25 million.

Nationwide Funds: \$1,400,283,291 Georgia: \$30,322,000

Food Supply Chain Guaranteed Loan Program

This program is a part of USDA's Build Back Better initiative to strengthen critical supply chains and our food system

Nationwide Funds: \$1,369,863,014 - - - Not required to be in rural area

Rural Energy for America Renewable Energy and Energy Efficiency Improvement Grant and Guaranteed Loan Program

Eligible Applicants: Small Business or Agricultural Producers

Deadlines: October 31st or March 31st of each year

Grant

This program provides grant funding (up to 25% of the total project) for renewable energy systems or to make energy efficiency improvements.

GA FY22 Allocation for Under \$20,000 Grants: \$363,000

GA FY22 Allocation for Unrestricted Grants: \$984,000

Guaranteed Loan Program

This program provides guaranteed loan financing to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.

Nationwide Funds: \$800,357,143

CONTACT US

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Federal Available Grants: www.grants.gov

Ag Production: www.farmers.gov

Meat Processing: www.usda.gov/meat

Community
Facilities
Programs
Loans and Grants



What Is An Essential Community Facility?

- Provides an essential service to the local community – the service must be a function customarily provided by a local unit of government.
- Must be a public improvement needed for the orderly development of a rural community.
- All facilities must be for public use and be located in an eligible rural area.

An Eligible Facility Must Be:

- A function customarily provided by a local unit of government
- Operated on a non-profit basis
- Able to demonstrate significant support (N/A for Public Bodies)

Eligible Rural Areas

Cities, towns, and census designated places (CDPs) with populations of **20,000 or less** according to the latest decennial census of the United States.

There is no limitation placed on population in unincorporated rural areas, with the exception of CDP's.

Water and Environmental Programs

Loans and Grants



Eligibility:

- Rural communities with populations of **10,000 or less**
- Cannot obtain financing through bonds or from other lenders at reasonable rates and terms
- Must be a Public Body or Non-Profit Corporation
- Must have the legal authority to incur debt

Facilities eligible for funding

Small municipal and rural:

- water systems
- sewer systems
- solid waste disposal

NOTE: Projects must primarily benefit *rural residential users*.



Questions?

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