

 USDA	Business & Industry Guarantee Program (B&I)	Rural Business Enterprise Grant (RBEG)	Rural Business Opportunity Grant (RBOG)	Intermediary Relending Program (IRP)	Rural Economic Development Loan & Grant (REDLG)	Value-Added Producer Grant (VAPG)	Rural Cooperative Development Grant (RCDG)	Small, Socially-Disadvantaged Producer Grant (SSDPG)	Rural Microentrepreneur Assistance Program RMAP
CFDA	10.768	10.769	10.773	10.767	10.854	10.352	10.771	10.771	10.870
FY 2014	\$958,097,282	\$24,318,000	\$2,250,000.0	\$18,889,403	\$39,975,461	\$10,500,000	\$5,800,000	\$3,000,000	\$3,000,000
Purpose	To improve rural private business enterprise	Develop small & emerging private rural businesses (≤ 50 empl and < \$1 mill projected gross revenues)	Technical Assistance for business development economic development planning	Revolving Loan funds for ultimate recipients: businesses facilities & community development	Economic development and job creation	Expand markets & increase financial returns to ag producer-owners of the value added venture	To improve economic conditions of rural areas thru cooperative development	To provide technical assistance to small, socially disadvantaged agricultural producers	Capitalize locally run revolving microloan programs that offer both microloans and counseling for microbusinesses
Applicant Eligibility	Individuals, partnerships, corporations, cooperatives, or non-profits	Public bodies, non-profit corporations serving rural areas Institutions of higher education	Public bodies, non-profit corp, coop serving rural areas Institutions of higher education	Public Bodies, non-Profits, Tribal groups or cooperatives with lending experience	RUS borrowers (electric cooperatives and certain telephone companies)	Independent Producers, Ag Producer Groups, Farmer or Rancher Coop Majority-controlled Producer-Based Ventures	Non-profits or institutions of higher education	Cooperatives and associations of cooperatives	Nonprofit microenterprise development organization, tribes and colleges
Eligible Loan or Grant Purpose	Term guaranteed loans for business creation, expansion, refinancing, working capital (Guarantee Amounts: ≤ \$5mm = 80% \$5-\$10mm = 70% ≥ \$10mm = 60%) Rural Requirement ≤ 50,000 population	1) Public purpose: equipment purchase, construction, incubator; 2) Revolving Loan Fund; 3) Technical Assistance Rural Requirement ≤ 50,000 population	Training and centers for Technical Assistance, business and economic planning; fees for professional services Rural Requirement ≤ 50,000 population	Business lending (new or existing) and community development that creates or saves jobs UR max loan \$250,000 Rural Requirement ≤ 25,000 population	Business lending, community development projects, telecomm, and computer networks Loans pass through Grants RLF Rural Requirement ≤ 50,000 population	<i>Planning Grants:</i> Feasibility studies, business plans. <i>Working Capital Grants:</i> professional fees, salaries, utilities, office supplies. No rural requirement	Feasibility studies, training businesses, technical assistance, research services, advisory services. Rural Requirement ≤ 50,000 population	Technical Assistance for the benefit of a small, socially-disadvantaged producer, i.e. market research; product and/or service improvement legal advice and assistance; feasibility study, business plan, marketing plan development; and training. Rural Requirement ≤ 50,000 population	To setup a microloan fund which loans of ≤\$50,000 are made; the companion grant provides business help to the microborrowers Rural Requirement ≤ 50,000 population
Loan or Grant Amount	Loans Up to \$25 million	Grants only, limited by funding	Grants only, up to \$100,000	Loan \$2,000,000 1st Loan \$1,000,000 subsequent up to \$15,000,000	Loans \$10,000 - \$2,000,000 Grants \$10,000 - \$300,000	Grants only. Planning up to \$75,000 W.C. up to \$200,000	Grants up to \$200,000	Grants up to \$200,000	Loans up to \$500,000 in FY with annual companion grant equal to 25% of the microloan portfolio
Term	WC ≤ 7 years Equip ≤ 15 years RE ≤ 30 years	Project must be completed within 2 years	Project must be completed within 2 years	1% 30 yr max (to intermediary)	0% interest 10 yr max Deferral: 1 yr for expansion or 2 years for start-ups	Project must be completed within 3 years	Project must be completed within 1 year	Project must be completed within 1 year	2% 20 years to a micro-lender for microloans at lender determined rates & terms of not more than 10-yr
Equity	New business ≥ 20% Existing business ≥ 10%	No matching required	80% equity receives most priority points. Less than 25% = 0 points	25% equity receives most priority points	20% supplemental funds from ultimate recipient, 20% match from utility (grants)	Grant will cover up to 50% of eligible project costs	25% match required	No matching required	No matching required
Funding Cycle	Based on allocation Selections made throughout the year in Minnesota	Based on allocation Selections are made annually in Minnesota	Federal Announcement Selections made annually in Washington, D.C.	Funding based on allocation State Allocation Selections made quarterly in Washington, DC	Federal Announcement Selections made monthly in Washington, DC	Federal Announcement Selections made annually in Washington, D.C.	Federal Announcement Selections made annually in Washington, D.C.	Federal Announcement Selections made annually in Washington, D.C.	Federal Announcement Selections made annually in Washington, D.C.
Contact	Area Office	Area Office	Area Office	Area Office	Area Office	Area Office	Area Office	Area Office	Area Office
Area Office Contacts	Area Specialist Area Specialist Area Specialist Area Specialist Area Specialist	Andrew Gag Tom Leach Paul Dornfeld Paul Pierson Naomi Lenz	NW (Located in Detroit Lakes) 218-847-9392 x120 NE (Located in Baxter) 218-829-5965, x111 EC (Located in Cambridge) 763-689-3354, x114 SW (Located in Worthington) 507-372-7783, x122 SE (Located in Austin) 507-437-8247, x127	andrew.gag@mn.usda.gov thomas.leach@mn.usda.gov paul.dornfeld@mn.usda.gov paul.pierson@mn.usda.gov naomi.lenz@mn.usda.gov					
State Office Contacts	Environmental Protection Spec and Energy Coord RBS Program Director	Ron Omann Cheryl Seanoa	St. Paul St. Paul	651-602-7796 651-602-7813	ron.omann@mn.usda.gov cheryl.seanoa@mn.usda.gov				

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USDA	Rural Energy for America Program (REAP)		BioRefinery Assistance Program (Section 9003)	Repowering Assistance Program (Section 9004)	Advanced Biofuels Producer Payment Program (Section 9005)
	Renewable Energy Systems (RES) and Energy Efficient Improvements (EEI)	Energy Audit (EA) and Renewable Energy Development Assistance (REDA)			
CFDA	10.868	10.868	10.865	10.866	10.078
FY 2014	\$70,100,000 (Combined)	\$0	\$100,000,000	\$TBD	\$15,000,000
Purpose	Renewable energy systems (RES) & energy efficiency improvements (EEI)	Assist agricultural producers or small businesses in conducting & promoting energy audits or provide renewable energy development assistance	Assist in development & construction of commercial-scale biorefineries & retrofitting of existing facilities using eligible technologies for the development of advanced biofuels.	Provide financial incentives to biorefineries to replace use of fossil fuels used to produce heat or power by installing new systems that use renewable biomass or to produce new energy from renewable biomass	Support & ensure an expanding production of advanced biofuels by providing payments to eligible advanced biofuel producers. (Non-corn kernel starch based)
Applicant Eligibility	Farmers or rural small businesses as defined IAW Small Business Administration's small business size standards by North American Industry Classification System (Non-profit ineligible)	Unit of State, tribal or local government; land-grant college or university or other institution of higher education; rural electric cooperative; public power entity	Individual, entity, Indian Tribe, Unit of State or local government, corporation, farm cooperative, farmer cooperative, organization, Association of agricultural producers, National Laboratory, Institution of higher education, rural electric cooperative, public power entity, consortium of above.	Biorefineries in existence as of June 18, 2008 Must produce and sell advanced biofuel. Have direct access to biomass or third party commitment to supply for at least 3-years.	Individual, corporation, company, foundation, association, labor organization, firm, partnership, society, joint stock company, group of organizations or non-profit entity that produces and sells advanced biofuel. (Entity that blends or combines not eligible)
Eligible Loan or Grant Purpose	Purchase retrofitting of equipment; construction; energy audits; permits; professional fees; business plans. No real estate. Rural Requirement ≤ 50,000 population	Conduct & promote EA & meet requirements of 4280.187 Conduct & promote REDA Rural requirement unless owner is Ag producer; if Ag producer & non-rural assistance must be vertically integrated to operations and are part of co-located Ag production operation.	Construction or retrofitting of biorefineries using eligible feedstock, i.e. renewable biomass, biosolids, treated sewage sludge, and by products of the pulp and paper industry. Majority of biorefinery production must be an advanced biofuel. Advanced biofuel that's converted to another form of energy for sale still eligible.	Project related construction costs for repowering improvements associated with equipment, installation, engineering, design, site plans, associated professional fees, permits, financing fees. Advanced Biofuel must meet definition; be produced in US; be solid, liquid, or gas; be a final product; sold to third party.	Contracts for payment to expand production of advanced biofuels (e.g. non corn-starch based, such as cellulose) during period identified in federal announcement. Must produce and sell advanced biofuel. Cannot produce a solid advanced biofuel.
Loan or Grant Amount	Grant Only RES \$2,500-\$500,000 EEI \$1,500-\$250,000 Loan Only RES & EEI \$5,000 - \$25 MM Loan & Grant Combos RES Grant \$1,500 - \$500,000 EEI Grant \$1,500 - \$250,000 Loan \$5,000 - \$25 MM	Grants of up to \$100,000 per applicant Recipient must require Ag Producer to pay at least 25% of cost of audit.	Guarantee percentage: 90% for loan of \$0-125 mm, (under certain conditions) 80% for loans < \$150,000 70% if loan ≥ \$150,000 < \$200mm 60% for loans ≥ \$200mm to \$250mm	Payment Program dependent on percentage of reduction in fossil fuel used and cost effectiveness of the renewable biomass system and amount available. Maximum 50% of total eligible costs up to \$5 million	Actual production payment - Paid quarterly for actual quantity of eligible advanced biofuel produced & sold during the quarter. Incremental production payment - For each eligible advanced biofuel facility the agency will make end-of-year payment for facility's incremental production.
Term	Project must be completed within 2 years	Project must be completed within 2 years At least 25% of the cost of EA must be provided by the Ag producer or rural small business.	20-year maximum term Independent feasibility study and technical assessment required. Refinancing under certain circumstances, may be eligible.	Simple payback period of no more than 10 years. ≥ 40% anticipated annual reduction in fossil fuel used Demonstrate sufficient funds to complete repowering project including payment request.	To receive Incremental Production Payment producers must meet the following: produced an eligible advanced biofuel in year preceding FY in which payment is sought; fewer than 20 non-production business days; quantity of eligible fuel in FY payment sought must be greater than actual quantity produced and sold previous yr.
Equity	Grant portion will not exceed 25% of eligible costs		20% minimum equity	None	None
Funding Cycle	Federal Announcement Selections made annually in Washington, D.C. Area/State Office	Federal Announcement Selections made annually in Washington, D.C. Area/State Office	Federal Announcement Selections made annually in Washington, D.C. Area/State Office	Federal Announcement Selections made annually in Washington, D.C. USDA-RD Energy Division Washington, D.C. 202-720-1400	Federal Announcement Selections made annually in Washington, D.C. Area/State Office or Field representatives
Contact					
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