
 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 Energy for America Program (REAP)
CFDA	10.768	10.769 and 10.783	10.773	10.767	10.854	10.352	10.771	10.771	10.868
FY09	\$0.993 billion nationwide	\$38.7 million nationwide	\$2.48 million nationwide	\$33.5 million nationwide	L/G: \$37.5/\$10 million	\$17.9 million nationwide	\$4.4 million	\$1.46 million	\$577 million L/\$23.1 million G
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 and community development	Economic development and job creation	Value-added ag products including IP, organic and renewable energy	To improve economic conditions of rural areas thru cooperative development	To provide technical assistance to small, minority ag producers	Renewable energy systems and energy efficiency improvements and feasibility studies
Applicant Eligibility	Individuals, partnerships, corporations, cooperatives, or non-profits	Public bodies, non-profit corporations serving rural areas	Public bodies, non-profit corporations, cooperatives serving rural areas	Non-profits, public bodies, Tribal groups or cooperatives with experience in lending	RUS borrowers (electric cooperatives and certain telephone companies)	Independent Producers, Ag Producer Groups, Majority-controlled Ventures or Cooperatives	Non-profits or institutions of higher education	Cooperatives and associations of cooperatives	Farmers or rural small businesses (<50 employees and < \$20 million total receipts)
Eligible Loan or Grant Purpose	Term guaranteed loans for business creation, expansion, refinance, working capital	1) Public purpose: equipment purchase, construction, incubator; 2) Revolving Loan Fund; 3) Technical Assistance	Training and centers for Technical Assistance, business and economic planning; fees for professional services	Business lending (new or existing) and community development that creates or saves jobs	Business lending, community development projects, telecomm. and computer networks	<i>Planning Grants:</i> Feasibility studies, business plans. <i>Working Capital Grants:</i> professional fees, salaries utilities, office supplies.	Feasibility studies, training businesses, technical assistance, loans/grants to others, research services, advisory services.	Small = sales less than \$250,000. Minorities are women, African Americans, American Indians, Hispanics, Asians	Purchase retrofitting of equipment; construction; energy audits; permits; professional fees; feasibility studies; business plans. No real estate.
Loan or Grant Amount	Up to \$25 million (\$40 million for rural cooperatives)	Grants only, limited by funding	Grants only, up to \$50,000; multi-state up to \$150,000	\$750,000 (to intermediary)	Loans \$10,000 - \$740,000 Grants \$10,000 - \$300,000	Grants only. Planning up to \$100,000 W.C. up to \$300,000	Grants only up to \$300,000	\$175,000 maximum grant	Grants up to \$500,000 (RE) or \$250,000 (efficiency). Guarantees up to \$25 MM.
Term	Depends on collateral. Typically up to 7 years WC, 15 equipment, 20 RE	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 1 year	Project completed within 1 year	Not applicable	Project must ordinarily be completed within 2 years
Equity	New business - 20% Existing business - 10%	25% equity receives most priority points	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	Grant will not exceed 25% of eligible costs
Funding Cycle	Selections made throughout the year in Minnesota	Selections are made annually in Minnesota	Selections made annually in Washington, D.C.	Selections made quarterly in Washington, D.C.	Selections made quarterly in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.
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	Energy Audit and Renewable Energy Development Assistance (REAP)	BioRefinery Assistance Program (Section 9003)	Repowering Assistance Program (Section 9004)	Advanced Biofuels Producer Payment Program (Section 9005)	Research on the Economic Impact of Cooperatives (REIC)	Cooperative Agreements for Heir Property	Rural Microentrepreneur Assistance Program (RMAP)
CFDA	10.868	10.865	10.866	10.078	10.778	10.446	
FY09	\$2.2 million	\$224.9 million	\$20 million	\$30 million	\$x million	\$230,000	\$8.8 MM L/\$1 MM Grant
Purpose	Energy audits & renewable energy development assistance for farmers and rural businesses	Commercial-scale biorefineries for advanced biofuels (non-corn starch)	Retrofitting existing ethanol, biodiesel or other biorefineries to use less coal, oil or natural gas	Payments to biorefineries producing advanced biofuels (non-corn starch based; liquid or gas, not solid)	Encourages research on national economic impact of all types of cooperatives	Funds to help with problems on clouded titles of rural land held by African Americans	
Applicant Eligibility	Units of government, institutions of higher education, RECs	Institutions of higher ed., co-ops, National labs, state research agencies, private and non-profit corporations	Biorefineries in existence as of June 18, 2008	Individuals, for-profits, non-profits and other entities already producing advanced biofuels	Institutions of higher education, or research foundations or nonprofits maintained by colleges or universities	Non-profit community-based organizations	
Eligible Loan or Grant Purpose	Grants to assist applicants with renewable energy audits and assistance up to 75% of need for REAP-eligible applicants	Construction or retrofitting of biorefineries, including wood products and sugar mills, to produce advanced biofuels (e.g. from cellulose)	Construction or retrofitting of existing biorefineries, including wood products and sugar mills, to replace fossil fuels with biomass for heat or energy	Contracts for one payment to expand production of advanced biofuels (e.g. non corn-starch based, such as cellulose) during the 10/1/08 to 9/30/09 period	Cooperative agreement funded on a reimbursement basis, quarterly over a two-year period.	Pilot program to help with clouded titles on heir property of African Americans and to expand ownership of farming heir property	
Loan or Grant Amount	Grants of up to \$100,000 per applicant	Loan guarantees of up to \$250 million	Up to \$5 million or 50% of cost of retrofit, whichever is less	Grants based on BTUs produced divided by eligible applicants	One grant of up to \$500,000, usually	\$20,000 initial, \$75,000 subsequent	
Term	Application deadline of 6/9/09	Application deadline of 4/30/09. Maximum loan term: 20 yrs.	Application deadline of 11/1/09.	Application deadline of 8/11/09.	Project completed within 3 years	None stated in NOFA	announcement in 2010
Equity	None	10 - 20% minimum equity, feasibility study	None	None	None	None	None
Funding Cycle	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made annually in Washington, D.C.	Selections made in Washington, D.C.	Selections made in Washington, D.C.
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