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Business & Industry Loan Guarantee

- B&I Program offers loan guarantees to lenders who provide loans to businesses in rural America
- Improve, develop, or finance business, industry, and employment, and improve the economic and environmental climate in rural communities
- Maximum loan: \$25,000,000
- 80% guarantee on any loan size

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Business & Industry Loan Guarantee

Feutz Contractors, Inc. – Paris



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Photo courtesy of Feutz Contractor website

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Business & Industry Loan Guarantee

Orthotech Sports Medical Equipment, Inc. - Herrin



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Photo courtesy of Intek website

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Rural Energy for America Program

- **REAP** offers grants and loan guarantees to lenders to help finance the purchase and installation of renewable energy systems and energy efficiency improvements
- Agricultural producers and rural small business
- **FY 2022 deadline: March 31, 2022**

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Rural Energy for America Program

- **Grant: 25% of total eligible project costs or**
 - **Maximum:**
 - Renewable Energy System - \$500,000
 - Energy Efficiency Improvements - \$250,000
 - **Minimum:**
 - Renewable Energy System - \$500,000
 - Energy Efficiency Improvements - \$250,000
- **Loan:**
 - **Maximum: \$25,000,000**

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Rural Energy for America Program

- Schimmer Ford Lincoln, Inc. : EEI Lighting Project - Peru



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Rural Energy for America Program

- Triple H, Inc dba All American Wash: RES Solar Project - Fairbury



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Rural Energy for America Program

Donato Solar – Arcola



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Rural Economic Development Loan & Grant Program

- **REDLG is a pass-thru loan with 0% interest**
- **Electric cooperatives, telephone cooperatives, and municipalities that provide electric**
- **Maximum loan: \$1,500,000**
- **Maximum grant: \$300,000**

*grant is to intermediary & not ultimate recipient


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Rural Economic Development Loan & Grant Program

City of Geneseo/Hammond Henry Hospital - Geneseo



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Rural Economic Development Loan & Grant Program

Clay Electric, Flora – Wabash Telephone, Louisville



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Rural Economic Development Loan & Grant Program

**Egyptian Electric Cooperative Assn – Southern Illinois Airport
Murphysboro**





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Rural Business Development Grant

- RBDG is a grant program to assist in the development or expansion of small and emerging private businesses in rural areas**
- Public bodies, non-profit corporations and institutions of higher-education**
- FY 2022 Deadline: February 28, 2022**

(Grant funds cannot be passed through directly to a small business other than through a RLF loan)





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Rural Business Development Grant

City of Elmwood



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Rural Business Development Grant

Morrison Institute of Technology



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Value Added Producer Grant

- VAPG is a grant program for ag producers for planning activities or working capital expenditures to help them enter into value-added activities for their bio-based products**

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Value Added Producer Grant

Rustic Road Farm - Elburn



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Value Added Producer Grant

Stumpy's Spirits - Columbia






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Value Added Producer Grant

Gretta's Goat Milk Soap, Inc. – Pecatonica







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Intermediary Relending Program

- **IRP is a revolving loan program in which Rural Development makes a loan to an intermediary, who then uses those funds to make business or community development loans**
- **Public bodies and non-profit corporations**



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Intermediary Relending Program

Champaign Co. Regional Planning Commission/
Rantoul Hospitality, LLC




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(Photo courtesy of Peer Tree Estate website)

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Rural Microentrepreneur Assistance Program

- **RMAP is a revolving loan program in which Rural Development makes a loan to an intermediary, who then uses those funds to make business or community development loans to microenterprises (10 or fewer employees)**
- **Non-profit corporations and institutions of higher education**

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Rural Microentrepreneur Assistance Program

Southern IL Coal Belt Champion Community/
Wes Rogers Tire and Auto, Inc.




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Questions?

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