

# USDA Rural Development Rural Business Development Grant Application Toolkit for Maine

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# USDA Rural Business Development Grant

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### Background

USDA Rural Development is charged with assisting in the startup, development and expansion of small and emerging businesses and/or non-profits in rural communities. Rural Development supports this portion of the overall mission through two grant programs, the RBEG and RBOG programs.

The Agency combined 7 CFR part 1942, subpart G and 7 CFR part 4284, subpart G into the RBDG rule at 7 CFR part 4280, subpart E. Rural Development has also integrated applicable general provisions of 7 CFR part 4284, subpart A into the RBDG rule. Essentially, the Agency did not change any of the requirements of either program but blended the two regulations into one and eliminated duplicative portions so that there is only one set of requirements. The Agency also combined definitions so that the public has one definition for both programs as well as blended the scoring requirements of both former regulations. Finally, the Agency blended the application processes into one streamlined set of procedures under the RBDG funding, incorporating the statutory language of the 2014 Farm Bill (7 U.S.C. 1932(c)) specifying how the funding would be split.

Rural Development makes RBEGs to public bodies, non-profit corporations and federally recognized Indian Tribes so that they may support the development and/or expansion of small and emerging businesses in rural communities. RBEG funds may be used to: Acquire or develop land, buildings, plants, equipment; access streets and roads, parking areas, utility extensions, necessary water and supply and waste disposal facilities; provide technical assistance; establish revolving loan funds; and to create, expand, or operate rural distance learning programs that provide educational or job training instruction related to potential employment or job advancement to adult students.

RBOG funds are made to public bodies, non-profit corporations and federally recognized Indian Tribes to analyze rural business (small and emerging or larger business) opportunities, identify and/or provide training opportunities to rural entrepreneurs, conduct leadership development, establish training or technology centers and conduct technical assistance or area-wide planning activities.

Grant funds may be used for projects identified as either business opportunity type grants or business enterprise type grants. The Agency will set aside 10 percent of its RBDG appropriation for business opportunity type grants. The Agency reserves the right to reallocate funds set aside for business opportunity type grants to business enterprise type grants if it becomes apparent to the Agency that there is insufficient demand for the funds set aside for the business opportunity type grants.

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Please provide one original via regular mail, or e-mail, of complete application package to the appropriate office:

**USDA, Rural Development**  
**Attn: Ivana Hernandez Clukey**  
**967 Illinois Ave., Suite 4**  
**Bangor, ME 04401**

**Program Contact: Ivana Hernandez Clukey, 207-990-9127 or [ivana.hernandezclukey@usda.gov](mailto:ivana.hernandezclukey@usda.gov)**

USDA Rural Development home page is: <http://www.rd.usda.gov/>

**Maine** USDA Rural Development home page is: <https://www.rd.usda.gov/programs-services/business-programs/rural-business-development-grants/me> (federal forms and more information can be found under the "To Apply" tab).

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### Checklist

*Before submitting your application, please insure that you have completed the following:*

#### **SAMS Registration**

All applicants for Federal grant funding must register in the System for Award Management (SAM), at <https://www.sam.gov>, whether applying electronically or by paper, and at no cost. Registration may take 1-1.5 hours to complete and requires a DUNS #, tax ID and business name, statistical and financial information about the business (including number of employees and annual receipts for each of previous 3 years), and Electronic Funds Transfer information for payment of grant disbursements to grantee (Routing #, Account #, ACH contact). Registration activation will take 1-5 days with an established tax ID; OR 2-5 weeks if a new Employer Identification Number is used. A cage code number and expiration date will be provided when the registration is activated and **must** be included in your RBDG application information. For technical assistance, call the toll-free assistance line at 1-866-606-8220 and press "1."

This registration must remain active, with current information, at all times during which an entity has an application under consideration by an Agency or has an active Federal Award. To remain registered in the database after the initial registration, the applicant is required to review and annually update its information in the database to ensure it is current, accurate and complete.

If you need help with your SAM registration, please contact Maine PTAC: <http://www.maineptac.org/>.

#### Required Forms:

- Form SF-424, "Application for Federal Assistance"
- Form SF-424A, "Budget Information-Non-Construction Programs" or SF-424C, "Budget Information for Construction Programs"
- Form SF-424d, "Assurances - Construction Programs" (For Construction Projects Only)
- Form RD 400-1, "Equal Opportunity Agreement"
- Form RD 400-4, "Assurance Agreement"
- RD Inst. 1940-Q, EXH A-1, "Certification for Contracts, Grants, & Loans"
- OMB No. 1890-0014, If you are a non-profit private organization (not including private universities) please complete the "USDA Survey on Ensuring Equal Opportunity for Applicants"
- Section 6025 Strategic Economic and Community Development Information (Verify with USDA if appropriate for your project)

#### Environmental Requirements:

- Contact USDA immediately if your project includes construction

#### Non-Profits: Include in Appendix A:

- Articles of Incorporation (including any amendments)
- Bylaws (including any amendments)
- Current (within 12 months) Certificate of Good Standing issued by the appropriate Secretary of State.
- Board Resolution authorizing entity to apply and administer the RBEG/RBOG including the name and title of the person authorized to sign grant documents.

#### Public Bodies: Include in Appendix A:

- Documentation of organization (dated established if other than city, county, or state government).
- Resolution passed by the governing board authorizing entity to apply and administer the RBEG/RBOG, including the name and title of the person authorized to sign grant documents.

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### Section 1. Summary Information:

- Legal name of applicant
- Requested Grant Amount
- DUNS #
- SAM Registration Cage Code and Expiration Date
- Certification of Relationship to RD employee
- Certification of serving rural areas
- Certification of Citizenship
- Certification of assisting small and emerging businesses (Enterprise Grant only)

### Section 2. Applicant Type:

- Non-profit corporation
- Public Body / Municipality
- Federally recognized Indian Tribe

### Section 3. Project Eligibility:

- |  |           |  |
|--|-----------|--|
| <input type="checkbox"/> Business <b>Enterprise</b> Project  | <b>OR</b> | <input type="checkbox"/> Business <b>Opportunity</b> Project |
| <input type="checkbox"/> Demonstration of Need   |           | <input type="checkbox"/> Demonstration of Need               |
| <input type="checkbox"/> Clear identification (list) of Small and Emerging Business(es) to be assisted |           | <input type="checkbox"/> Economic Development Result         |
| <input type="checkbox"/> Suggested Performance Criteria  |           | <input type="checkbox"/> Local and Area Strategic Plans      |
|  |           | <input type="checkbox"/> Suggested Performance Criteria      |

### Section 4. Scope of Work:

- Project Type / Description: RLF, Tech Assistance, Site, Feasibility Study
- Proposed Activities to be Accomplished
- Timeframe for Individual Activity Completion
- Timeframe (months) To Project Completion
- Timeframe from Grant Approval to Project Start

### Section 5. Written Narrative:

- Project Need
- Project Benefits
- Demonstrate Project Meets Eligible Grant Purpose
- Area(s) to be Served (be specific)
- Project Coordination with Area Economic Development Plans
- Goals to be Accomplished
- Identify Business(es) to be Assisted (if appropriate)
- Economic Development to be Accomplished
- Summary: How the Project will result in Created, Saved or Supported Jobs
- Quantify: Jobs Created, Saved and/or Supported for next 3 Year Period
- Description of Applicant Experience – Demonstrated Ability – Key Staff that Support Project
- Method and Rationale to Select Service Area and Proposed Benefitting Businesses
- Description of Project Methodology: Use of Organization Staff; Consultants; Contractors or Other
- Work Plan and Budget

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### Appendices:

- Appendix A – Organizational Documents §4280.427(b)
- Appendix B – Latest 3 Years Financial Information §4280.427(e)
- Appendix C – Supplemental Funds Verification §4280.427(g)
- Appendix D – Documentation of Experience §4280.427(d)
- Appendix E – Letters of Commitment from Businesses to be assisted (include jobs saved/created)  
Letters of Support §4280.435(h)

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### Application Template

#### Section 1: Summary Information

Legal Name of Applicant:   
(Verify from Articles/Bylaws)

Requested Grant Amount: \$

Applicant Type—Check One:

Nonprofit Entity

Public Body/Government Entity

Federally recognized Indian Tribe

Project Type – Check One:

Enterprise Grant

Opportunity Grant

DUNS #

SAM/CCR Registration Cage Code:

Expiration Date:

Jobs Summary: *[Provide a summary of jobs on an FTE basis “prior to” and “projected at Year 3”]*

	Full Time	Part Time
Current- Existing # of jobs	0	0
Projected jobs to be created as a result of this project	0	0
Projected jobs to be saved as a result of this project	0	0

Businesses Assisted Summary:

Number of Businesses	
Total Businesses to be assisted:	0
Type of Sub-Business assisted: <sup>1</sup>	
Farmer/Rancher	0
Small Business	0
Individuals	0
Groups	0
Cooperatives	0
Type of Plan to be accomplished for the business (i.e. feasibility, business plans):	

<sup>1</sup> “Total Businesses Assisted” must equal the sum of “Sub-Businesses Assisted”

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Project Summary *[Provide a concise summary of your proposed project]*

### All Grant Applicants – Complete certifications 1 – 3.

#### 1. Relationships to RD employees

To assure the high standards of honesty, integrity, and impartiality maintained by Rural Development employees, we need to identify any Rural Development assistance to be provided to employees, their relatives, or their business or close personal associates. This includes insured or guaranteed, loans or grants to individuals or organizations. If you know of any relationship or association you (the applicant) may have with a Rural Development employee, please provide this information, or advise if there is none. Your response will allow us to make special provisions for processing but will not affect your application status.

Immediate family, other relatives or close associates who are USDA Rural Development employees, if any, are listed here

If none, indicate here

#### 2. Rural Location

**Applicant (grantee) organizations** may be located in “rural” or “non-rural” communities. **Benefitting business (es)** must be located in a rural community with a population of 50,000 or less population and not located in a city or town located within the urbanized area contiguous and adjacent to a city or town with a population over 50,000. You may verify rural eligibility of **benefitting business (es)** using the [Rural Eligibility Website](#). Note your agreement here that all business(es) to be served will be located in eligible rural area(s).

#### 3. Citizenship Requirement

All business (es) assisted with grant funds must be at least 51 % owned by U.S. citizens or resident aliens (persons legally admitted for permanent residence). Note your agreement here that all proposed businesses assisted will be at least 51 % owned by U.S. citizens or resident aliens

### Enterprise Grant Applicants Only

#### 4. Small and Emerging Private Business Enterprise Requirement

**Enterprise Grant Funds.** All businesses assisted with RBDG enterprise grant funds must meet the following definition: “Any private business which will employ 50 or fewer new employees and has less than \$1 million in projected gross revenues.” Note your agreement here that all business (es) assisted will meet the RBDG program definition of small and emerging private business enterprise

#### 5. Development or Financing of Small & Emerging Private Businesses - §4280.417(b)(2)

*[Describe how grant funds will be used to finance and/or develop Small and Emerging Businesses in Rural Areas. Supporting documentation may be included in Appendix E]*

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### 6. Revolving Loan Fund Requests Only - §4280.453

RBDG Revolving Loan Funds are processed in accordance with Subpart 4274-D, Intermediary Relending Program and serviced in accordance with Subpart 1951-R. RBDG revolving loan funds are limited to financing no more than 75% of total project costs. Applicants must identify in the Project Budget the minimum 25% non-federal leverage funds.

**Use of Funds:** All Agency funds must be used for the purpose of making eligible loan(s). Loans cannot exceed 75% of total project costs in accordance with §4274.331(b)(2).

**RLF Operating Budget:** RLF applications must include an Annual Budget in accordance with §4274.332(b)(2). RBDG revolving loan fund initial administrative costs are the responsibility of the applicant. As loans are repaid, principal and interest are the basis of the continuation of the revolving loan fund. Subject to an approved Operating Budget, interest collected may be used to offset administrative costs of the Loan Fund.

### 7. Equipment Purchase Requests Only

Provide a detailed list of equipment to be acquired along with supplemental funding (if applicable):

Equipment Description	RBDG Funds	Supplemental Funds If Applicable	Notes / Supplement Source
<b>Total</b>	<b>\$</b>	<b>\$</b>	

### **Pass Thru Prohibition §4280.423(m)(4)**

*[To prevent the grant funds from being classified as “Pass Thru” please provide a description of how the grantee (applicant) will establish and charge benefitting businesses (ultimate recipients) for the “fair market use” of the equipment.]*

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## Opportunity Grant Applicants Only

### 4. Economic Development Result - §4280.417(b)(1)

Opportunity Type Grants may be made only when there is reasonable prospect that the project will result in economic development of a rural area. *[Describe the economic development that will occur as a result of the proposed project. Include demonstration of project sustainability. Supporting Documentation can be inserted in Appendix E]*

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### 5. Consistency with Local and Area Strategic Plans - §4280.417(d)

Grants may be made only when the proposed project is consistent with local and area-wide strategic plans for community and economic development, coordinated with other economic development activities in the project area and consistent with USDA Rural Development State Strategic Plan. *[Describe how the project coincides with local or regional strategic plans. Supporting Documentation can be inserted in Appendix E]*

\_\_\_\_\_

### All Grant Applicants:

#### **Basis for Project Success or Failure** §4280.417(c)

[A] Demonstrated Need: *[Describe the demonstrated need for the project]* \_\_\_\_\_

[B] Project Evaluation: *[Describe the basis for determining the success or failure of the project]* \_\_\_\_\_

[C] Project Elements: *[Describe the major elements of the project]* \_\_\_\_\_

[D] Project Impact: *[Describe the procedures that will be used to assess project impact at its conclusion]* \_\_\_\_\_

#### **Proposed Scope of Work** - §4280.427(c)

3.1 Project Description – Opportunity Projects §4280.417(a)(1) or Enterprise Projects §4280.417(a)(2)

*[Describe the project type: Technical Assistance, Revolving Loan Fund, Industrial Site or Business Opportunity]*

\_\_\_\_\_

3.2 Project Activities and Timeline

*[Detail the key project activities to be accomplished and identify corresponding timeframes for each task.]*

\_\_\_\_\_

3.2 Project Duration

*[Outline the months of project duration – explain (if applicable) any major breaks between activity points.]*

\_\_\_\_\_

3.2 Project Implementation

*[Identify the expected timeframe between Award of Funds and Project Start – explain (if applicable) any delays.]*

\_\_\_\_\_

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### **Written Narrative** - §4280.427(d)

#### 4.1 Project Need

*[Explain the project need. Supporting documentation can be inserted in Appendix E]*



#### 4.2 Project Benefits

*[Explain the benefits of the proposed project. Supporting documents can be inserted in Appendix E]*



#### 4.3 Eligible Grant Purpose

See: Opportunity Projects §4280.417(a)(1) or Enterprise Projects §4280.417(a)(2)

*[Explain how the proposed project meets an eligible grant purpose. Supporting documents can be inserted in Appendix E]*



#### 4.4 Area to be Served

*[Describe the area to be served, identifying each governmental unit (i.e. town, county, etc.) to be affected by the project.]*



#### 4.5 Description of Project Coordination with Area Economic Development

*[Describe the area to be served, identifying each governmental unit (i.e. town, county, etc.) to be affected by the project.]*



#### 4.6 Businesses Assisted – Economic Development

*[Describe the business(es) to be assisted, if appropriate; and Economic Development to be accomplished.]*



#### 4.7 Job Impact – 3 Years

*[Explain how the project will result in newly created, increased or supported jobs and the number of projected new and supported jobs within 3 years.]*



#### 4.8 Applicant Experience – Key Personnel

*[Describe applicant entity demonstrated capability and experience in providing the proposed assistance or similar economic development activities. Include experience of key personnel providing project activities and managing project.]*



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### 4.9 Rationale: Project Area

*[Describe the method and rationale used to select the area(s) and business(es) that will benefit from assistance.]*

### 4.10: Project Execution

*[Describe how the work will be performed including whether organization staff, consultants or contractors will be used.]*

### 4.10 Coordination with Area Economic Development Activities

*[Description of how the project will coordinate Economic Development activities with other Economic Development Activities within the project area. Supporting Documentation can be inserted in Appendix G]*

### 4.11 Businesses to be Assisted and Economic Development to be Accomplished

*[Describe Businesses to be assisted (if appropriate) and Economic Development to be accomplished. Supporting Documentation can be inserted in Appendix G]*

### 4.12 Jobs Created/Saved

*[Describe how the proposed project will create jobs or save existing jobs in the service area and provide an estimated number of jobs created and jobs saved. This is evidenced by letters from rural businesses that will be directly assisted in Appendix F.]*

Number of jobs expected to be created  or saved

### 4.13 Applicant Expertise

*[Insert key personnel, names and experience of personnel on staff and, if applicable, under contract to be utilized for delivery of project tasks. Identify their connection to the project and include a resume of their experience. Attach resumes and other supporting documentation of experience in Appendix E]*

Number of years' experience

### 4.14 Economic Distress

*[Insert information about any natural disaster that occurred not more than 3 years prior to filing application. Must have FEMA designation, which can be found at: <https://www.fema.gov/disasters>. Insert information if the closure of a military base/employer led to 20% or more loss in total jobs. Insert information if your project service area is in a former EZ/EC zone.]*

### 4.15 Work Plan Narrative

*[Insert work plan narrative including how the grant purposes will be accomplished and milestones for accomplishing the proposed tasks. Additionally, if selected for funding, provide a statement indicating how soon after notification of grant obligation project will begin]*

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### a. Project Budget Summary

Summarize the total project budget by task. Project should reasonably be completed within 1 full year after it has begun. Insert additional rows as needed.

Activity #	Task Name and Description	Start Date	End Date	RBDG Funds	Supplemental Funds	Total Project Costs
	<b>TOTAL PROJECT</b>			\$	\$	\$

### b. Sources of Funding

*[Identify sources and amounts of matching funds. Provide written verifiable commitment of funds from other sources. An authorized representative of the organization contributing funds from another source must provide evidence that the funds are **available** and will be used for the proposed project. Verification of matching funds documentation should be in Appendix D.]*

### c. Task Budget Format

Provide a budget table for **each task** that will be completed for **each main activity** listed above. Add additional task tables as needed.

Task #1 Budget Categories	RBDG Funds	Supplemental Funds	Total Project Costs
Personnel			
Fringe Benefits			
Travel			
Supplies			
Contractual			
<b>Total</b>	\$	\$	\$

Provide explanation/clarification of the basis for the above budget figures:

*[Insert task budget explanation]*

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<b>Task #2 Budget Categories</b>	<b>RBDG Funds</b>	<b>Supplemental Funds</b>	<b>Total Project Costs</b>
Personnel			
Fringe Benefits			
Travel			
Supplies			
Contractual			
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

Provide explanation/clarification of the basis for the above budget figures:

*[Insert task budget explanation]*



# Appendices

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### Appendix A: Organizational Documents

Please attach evidence of Legal Authority and Good-standing (Examples: By-Laws, Articles of Incorporation or Organization, Letter or Certificate of Good Standing from your Secretary of State or equivalent agency).

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### Appendix B: Supporting Financial Documentation

Please attach latest Three (3) years financial statements including, balance sheets, income statements and current audited report if available.



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### Appendix C: Supplemental Funds Verification

Documentation verifying eligible supplemental funds are available and have been committed to the project must be included in your application to qualify for consideration under applicable scoring criterion.

*Examples of acceptable documentation include: a signed letter from the source of funds stating the amount of funds, when the funds will be provided, and what the funds can be used for, an executed grant agreement, and a signed resolution from your governing board authorizing the use of a specified amount of funds for the project (if funds will be contributed by the applicant organization).*

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### Appendix D: Documentation of Experience

*Please attach documentation of experience for proposed project activities.*

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### Appendix E: Letters of Support

*Please attach letters of support from small or emerging businesses. Note: Please ensure the letters prove they are a small, or emerging, business. They can prove this by stating their annual revenue, or that their annual revenue is under \$1 million, and number of employees.*