

Business & Cooperative Programs

Karen Rich, Business and Cooperatives Program Director

Karen began her tenure as California's Business and Cooperatives Program Director in February 2015. Prior to that she served as a specialist in the state administering the agency's business and cooperative programs. She has a combined experience of 24 years with USDA in California and Washington, D.C.



"USDA Rural Development's business, energy and cooperative programs are here to help. Whether financing a rural business looking to expand, or helping to establish a revolving loan fund, we can help. From a dairy farmer installing solar panels to a cooperative manufacturing butter to a grocery store selling the products, we can help. And we're eager to help you, too. Don't hesitate to contact me, or anyone else on my team, to discuss your projects and together we'll continue to make a positive impact on the California economy."

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Learn About the Programs

Please note, additional details on all our programs are available online at www.rd.usda.gov/ca.

Loan and Loan Guarantee Programs

Business and Industry Loan Guarantee

A loan guarantee program used to create jobs and stimulate rural economies by providing financial backing for rural businesses. A lender driven program.

Intermediary Relending Program

A direct loan program used to establish a revolving loan fund for business facilities and community development projects in rural areas. Public bodies, nonprofits, co-ops and Native American tribes can apply to be an intermediary.

Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program (\$9003)

A loan guarantee program for the development of commercial-scale biorefineries or retrofit facilities for the development of advanced biofuels.

Loan/Grant Programs

Rural Microentrepreneur Assistance Program

Loans and grants are available to establish revolving funds to target assistance to small rural enterprises. Microenterprise Development Organizations eligible to apply.

Rural Energy for America Program (REAP)

A grant and loan guarantee program to provide assistance for energy efficiency improvements or to purchase renewable energy systems. Ag producers and rural small businesses eligible to apply.

Grant Only Programs

REAP Audit/Development Grants

A grant program to assist ag producers and rural small businesses with energy audits or renewable energy development assistance.

Rural Business Development Grants

Grants assist the startup or expansion of small and emerging businesses or nonprofits in rural communities. Combines former RBEG and RBOG programs. Individual businesses are not eligible to apply.

Socially-Disadvantaged Producer Grants

Grants assist eligible co-ops to provide technical assistance to small, socially disadvantaged producers in rural areas.

Value-Added Producer Grants

Grants help independent ag producers enter into activities that add value to their crops. Projects include feasibility studies, business plans and working capital. No population restrictions.

Rural Cooperative Development Grants

Grants establish and operate centers for cooperative development.

Meet the California Team

We have a committed group of staff ready to make deals happen. Whether you're new to our programs or an experienced pro, we'd love to hear from you.

Davis State Office

Dibakar Barua, Specialist

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Dibakar joined RD in late 2014 and serves as the state's B&I Loan Guarantee coordinator. He came to RD from Jacksonville, FL working for FDIC. Prior to that, Dibakar worked with several financial institutions in southern California performing loan monitoring and servicing.

Krista Minges, Specialist

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Krista has 19 years experience with USDA, 17 of which have been supporting Business & Cooperative programs. She recently returns to RD after spending three years in the private banking sector.

Maretta Siatunuu, Specialist

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Maretta has 26 years experience with RD in various capacities including supporting business and housing programs. She was promoted to loan specialist in August 2014.

Greg York, Specialist

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Greg York has 6 years of experience with RD. In August 2016 Greg joined the California team after transferring from the Washington State Office where he served as a Business and Cooperative Programs Specialist.

Local Offices

Dan Johnson, Specialist - Bakersfield

daniel.johnson@ca.usda.gov | (661) 336-0967 ext. 127

Dan has been with USDA for 31 years working the expanse of RD programs in various parts of the state. Since 2011 he has been working with business programs and most recently has coordinated the IRP and RMAP programs for California.

Lee Takikawa, Specialist - Fresno

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Lee has been with RD for the past 14 years as a business specialist. He previously worked at the Valley Small Business Development Corporation in Fresno overseeing various direct and guaranteed loan programs.

Matthew Koch, Specialist - Indio

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Matthew came to RD as a business specialist in early 2015. In addition to his service in the U.S. Navy, Matthew has spent most of his career in the private banking sector in southern California.

Tammy Laizure, Specialist - Oroville

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Tammy has been with RD since 2008 as a business specialist. Previously she spent 17 years with banks in northern California specializing in government guaranteed loans. Tammy also spent five years proudly serving in the U.S. Air Force.

Rick Sturtevant, Specialist - Salinas

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Rick serves as the State Energy Coordinator for California and has been with RD for the past six years working in Texas and Pennsylvania before joining the team in California as a business specialist. He also has previous experience with SBA.

Jose Arroyo, Specialist - Modesto

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Jose has been with RD for 17 years. During this time, he has worked in the Single Family Housing 502 Direct Loan program, Community Programs, Guaranteed Housing Loan Program, and Business Programs. Jose majored in business at California State University Stanislaus.

Robert Canepa, Specialist - Auburn

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Robert came to RD in 2015 as a housing loan officer, and is now transitioning into Business Programs. Previously, he worked for the State of California overseeing credit enhancement programs for small businesses.