

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 nearly 30 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 USDA 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 been with USDA since 1994, and nearly all of her experience is supporting Business & Cooperative programs. After spending three years in the private banking sector, Krista returned to USDA in 2015 and coordinates the IRP and RMAP programs in California.

Maretta Siatunuu, Specialist

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Maretta joined USDA in 1991 and has worked in various capacities during her tenure including supporting business and housing programs. She currently coordinates several grant programs including RBDG, RCDG, SDGG and the Advanced Biofuel Payment Program.

Valerie ST James, Specialist

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Valerie is the most recent addition to USDA's team, joining in Spring 2019. She has more than 20 years of experience as an underwriter for commercial and SBA loans at regional and national banks.

Greg York, Specialist

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Greg joined USDA in 2011, originally in the Washington State Office where he served as a Business and Cooperative Programs Specialist. In August 2016 he came to the California team and coordinates the VAPG program in addition to working in the B&I program.

Local Offices

Jose Arroyo, Specialist - Modesto

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Jose has been with USDA since 2001 and has experience in both housing and community facilities programs. In 2018 Jose began working in business programs.

Robert Canepa, Specialist - Eureka

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Robert has been with USDA since 2015 working in our business and housing program areas. Previously he worked for the State of California overseeing credit enhancement programs for small businesses.

Matthew Koch, Specialist - Indio

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Matthew came to USDA 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 USDA 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 USDA since 2009 working in Texas and Pennsylvania before joining the team in California as a business specialist. He also has previous experience with SBA.