



Rural Development Rural Microentrepreneur Assistance Program (RMAP)

Description: The purpose of the RMAP program is to support the development and ongoing success of rural microentrepreneurs and microenterprises. Direct loans and grants are made to selected Microenterprise Development Organizations (MDOs).

Eligibility Requirements:

The applicant must be an MDO, which is defined as an organization that is a non-profit entity; an Indian tribe (the government of which tribe certifies that no MDO serves the tribe and no RMAP exists under the jurisdiction of the Indian tribe); or a public institution of higher education; and that, for the benefit of rural microentrepreneurs and microenterprises:

- Provides training and technical assistance and/or;
- Makes microloans or facilitates access to capital or another related service; and/or
- Has a demonstrated record of delivering, or an effective plan to develop a program to deliver, such services.

For non-profit entities only, to be eligible to apply as an MDO, it must be at least 51 percent controlled by persons who are either:

- Citizens of the U.S., the Republic of Palau, the Federated States of Micronesia, the Republic of the Marshall Islands, American Samoa, or the Commonwealth of Puerto Rico; or
- Legally admitted permanent residents residing in the U.S.

The applicant must have the legal authority necessary to carry out the purpose of the award.

Eligible Microloan Purposes:

Microloans:

- Working capital;
- Purchase of furniture, fixtures, supplies, inventory, or equipment;
- Debt refinancing;
- Business acquisitions; and
- Purchase or lease of real estate that is already improved and will be used for the location of the subject business only (construction or demolition of any type is strictly prohibited).

Important Definitions:

Microenterprise – a sole proprietor in a rural area; or a business entity in a rural area with not more than 10 full-time equivalent employees

Microloan – a business loan of not more than \$50,000 with a fixed interest rate and a term not to exceed ten years.



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Funding Limits:

Maximum and minimum size of loans and grants can vary annually.

**Georgia Microenterprise Development
Organizations (MDOs):**

Small Business Assistance Corporation-Savannah

Contact: Wendy Jeffers (912) 721-6324

Counties served: Appling, Atkinson, Bacon, Ben Hill, Berrien, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Camden, Candler, Charlton, Clinch, Coffee, Cook, Dodge, Echols, Effingham, Emanuel, Evans, Glascock, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Irwin, Lanier, Laurens, Long, McIntosh, Montgomery, Pierce, Pulaski, Screven, Tattnall, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Wayne, Washington, Wheeler, Wilcox, and Wilkinson.

Southwest Georgia United Empowerment Zone, Inc.

Contact: Robert Cooke (229) 942-8658

Counties served: Crisp and Dooly.

CONTACT

Intermediary: Agencies desiring to make loan application to become an MDO can contact Toni Grimes at the Athens Rural Development Business Programs office, (706) 552-2561.

Ultimate Recipient: Contact the MDO Approved Lender for your area.