

To Apply for a P2 Loan:

- Select a pollution prevention project for your farm or agri-business.
- Get a price quote from your vendor or sales person and estimate the project installation schedule.
- Obtain project application forms from the MDEQ or the P2 Loan web site. MDEQ staff are available to assist with the application process.
- Estimate the waste reduction or energy and water conservation results from your project.
- Talk to your lender about the P2 Loan Program and your credit worthiness. Your lender can be an in- or out-of-state bank, thrift, or credit union.
- Fill out a loan application available through your lender. Fill out a project application available from the MDEQ.
- Ask your lender to review your credit rating and establish the terms and conditions of the loan.
- Send your project application request to the MDEQ for a project eligibility determination.
- Upon project approval, finalize your loan agreement with your lender and begin your P2 project.
- Submit a summary of your successful project to the MDEQ once it is completed.

Special Notice to MAEAP participants:

If you are participating in the Michigan Agriculture Environmental Assurance Program (MAEAP), your pollution prevention project may be eligible!* Simply indicate on the application form, "MAEAP."

*** NOTE: Participation in MAEAP does not supersede the lending institution's credit requirements for loan approval.**

For information, contact:

Small Business P2 Loan Program
Michigan Department of
Environmental Quality
P.O. Box 30457
Lansing, MI 48909-7957
800-662-9278



• Small Business Pollution Prevention Loan Program

www.michigan.gov/p2loan

• Agriculture Pollution Prevention

www.michigan.gov/p2industry
(click on "Agriculture")

• Michigan Agriculture Environmental Assurance Program (MAEAP)

www.maeap.org

The Michigan Department of Environmental Quality (MDEQ) will not discriminate against any individual or group on the basis of race, sex, religion, age, national origin, color, marital status, disability, or political beliefs. Questions or concerns should be directed to the Office of Human Resources, P.O. Box 30473, Lansing, MI 48909.

Small Business Pollution Prevention Loans

and

Agriculture Pollution Prevention



With loans available
at 5% interest or less. . .

. . .now is the perfect time
to practice environmental
stewardship on your farm



Rick Snyder, Governor
Dan Wyant, Director
Michigan Department of Environmental Quality



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MICHIGAN DEPARTMENT OF ENVIRONMENTAL QUALITY



Potential Projects

The Small Business Pollution Prevention Loan Program provides loans for pollution prevention projects to small businesses with less than 500 employees. Loans may be up to \$400,000 at an interest rate of 5 percent or less.

Small businesses, including farmers, benefit by receiving reduced finance costs for projects that prevent pollution and ultimately save **MONEY**. The Michigan Department of Environmental Quality (MDEQ) partners with the lending institution of the business's choice through a 50-50 loan participation arrangement. The Pollution Prevention Loan is then funded directly through the lender. Implementing pollution prevention projects can **SAVE** businesses from \$2,000 to \$50,000 per year with paybacks on investments generally ranging from one to three years.

If your business. . .

- employs 500 people or less, and
 - is independently owned and operated
- ...you may be eligible for a

Small Business Pollution Prevention Loan



Equipment/Technology Modification

- grid sampling, GIS equipment
- GPS mapping to reduce chemical use
- composting (turner, buildings, application equipment)
- pesticide sprayer to reduce drift and increase application efficiency
- conservation tillage
- manure/chemical injection systems
- pesticide/fertilizer/manure application, handling, and transport

Process/Procedure Modification

- chemical mix/load pads
- chemical injection systems

Reformulation, Reclamation, or Redesign

- recycling of solvent cleaners
- recycled/reblend oils on- or off-site
- used oil and rubber
- energy efficient watering systems
- livestock fencing
- heating/cooling systems
- solar/wind power generators

Raw Material Substitution

- closed loop recycling
- substitute nonhazardous ingredients for hazardous material
- substitute biodegradable materials for persistent material

Energy Production Systems*

- methane digesters
- biomass gasification technology
- thermal depolymerization technology

Energy Conservation Studies or Specifications

- ventilation systems
- soil testing
- light efficiency upgrades
- solar and wind power generators
- variable speed drives
- methane capture and use

Employee Training

- water and energy conservation
- leak and spill prevention
- material handling
- maintenance, storage, and office areas, equipment efficiency
- waste reduction and segregation techniques
- housekeeping and spill control

On-Site Water Conservation

- shut-off valves
- upgrades to the irrigation system
- equipment wash station that reduces the amount of water used
- countercurrent rinsing systems
- backflow devices
- weather station used to reduce water and/or fertilizer and pesticide use or energy consumption
- nurse tanks, transfer pumps, and transport
- barn gutters and retention areas for reuse

MAEAP Implementation Projects

- P2 improvements from the Michigan Agriculture Environmental Assurance Program (MAEAP)

**Additional eligibility requirements apply.*