

To Apply:

- Select a pollution prevention project for your company.
- Get a price quote from your vendor or salesperson and estimate the project installation schedule.
- Obtain project application forms from the MDEQ or the P2 Loan website. MDEQ staff are available to assist with the application process.
- Estimate the waste reduction or energy and water conservation results from your project.
- Work with your lender.
 - Talk to your lender about your loan and 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 MDEQ.
 - Your lender reviews your credit rating and establishes the terms and conditions of the loan.
- Send your project application request to MDEQ for project eligibility determination.
- Upon project approval, finalize your loan agreement with your lender and begin your project.
- Submit a summary of your successful project to MDEQ once it is completed.

Special Notice to RETAP Participants:

If you have participated in DEQ's voluntary, free, and confidential Retired Engineer Technical Assistance Program (RETAP) and you want to implement a pollution prevention project based on the assessment, that project is eligible!* Simply indicate on the application form, "RETAP."

For more information on RETAP and available assessments, contact the Environmental Assistance Center at 800-662-9278.

***NOTE: having a RETAP audit 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

Michigan Great Printers Project

www.michigan.gov/p2industry



Printed by a
AUTHORITY: PA 451 OF 1994
TOTAL COST: \$
MICHIGAN DEPARTMENT OF ENVIRONMENTAL QUALITY



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, PO Box 30473, Lansing, MI 48909.

Small Business Pollution Prevention Loans

and

Michigan Great Printers Project



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

. . .now is the perfect time for your print shop to employ pollution prevention



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

Potential Projects

The Small Business Pollution Prevention Loan Program is seeking applications from small businesses for pollution prevention (P2) loans up to \$400,000 at an interest rate of 5% or less. The Michigan Department of Environmental Quality (MDEQ) partners with the lending institution of your choice through a 50-50 loan participation arrangement. The loan is funded directly to you from the lending institution.

Small businesses benefit from the loan program with reduced finance costs for pollution prevention projects at their facilities. Most importantly, pollution prevention **SAVES** small businesses **MONEY** and is the preferred method for improving the environment. By implementing the projects, small businesses can save from \$2,000 to over \$50,000 per year, with paybacks on the P2 investments generally ranging from one to three years.

If your business. . .

- is independently owned and operated,
- is not dominant in its field, and
- employs 500 people or less

. . .you may be eligible for a

Small Business Pollution Prevention Loan



Equipment/Technology Modification

- silver free photographic film
- ion exchange systems
- filtration-reverse osmosis
- automatic mixing units for fountain solution
- automatic blanket washers
- solvent distillation
- parts washer
- dispense metered solvent
- automatic towel wringer
- explosion-proof centrifuge VOC control by fume incineration (oxidation) in heatset web press
- waterless printing technology
- digital printing technology
- automatic ink levelers
- pumping equipment
- ink agitator
- recirculating chiller unit to keep fountain solution clean and reduce evaporation

Process/Procedure Modification

- intermittent control of film wash water
- water washable lithographic ink system
- aqueous plates
- UV or electron beam inks or coatings

Reformulation, Reclamation, or Redesign

- silver recovery (ion exchange)
- recycling film developer
- recycling of solvent cleaners
- recycle/reblend inks on-site or off-site (vendor)
- energy recovery for inks
- return unused ink to supplier
- reclaim metal plates
- anti-skinning products to prevent ink dry-up during shutdown and recycling of scrap film
- paper stock
- skid wrappers
- rolls
- cardboard

- used oil & rubber blankets

Raw Material Substitution

- alcohol substitutes in fountain solution without HAPs water-based adhesive (poly-vinyl acetate)
- nonhazardous washer solvent
- water-miscible solvent cleaners (hydrocarbon-based solvent cleaners mixed with water for blanket and roller cleaning)
- low VOC solvent cleaners
- switching from a petroleum oil-based ink to a vegetable oil-based ink such as soy or linseed oil

Housekeeping Maintenance Inventory Control Improvements

- closed containers
- recycling materials through supplier or recycling service
- purchasing in bulk
- standardizing pallet sizes
- waste exchange
- shop towel management
- clean rubber gloves for reuse and paper waste reduction

Employee Training

- waste reduction techniques
- water-use reduction
- painting techniques
- housekeeping and spill control
- waste segregation

Energy Conservation Studies of Specifications

- studies that determine power factor, changing hours of operation to lower energy costs and the installation of light timers or upgrades to more efficient lighting

On-Site Water Conservation

- in-process water recycling
- countercurrent rinsing

RETAP Assessment

- recommended P2 improvement from RETAP