



## **Federal and State Agriculture Departments Financial Assistance Programs**

### **USDA: Rural Development**

From home loans to water and sewer projects to financing police cars and low-income housing - For information on home loans, click on *Single Family Housing*.

For information about rental housing, click on *Multi Family Housing*.

For information about rural utilities, community facilities, or waste water management, click on *Community Programs*.

For information about business loans and grants, including alternative energy projects, click on *Business Programs*.

Go to the website for a listing of regional offices in Michigan.

Website: <http://www.rurdev.usda.gov/mi/>  
Toll Free (800) 944-8119

### **USDA: Farm Service Agency**

Stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster are the missions of the U.S. Department of Agriculture's Farm Service Agency (FSA).

Website: <http://www.fsa.usda.gov> [FSA Home](#)  
Contact: 517-324-5110

### **The Michigan Natural Resources Conservation Service (NRCS)**

NRCS has several programs that provide financial assistance to agricultural producers to implement new conservation measures. Other programs allow landowners to sell development rights to their land that require the land to be maintained as wetlands or for specific agricultural uses.

For a complete listing of programs and Michigan regional offices -

Website: <http://www.mi.nrcs.usda.gov/>

## **Small Business Administration (SBA)**

### **Michigan District Office**

The U.S. Small Business Administration has delivered millions of loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses. SBA provides assistance primarily through its four programmatic functions:

- Free business counseling through the Michigan Small Business and Technology Development Centers, SCORE, Women Business Centers, and U.S. Export Assistance Centers
- Access to Capital (Business Financing)
- Government Contracting (Federal Procurement)
- Advocacy (Voice for Small Business)

Email: [michigan@sba.gov](mailto:michigan@sba.gov)

Michigan Contact: 313-226-6075

**Other Federal Grant Programs: Grants.gov** - Grants.gov allows organizations to electronically find and apply for more than \$400 billion in federal grants. Grants.gov is the single access point for over 1,000 grant programs offered by all federal grant making agencies. The U.S. Department of Health and Human Services is proud to be the managing partner for Grants.gov.

**Website:** <http://www.grants.gov/>

## **State of Michigan Agencies**

**The Michigan Economic Development Corporation** - The Michigan Economic Development Corporation (MEDC) is the resource for businesses seeking to grow in Michigan. Whether it's an expansion, relocation, or even a concern with another agency of state government, the MEDC can help. From site location assistance to job training grants, from help with permits to tax abatements, we're the state's economic development corporation.

**Website:** <http://www.michiganadvantage.org>

### **Pure Michigan**

The MEDC also houses Travel Michigan (Pure Michigan, promotional campaign), the State of Michigan's official agency for the promotion of tourism. Travel Michigan collaborates with the state's Destination Marketing Organizations (Convention & Visitors' Bureaus, other regional marketing entities, and tourism-related state associations) to market Michigan and provide comprehensive visitor information services--with the overall goal to create and retain jobs in the state.

**Website:** <http://www.michigan.org/>

## **The Michigan Department of Agriculture & Rural Development (MDARD) –**

MDARD will assist in leveraging existing partnerships to encourage and promote growth and sustainability of our rural communities in Michigan. MDARD also serves as a resource for connecting the food and agriculture industry through collaborative promotions, research, and value-added product development.

For current grant opportunities and additional information on other programs please refer to the link listed below.

**Website:** [MDARD - Department of Agriculture & Rural Development](http://www.michigan.gov/mdard)  
<http://www.michigan.gov/mdard>

## **MDARD Marketing Guide - Marketing Your Michigan Food and Agriculture Products**

*"Growing Michigan's Future: A Guide to Marketing Your Michigan Food and Agriculture Products"* is a 110 page document published in October 2010 and updated in December 2012 that provides guidance to farmers and food processors for marketing their products. State regulatory requirements are also included in this downloadable document.

**Website:** [www.michigan.gov/mdamarketingguide](http://www.michigan.gov/mdamarketingguide)

## **The Michigan Department of Environmental Quality**

The Michigan Department of Environmental Quality (DEQ) is a regulatory agency. Its purpose is environmental protection, which is facilitated through the use of the permitting function. Permits are issued for various reasons by a number of different divisions within DEQ. The "Type of Permit Actions" below identifies the type of permit issued; it is fairly accurate in describing the actual permit subject.

For a complete listing of programs and regional offices please refer to the website listed below.

**Website:** <http://www.michigan.gov/deq>

## **The Michigan Department of Natural Resources**

The Michigan Department of Natural Resources is committed to the conservation, protection, management, use and enjoyment of the state's natural and cultural resources for current and future generations.

For a complete listing of programs and regional offices please refer to the website listed below.

**Website:** <http://www.michigan.gov/dnr>

**Michigan State University (MSU) Product Center** - The Product Center can help you develop and commercialize high value, consumer-responsive products and businesses in the agriculture and natural resource sectors. Whether you are a budding entrepreneur or an established company, the Center is your key to the front door of MSU's vast and varied technical expertise, research, outreach, and educational services. The Center has offices located on Michigan State University's campus and off campus and has a network of Innovation Counselors in cooperation with MSU Extension and other partners. This team of innovation counselors is available to assist clients anywhere in the State of Michigan.

**Website:** [Product Center http://productcenter.msu.edu/](http://productcenter.msu.edu/)

**Contact:** (517) 432-8750

The MSU Product Center has implemented MarketMaker<sup>®</sup> a free web tool that locates producers, businesses, and markets of food products, providing an important link between Michigan producers and their buyers including end-consumers, restaurants, farmers' markets, and wineries can register by going to the website at: [Michigan MarketMaker Michigan MarketMaker http://mi.marketmaker.uiuc.edu/](http://mi.marketmaker.uiuc.edu/)

### **Michigan State University Extension**

Michigan State University Extension is committed to being responsive to Michigan's needs in the most efficient way possible. As a result, MSU Extension has redesigned its structure to facilitate seamless response and action on important issues facing the state.

For a complete listing of programs and extension offices please use the link listed below.

**Website:** <http://msue.anr.msu.edu/>

**The Michigan Small Business & Technology Development Center** - The Michigan Small Business & Technology Development Center (MI-SBTDC<sup>SM</sup>) network provides a full range of services for a variety of small businesses that are emerging and growing throughout Michigan - including new venture companies, existing small businesses, expanding businesses, new technology companies, and innovators.

For a complete listing of programs and regional offices please use the link listed below.

**Website:** <http://www.misbtcdc.org/>

**Contact:** (877) 873-4567

### **Michigan Manufacturing Technology Center (MMTC)**

MMTC has assisted Michigan's small and medium-sized businesses compete and grow. Through personalized services fitted to meet the needs of clients, we develop more effective business leaders, drive product and process innovation, promote company-wide operational excellence and foster creative strategies for business growth and greater profitability.

For a complete listing of programs and regional offices please use the link listed below.

Website      <http://www.mmtc.org/>  
Contact      (888) 414 - 6682

**GreenStone Farm Credit Services** is the state's largest agricultural lender, serving the entire state of Michigan and 11 counties in northeast Wisconsin with 37 offices. In addition to offering a multitude of financing options to farmers, including operating loans, equipment loans, real estate loans and leasing options, GreenStone also provides financing for rural home construction projects and mortgages, home sites, and recreational land.

For a complete listing of programs and regional offices please use the link listed below.

Website: [www.greenstonefcs.com](http://www.greenstonefcs.com)  
Contact: 1 (800) 444-FARM (3276)

### **Northern Initiatives (NI)**

Northern Initiatives is a non-profit community development financial institution that is based in Marquette, Michigan and serves 46 rural Michigan counties, Northern Lower Michigan and the Upper Peninsula. Loan sizes have ranged from \$4,000-\$1.8 million. Loans of under \$50,000 feature an on-line application.

For a complete listing of programs and regional offices please use the link listed below.

Website      [www.niupnorth.org](http://www.niupnorth.org)  
Contact:      800-254-2156

### **Huntington Bank**

Huntington's clients are involved in virtually all facets of Agri-business; our focus has been on those companies that provide value added components to commodities or commodity production. They include but are not limited to the following:

- Processors (grains, fruit, vegetables, other)
- Grain Elevators (Private and Cooperatives)

Service Providers to growers (Crop preparation, harvesting, other)

Equipment Suppliers

Companies with Credit needs of \$5.0MM or less

Eric Mills, Senior Vice President, 616-235-3593

Companies with Credit needs greater than \$5.0MM

Mark Wilson, Senior Vice President, 616-355-8699

For a complete listing of programs and regional offices please use the link listed below

Website <https://www.huntington.com/>

### **Independent Bank Corporation**

Independent Bank Corporation is an Ionia, Michigan-based bank holding company.

Independent Bank now offers convenient locations across Michigan's Lower Peninsula. We provide a full range of financial services including retail and commercial banking, mortgage lending, investments and title services.

For a complete listing of programs and regional offices please use the link listed below

Website: <http://www.independentbank.com/>