



Federal and State Agriculture Departments Financial Assistance Programs

USDA: Rural Development

Value Added Producer Grants – The purpose of these grants is to stimulate value-added agricultural ventures. These grants are intended to conduct feasibility analyses, develop business and marketing plans, and conduct other studies to help establish a viable value-added business venture. Also, they can be used to fund working capital if

feasibility studies, business plans, and other supporting documentation are already in place. Eligible applicants are agricultural producers and producer organizations. Applicants must pledge matching funds. Details are available at <http://www.rurdev.usda.gov/rbs/coops/vadg.htm>

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

Contact: Bobbie Morrison, East Lansing Office, USDA, (517) 324-5222
Carol Webb, East Lansing Office, USDA, (517) 324-5219

Renewable Energy and Energy Efficiency Program (Also known as Section 9007 of the Farm Bill) – The United States Department of Agriculture (USDA) Rural Development offers grants, guaranteed loans, and combination grant/guaranteed loans to help agriculture producers and rural small businesses purchase and install commercially available renewable energy systems and make energy efficiency improvements in rural areas.

Website: <http://www.rurdev.usda.gov/rbs/farmbill/index.html>

Contact: Rick Vanderbeek, East Lansing Office, USDA, (517) 324-5218
Paula Gromak, Caro Office, USDA, (989) 673-8173 ext. 120

Business and Industry Loan Guarantees are used to create jobs and stimulate rural economies by providing financial backing for rural businesses. Uses include acquisition, start-up, and expansion of rural businesses that create employment. Businesses apply through federal or state-chartered banks, credit unions, or savings and loan associations. Water treatment facilities on location are an eligible loan purpose for this program.

Website: http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm

Contact: Business Programs, East Lansing Office, USDA, (517) 324-5157

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>

Contact: 517-324-5110

Some of the programs administered by the Farm Service Agency include:

Farm Loan Programs - FSA makes direct and guaranteed farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender. FSA loans can be used to purchase land, livestock, equipment, feed, seed, and supplies. Loans can also be used to construct buildings or make farm improvements. Emergency loans may also be available to help farmers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Conservation Programs - The Conservation Reserve Program (CRP) is a voluntary program for agricultural landowners. Through CRP, you can receive annual rental payments and cost-share assistance to establish long-term, resource-conserving covers on eligible farmland. Through FSA, the Commodity Credit Corporation (CCC) makes annual rental payments based on the agriculture rental value of the land, and it provides cost-share assistance for up to 50 percent of the participant's costs in establishing approved conservation practices. Participants enroll in CRP contracts for 10 to 15 years.

Price Support - Under the Farm Storage Facility Loan Program, FSA is authorized to make loans to grain producers to build or upgrade farm storage and handling facilities. Under FSA's Marketing Assistance Loan and Loan Deficiency Payment Program (LDP), certain commodities may be eligible for a loan or a loan deficiency payment.

Direct and Counter-Cyclical Payment Program -The Direct and Counter-Cyclical Payment Program (DCP) provides payments to eligible producers on farms enrolled for the 2002 through 2007 crop years. There are two types of DCP payments – direct payments and counter-cyclical payments. Both are computed using the base acres and payment yields established for the farm. DCP was authorized by the 2002 Farm Bill. These programs may or may not be available based on timing and individual circumstances.

Numerous fact sheets, additional information, and local office locations can be found on FSA's website.

Website: www.fsa.usda.gov

Contact: Public Affairs Specialist, (517) 324-5108

Small Business Administration (SBA)

Michigan District Office

The goal of the Michigan District Office is to create an environment within Michigan where small business can grow and prosper. We do this by providing:

- Free business counseling through the Michigan Small Business and Technology Development Centers, SCORE, Women Business Centers, and U.S. Export Assistance Centers.
- Government contracting assistance
- Low-cost training
- Loan guaranty programs (SBA does not provide grants to individuals to start businesses).

In FY 2009, SBA guaranteed 1,285 loans to Michigan small businesses for a value of more than \$312.3 million. These loans were used for many purposes including starting, expanding, or buying a business and to help businesses refinance short term loans into longer terms to ease the impact on cash flow. Loans were provided to businesses in 320 Michigan cities and in 76 out of 83 Michigan counties. Over the past five years SBA has provided guaranties on 15,203 loans worth more than \$2.7 billion.

Email: 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>

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 and 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. The department's vision is "All rural communities/regions in Michigan will enjoy the benefits of leadership and economic vitality in order to maintain the highest possible quality of life for their citizens."

Website: <http://www.michigan.gov/mda>

Contact: Office of Agriculture Development, (517) 241-2178

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 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

The Michigan Department of Management and Budget (DTMB State Contracting) –

"Solicitation Notification System" - All Department of Technology, Management & Budget (DTMB)-Procurement [solicitations](#) are posted solely on the Bid4Michigan Web site. Vendors who have not yet registered on this bid system will be unable to access bid attachments until [registration](#) is complete. (See [Vendor Registration Walk Through](#) for help with the registration process.) Prior registration with Michigan's purchasing and accounting system (called MAIN) will not allow solicitation access, as this system previously utilized for bidding, awards, and payments is no longer utilized by Purchasing Operations for bidding. Vendors must still register through the existing system, MAIN, for contract/purchase order award, payment, and Electronic Funds Transfer (EFT). The state apologizes for the inconvenience of the requirement for an additional registration; but due to lack of resources necessary to cover the expense of interfacing with previously installed technology (1994 implementation), this avenue is the only option available for the state to offer the benefits of updated technology. Registering vendors

will select from new system benefit options including email notification of solicitation information, attachments and processes, along with other automated services, based on organization preferences. A screen walk to assist with bid preparation is available at [http://www.michigan.gov/documents/ ...](http://www.michigan.gov/documents/...)

- Requests for Proposal (RFPs), Requests for Quotes (RFQs), Invitations to Bid (ITB), and Requests for Information (RFIs)
- RFP, RFI, RFQ, and ITB Bid Status
- Other Executive Agency RFPs
- Solicitation Information for Non-Vendors

Website: <http://www.michigan.gov/dmb>

The link to the Contract Connect page is:

<http://www.michigan.gov/buymichiganfirst/0,4541,7-225-48676---,00.html>

The Michigan Department of Environmental Quality –

The State Revolving Fund (SRF) can provide loan assistance, at below market rates, to local units of government for the construction of publicly owned wastewater collection and treatment facilities. The assistance is intended to bring facilities into compliance with the requirements of the Federal Clean Water Act and address the discharge of inadequately treated wastewater to Michigan's groundwater or surface waters. Facilities are normally constructed/sized to address anticipated 20-year needs. To the extent that a producer/processor relies on, or intends to rely on, a publicly owned wastewater treatment facility to handle its process wastes, assistance from the SRF could be available. Contact with the municipal owner/operator of the wastewater facility should be initiated.

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

Contact: (517) 373-6626.

The link to the State Revolving Fund page is:

http://www.michigan.gov/deq/0,1607,7-135-3307_3515_4143---,00.html

Federal Clean Water Act Section 319 grants provide funding to local units of government and non-profit entities to develop and implement watershed management plans. Watershed planning grants must result in an approved watershed plan. Implementation projects can include best management practices not eligible for Farm Bill program funds and identified as a high priority in the watershed plan. The Nonpoint Source Program emphasis has been on restoring impaired waterbodies and showing in-stream, measurable improvements.

Website: www.michigan.gov/deqnps

Other Michigan Sources

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: <http://www.aec.msu.edu/product/>
Contact: (517) 432-8750

The MSU Product Center has implemented Market Maker[®] 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: <http://mimarketmaker.msu.edu/>

The Michigan Small Business & Technology Development Center - The Michigan Small Business & Technology Development CenterSM (MI-SBTDCSM) 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.

Website: <http://www.misbtadc.org/>
Contact: (877) 873-4567

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. Customers are also able to utilize GreenStone's various related financial services, such as crop insurance, life insurance, tax, and accounting services. As the fifth largest association in the national Farm Credit System, GreenStone FCS serves some 17,000 customers with more than \$4.5 billion in assets. Like all farm credit associations, GreenStone is a financial cooperative owned by its customers.

Website: 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. It makes loans that address the needs of family owned businesses, who are starting and growing. Generally the loans that it makes are for working capital and equipment with terms that are in the three to seven year range. Nearly half of its loans have been to start up companies and 40 percent to women owned businesses. Many of its loans also involve technical assistance support for the borrowers, in accounting set up, marketing or e-commerce and web site development. Loan sizes have ranged from \$4,000-\$1.8 million with an average loan last year of \$42,000. Loans of under \$50,000 feature an on-line application, www.niupnorth.org, with a 48 hour credit determination. Loans of a larger size are often made in connection with a business' community bank where Northern Initiatives will join in partnership or subordinate its interests. Northern Initiatives is an SBA Micro lender, a USDA microloan intermediary, a non-bank user of the USDA Business and Industry Loan Guarantee Program and part of the SBA Community Advantage Program pilot which allows it to offer SBA 7A loans of less than \$250,000.

Web Address: www.niupnorth.org

Phone number: 906-228-5571

Toll Free: 1-800-254-2156

JPMorgan Chase Bank

Local expertise, broad industry knowledge, superior products and financial strength have enabled Chase to contribute to the economic success of communities across the United States. Our presence in Michigan began with the National Bank of Detroit (NBD) in 1933. Today, we have more than 300 locations and 400+ ATMs in 135 cities. We serve over 85,000 businesses throughout the State of Michigan. Because no two clients are alike, we take the time to understand our clients' challenges and opportunities. This consultative approach helps to ensure the benefits of our financial solutions in order for our clients to achieve their short and long term goals.

- Commercial Lending:
 - Lines of Credit
 - Real Estate (owner occupied / investment)
 - Equipment Financing
 - Letters of Credit
 - Standby
 - Trade
 - SBA (#1 SBA Lender in 2010)
 - Business Acquisition
 - Specialized Lending
 - Aircraft, ESOP, Tax Credits, Community Development, etc...
- Treasury/Cash Management:
 - Online Banking
 - ACH / Wire Origination
 - Remote Depository Solutions
 - Lockbox Solutions
 - Paperless Office Solutions
 - Merchant Card Processing
 - Commercial Credit Card Solutions
 - Payroll Solutions
 - Investment Sweeping
 - International (FX, Wires, ACH, Multi-Currency Accounts)
 - Specialized Solutions
- Depository:
 - Checking/Savings Accounts
 - Specialized Solutions (ZBA, IOLTA, Trust

- Certificates of Deposit
- Accounts, etc...)
- Asset Management:
 - Institutional Portfolio Management
 - Personal Financial Planning
 - Succession Planning
 - Wealth / Trust / Estate Planning
 - Business Valuation
 - 401(k) / Pension Management

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

Contacts:

- Kathleen A. Davis, Vice President specializing in public fund entities and associations, 620 S. Capitol Ave., Lansing, MI 48933. Phone: 517-487-1031
- Carol Giacoletto, Vice President specializing in service to small and middle market size businesses, 620 S. Capitol Ave., Lansing, MI 48933. Phone: 517-487-4328