

SMALL BUSINESS

Pollution Prevention

LOANS

SMALL BUSINESS POLLUTION PREVENTION LOAN PROGRAM

The Michigan Department of Environmental Quality's (DEQ) Small Business Pollution Prevention Loan Program provides the opportunity for small businesses to make big changes toward sustainability, waste reduction and energy conservation. Through this program, your small business can apply for a low-interest loan in order to achieve your pollution prevention goals. The DEQ can partner with a lender of your choice to finance your project.

LOANS OF UP TO
\$400,000

INTEREST RATES
OF **5%** OR
LESS

ARE YOU ELIGIBLE TO APPLY?

If your business . . .

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

. . . then you meet the small business requirement of the loan program!

ONCE ELIGIBILITY IS VERIFIED, **LOW-INTEREST LOANS** ARE AVAILABLE TO ALL PRIVATE BUSINESS SECTORS, INCLUDING **MANUFACTURING, FARMING, RETAIL, AND SERVICE.**

POLLUTION PREVENTION LOANS IN THE COMMUNITY

R & R Ready Mix, Inc. | Saginaw, MI

Project: Construct a closed loop water recycling system for spent concrete mix materials and construct a dust collection/recovery system for the cement truck loading area.

Financing solution: \$400,000 at 4.0% interest for 5 years

Result: Reduced annual water usage by 30% (625,000 gallons!), eliminated 625,000 gal. of industrial waste, reduced cleaning chemicals by 50%

Jacob's Cleaning Village | Essexville, MI

Project: Purchase and install two modern dry cleaning machines and a water tower.

Financing solution: \$57,000 at 4.5% interest for 5 years

Result: Reduced water usage by 92% per year (1,148,160 gallons!), reduced perchloroethylene usage by 90%

WHAT TYPES OF PROJECTS CAN YOU FINANCE?

You can identify your own pollution prevention projects, or receive recommendations from a Retired Engineer Technical Assistance Program audit. Possible projects include, but are not limited to:



EQUIPMENT OR TECHNOLOGY MODIFICATIONS



PROCESS OR PROCEDURE MODIFICATIONS



HOUSEKEEPING, MAINTENANCE,
INVENTORY CONTROL IMPROVEMENTS



ON-SITE ENERGY AND WATER
CONSERVATION PROJECTS



SPECIFIC TYPES OF EMPLOYEE TRAINING

MICHIGAN BUSINESS POLLUTION PREVENTION PARTNERSHIP

Your pollution prevention project and commitment to environmental stewardship will automatically be recognized by the Michigan Business Pollution Prevention Partnership. You will receive a recognition certificate and you may display the program logo on your business website.



GET STARTED TODAY!

Contact **Chad Rogers** at **517-284-6872** for more information. Help is available if you need assistance determining your eligibility or identifying pollution prevention projects.

