



Rural Development
U.S. DEPARTMENT OF AGRICULTURE



Resources for Rural Entrepreneurs

A Guide to Planning, Adapting,
and Growing Your Business

Together, America Prospers

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A Note About Website Links:

For ease of reference, this USDA Rural Development guide provides links to relevant, useful information hosted outside the USDA domain. Federal endorsement of non-USDA programs or activities is neither intended nor implied. Please be aware that, when you access information through a link provided here, you are subject to the copyright and licensing restrictions of the new site.



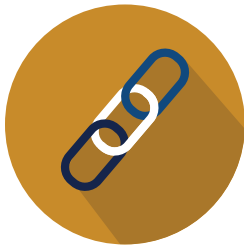
Welcome to the USDA Rural Development Entrepreneur Resource Guide

USDA Rural Development (RD) is pleased to offer this multimedia guide to help rural entrepreneurs. In collaboration with our robust network of federal partners, this guide provides resources both for start-ups, and already-established rural businesses.

RD offers more than 40 loan, grant, and technical assistance programs to help improve the economy and quality of life in rural America. Many of these programs can also support community-based entrepreneurial planning and growth. We partner closely with community leaders and developers, local, state, and Tribal governments, cooperatives, nonprofits, private organizations, and a nationwide network of participating lenders skilled at building local economies.

Some of our programs – including the **Value-Added Producer Grant** program (<https://go.usa.gov/xtBBY>), the **Rural Energy for America Program** (REAP) – (<https://go.usa.gov/xtBBD>, and <https://go.usa.gov/xtBBZ>), and the **Business and Industry Loan Guarantee** program (<https://go.usa.gov/xtBBK>) – can directly support entrepreneurs, as well as the public agencies and community-based organizations that serve them.

Here are some examples:



Partnership organizations can use our programs to support rural small businesses – such as kitchen incubators – that help start-ups defray costs by sharing space and equipment.



Individual rural businesses can make improvements – including energy efficiency upgrades such as LED lighting and solar panels – that help strengthen the bottom line.



Partners and **individual businesses both** can benefit from programs such as the **Distance Learning and Telemedicine Grant** (<https://go.usa.gov/xtBBy>) which supports telehealth, equalizes access to education, and bolsters participation in programs that build rural broadband connectivity. In turn, this positively impacts online business sales and e-commerce.

Entrepreneurs Share Their Success Stories

Value-Added Producer Grant Florida

Video: Serenity Acres Farm Finds New Markets for Goat Goods

Together with her husband, Wayne, Julia Shewchuk operates **Serenity Acres Farm**, an Animal Welfare Approved (AWA) and certified goat dairy in Pinetta (Madison County) Florida. As a result of successful partnership outreach efforts by the Florida Extension Service, Serenity Acres used RD's **Value-Added Producer Grant** (<https://go.usa.gov/xtBBY>), to help design and brand its highly-rated products.



Intermediary Relending Program Montana

Video: The Perfect “Collision” - Loan Helps Kalispell Man Realize Lifelong Dream

With support from RD's **Intermediary Relending Program** (<https://go.usa.gov/xtBkt>), Montana West Economic Development helped Kalispell (Flathead County)-based **Glacier Collision Worx** owner Rick Crook realize a long-held dream of owning and operating his own auto body shop.



Rural Business Development Grant Utah

Article: Good Things are Cooking in Southeastern Utah

This Price (Carbon County), Utah-based regional “foodpreneurs” project was made possible through a partnership between USDA Rural Development, the Utah Coal County Strike Team, and the Southeastern Utah Association of Local Governments and Southeastern Utah Economic Development District (SEUALG-SEUEDD).



Rural Energy for America Program

Montana

Article: Upcycling Biz Goes Green, Gets Efficient

Carol Lynn Lapotka owns **REcreate Designs**, a Polson (Lake County), Montana-based artist co-op and small-batch manufacturing plant housed in a circa 1909 building. Lapotka used two **USDA Rural Energy for America Program (REAP)** grants to incorporate green building practices into the historic space, upgrading windows and installing energy-efficient doors and lighting.

Rural Energy for America Program Grant

Nevada

With the help of a 2017 \$253,405 Rural Energy for America grant, Mark Dunn developed and installed an off-grid technique to power his irrigation system. Dunn's farm is off the electric grid, so he had to rely on diesel generators to power his irrigation systems. The grant enabled Dunn, the operator of Railroad Valley Farms in central Nevada, to install two 305 kW solar panel systems. These are now fully operational and irrigating two alfalfa fields covering a total of 500 acres. During 2019, its first full year in operation, the system produced a combined 223,400 kWh in solar mode, saving 16,385 gallons of diesel fuel. Last year, the price of diesel ran about \$2.75 a gallon. Mark estimates he saved roughly \$137,500 on diesel, and generated about 985,462 kilowatt hours of power!





Value-Added Producer Grant

Oregon

A \$250,000 Value-Added Producer Grant (VAPG) allowed a sustainable fishing cooperative to update its operations and compete more effectively in the modern marketplace. The Port Orford Sustainable Seafood Cooperative markets the products of a community-supported fishery that uses conservation practices to protect local seafood stocks from overfishing. They needed resources to market their products online and better manage their customer base. Awarded in 2016, the VAPG enabled the co-op to build an online shop, allowing it to efficiently manage its customer base, update its brand, and publicize its products and its sustainable approach to harvesting food from the sea. The result has been economic growth and more jobs in a small coastal community.





Business and Industry Loan Guarantee Program

Oregon

A \$2.7 million B&I loan guarantee to a regional loan fund provided a local service organization with the resources it needed to meet the needs of an underserved population of people with disabilities. Klamath Falls REACH is a nonprofit in southern Oregon that provides work, rehabilitation, and training for people with disabilities and other barriers to employment. In 2015, a study found that about 500 people in the county were eligible for

disability employment services. However, local providers could only meet 20 percent of the demand. As a result, REACH began a campaign to expand its programs. REACH needed more space but struggled to find a lender willing to finance the expansion. In 2017, USDA Rural Development's B&I Program provided a loan guarantee to the regional loan fund Craft3 to help mitigate risk. In turn, Craft3 provided REACH with the funds to purchase and convert two properties. The loan also helped secure a separate New Market Tax Credit transaction for the construction of an employment training and business development center. Since the construction of the new facilities began in 2017, REACH has expanded enrollment in its employment services by nearly 40 people, and the nonprofit has hired an additional 37 staff members, providing more job opportunities for individuals struggling to find work. One of those people is Rosa Cortes, pictured, who suffers from ankylosing spondylitis (AN-co-lo-sing SPON-duh-LIE-tus), a hereditary form of arthritis of the spine; Kienbock's disease; carpal tunnel syndrome, and intense joint pain from fibromyalgia. Rosa's job provides flexible hours that can accommodate her flare-ups and, in partnership with Oregon's Office of Vocational Rehabilitation, Rosa now has an ergonomically-designed workspace.



ReConnect Loan and Grant Program

Maine

The Town of Roque Bluffs received a \$893,170 dollar ReConnect Grant in February 2020. The project will make rural broadband service available to more than 1,350 rural Maine households and 215 businesses, including Lisa Hanscomb's 300-acre blueberry farm, which averages 50,000 pounds of blueberries annually. A fifth-generation owner of Welch Farm, Lisa understands first-hand how difficult it is to run a small agricultural business with limited broadband service. She says files that should take 10 minutes to download can take 10 or more hours. She knows broadband is the key; and says the future of Welch Farm depends on it! Lisa's father, Wayne Hanscom, is the Assistant Fire Chief for Roque Bluffs, which also covers the neighboring town of Jonesport. The combined fire department recently received 10 computers to help conduct crucial training. However, the firefighters weren't able to download the training software because of poor and unreliable internet connections. The new system will bring modern high-speed internet service to the town, connecting it to the Downeast Ring of Maine's "three-ring binder" network backbone in Machias, about four-and-a-half miles from the town line. Any resident who chooses to sign up for service during the initial installation process will have fiber installed right to their home at no additional charge.



ReConnect Loan and Grant Program

North Dakota

Located in Buchanan (Stutsman County), "A Moment of Freedom" provides adaptive riding and equine therapy to individuals with special needs. Prior to getting broadband internet service, owner Annie Keffeler says she had to travel 20 minutes to find quality internet to support her organization. Now, with fiber-to-the-premises, she can communicate directly with parents and caregivers without leaving the ranch. The broadband service saves time, has increased efficiency, and – most importantly – has brought with it a surge in public interest. "A Moment of Freedom" now has a waiting list of new clients! Obligated in 2019, the internet service was made possible by a ReConnect Pilot Broadband grant to Daktel Communications. All residences served under the grant now have access to high-speed broadband service.



Intermediary Relending Program Loan

South Dakota

A timely loan from an Intermediary Relending Program participant allowed a seasonal business in South Dakota to offer its employees year-round work – even during the pandemic. Edge Sports is a ski and snowboarding shop in the small mountain town of Lead (Lawrence County). Searching for a way to avoid closing in the off-season, Edge last May secured a \$125,000 loan, partially financed by West River Foundation’s \$750,000 revolving loan fund – part of Rural Development’s Intermediary Relending Program (IRP). The business used the initial \$125,000 investment to purchase off-road utility vehicles – “UTVs” – and the equipment necessary to operate them. The investment has been a runaway success: public demand for rentals of the vehicles turned out to be more than double what the business could handle. Proprietor Rory Maynard has hired additional staff, and is already considering a major expansion, including building a new shop and buying more vehicles, bringing more employment and income to this small rural community.

Rural Energy for America Program Intermediary Relending Program

Montana

Video: Veteran Brings Brewing Back to Butte

U.S. Army National Guard Veteran Tony Olson - a member of the Little Shell Tribe of Chippewa Indians of Montana - brought craft brewing back to Butte (Silver Bow County), Montana. Tony used USDA Rural Development **Rural Energy for America Program (REAP)** funds to offset the cost of placing solar panels on the **Butte Brewing Company’s** roof. He also worked with a nonprofit partner – Headwaters Resource Conservation and Development (RC&D) – to get a low-interest loan through RD’s **Intermediary Relending Program** (<https://go.usa.gov/xtXec>). IRP funds were used to buy canning line equipment and help improve the company’s distribution options.





Rural Business Development Grant Value-Added Producer Grant

Wisconsin

A \$28,292 Rural Business Development Grant (RBDG) in 2019 helped the Red Cliff Band of Lake Superior Chippewa build a new facility to process fish commercially, providing packaged products to distributors, restaurants and local markets. The Tribe used an earlier Value-Added Producer Grant of nearly \$53,000 to develop a feasibility study. The market analysis from this laid the groundwork, and the RBDG helped the Tribe develop a business plan for the new processing plant. Construction was funded through HUD Indian and Community Development Block Grants and Tribe funds. The band began construction of the plant and retail space last May, and it was open for business in November 2021. The new plant quickly became successful, and sales are still going strong. This project is a cornerstone of the band's effort to increase economic prosperity not just for its members, but for the whole region; enabling local food control, maximizing the fisheries' economic potential, and preserving Native commercial fishing traditions.





Rural Economic Development Loan and Grant Program

Iowa

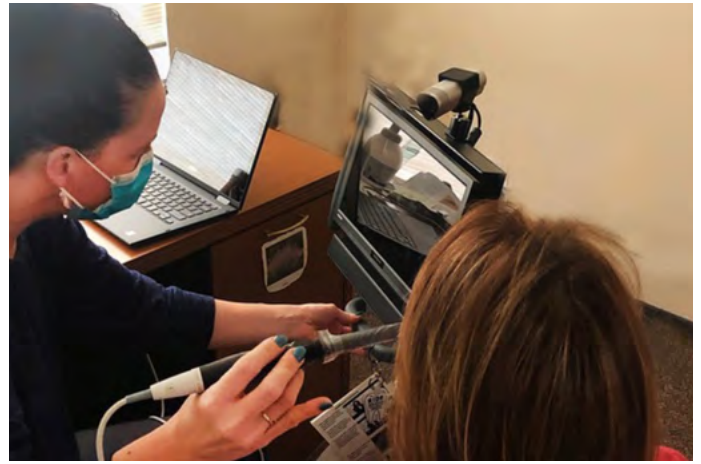
A record \$16.8 million in USDA Rural Development Rural Economic Development Loan and Grant (REDLG) funding was awarded in Iowa last year to assist 25 projects around the state, creating more than 200 jobs along the way! One of these projects is a facility expansion at Percival Scientific in Perry. Minburn Communications and Central Iowa Power Cooperative (CIPCO) each received \$1 million, zero-interest REDLG loans. In turn, the funds were passed through to Percival Scientific to expand and purchase equipment. Percival Scientific President Gary Wheelock says the decision to move forward with the building expansion, especially during uncertain economic times, was made easier because of the REDLG. He says without the funding, the company may not have had the confidence to grow. Percival Scientific makes high-end incubators and plant growth chambers. The facility expansion will add around 60 percent more production space to its current 50,000 square-foot facility, creating 12 new jobs to add to its current 80-person workforce.

“RD offers more than 40 loan, grant, and technical assistance programs to help improve the economy and quality of life in rural America.”

Distance Learning and Telemedicine Program

Washington State

Last October, USDA awarded a \$1 million Distance Learning and Telemedicine Grant (DLT) to the University of Washington School of Dentistry to upgrade infrastructure for tele-dentistry in rural Washington and Montana. The grant will help expand the Office of Regional Affairs' distance learning and teledentistry footprint to 13 locations in Washington and nine locations in Montana, including five Tribal clinics. The grant also will help finance upgrades to the school's teleconference system, and to simulation clinics in Seattle and Spokane, which help students practice on dental mannequins for two years before performing procedures on live patients. Finally, the grant will make possible 12 new chairside telemedicine carts. Eleven partners will be located at rural and Tribal community dental clinics in Washington and Montana. The remaining chairside telemedicine cart will be located at the university. Each cart is equipped with two-way secure video conferencing, an intraoral camera and computer for dental charting, images, and access to electronic health records. This is the third DLT grant awarded to the University of Washington School of Dentistry.



USDA Rural Development Resources

For-profit Enterprises

These programs can help for-profit rural businesses and cooperatives, or individuals and entities. Examples include corporations, limited liability companies, sole proprietorships, electric cooperatives, and agricultural producers.

Conceive and Build	Launch	Scale-Up
<ul style="list-style-type: none"> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Rural Placemaking Innovation Challenge</u> 	<ul style="list-style-type: none"> • <u>Business and Industry Loan Guarantees</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Food Supply Chain Guaranteed Loan Program</u> • <u>Value-Added Producer Grants</u> • <u>Distance Learning and Telemedicine Grants</u> • <u>Rural Energy for America Program</u> 	<ul style="list-style-type: none"> • <u>Business and Industry Loan Guarantees</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Food Supply Chain Guaranteed Loan Program</u> • <u>Value-Added Producer Grants</u> • <u>Distance Learning and Telemedicine Grants</u> • <u>Rural Business Investment Program</u> • <u>Single Family Housing Direct Home Loans</u> • <u>Farm Labor Direct Loans and Grants</u>

Public Entities

These programs are available to public entities to assist entrepreneur development and community-based economic development activities. Examples include state or local governments, and federally-recognized Tribes or Tribal organizations.

Conceive and Build	Launch	Scale-Up
<ul style="list-style-type: none"> • <u>Rural Microentrepreneur Assistance Program (RMAP)</u> • <u>Rural Innovation Stronger Economy Grant (RISE)</u> • <u>Rural Business Development Grants</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Intermediary Relending Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Rural Placemaking Innovation Challenge</u> 	<ul style="list-style-type: none"> • <u>Intermediary Relending Program</u> • <u>Rural Microentrepreneur Assistance Program (RMAP)</u> • <u>Rural Innovation Stronger Economy Grant (RISE)</u> • <u>Rural Business Development Grants</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Food Supply Chain Guaranteed Loan Program</u> • <u>Business and Industry Loan Guarantees</u> • <u>Distance Learning and Telemedicine Grants</u> 	<ul style="list-style-type: none"> • <u>Intermediary Relending Program</u> • <u>Rural Microentrepreneur Assistance Program (RMAP)</u> • <u>Rural Innovation Stronger Economy Grant (RISE)</u> • <u>Rural Business Development Grants</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Food Supply Chain Guaranteed Loan Program</u> • <u>Business and Industry Loan Guarantees</u> • <u>Distance Learning and Telemedicine Grants</u>

Nonprofit entities

These programs assist with entrepreneur and community-based rural economic development.

Conceive and Build	Launch	Scale-Up
<ul style="list-style-type: none"> • <u>Rural Cooperative Development Grant Program (RCDG)</u> • <u>Socially Disadvantaged Groups Grant</u> • <u>Rural Microentrepreneur Assistance Program (RMAP)</u> • <u>Rural Innovation Stronger Economy Grant (RISE)</u> • <u>Rural Community Development Initiative Grants</u> • <u>Rural Business Development Grants</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Intermediary Relending Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Rural Placemaking Innovation Challenge</u> 	<ul style="list-style-type: none"> • <u>Rural Cooperative Development Grant Program (RCDG)</u> • <u>Socially Disadvantaged Groups Grant</u> • <u>Rural Microentrepreneur Assistance Program (RMAP)</u> • <u>Rural Innovation Stronger Economy Grant (RISE)</u> • <u>Rural Community Development Initiative Grants</u> • <u>Rural Business Development Grants</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Intermediary Relending Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Food Supply Chain Guaranteed Loan Program</u> • <u>Value-Added Producer Grants</u> • <u>Distance Learning and Telemedicine Grants</u> 	<ul style="list-style-type: none"> • <u>Rural Cooperative Development Grant Program (RCDG)</u> • <u>Socially Disadvantaged Groups Grant</u> • <u>Rural Microentrepreneur Assistance Program (RMAP)</u> • <u>Rural Innovation Stronger Economy Grant (RISE)</u> • <u>Rural Community Development Initiative Grants</u> • <u>Rural Business Development Grants</u> • <u>Rural Economic Development Loan and Grant Program</u> • <u>Intermediary Relending Program</u> • <u>Reconnect Loan and Grant Program</u> • <u>Community Connect Grants</u> • <u>Rural Broadband Access Loan and Loan Guarantee</u> • <u>Telecommunications Infrastructure Loans and Guarantees</u> • <u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program</u> • <u>Food Supply Chain Guaranteed Loan Program</u> • <u>Value-Added Producer Grants</u> • <u>Distance Learning and Telemedicine Grants</u>

Educational Facilities

These programs are designed to assist universities, community colleges, and other eligible educational institutions such as technology and vocational schools.

Conceive and Build	Launch	Scale-Up
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Technical Assistance to Help You Get Started

- | | |
|--|---|
| <ul style="list-style-type: none"> <u>Rural Economic Development Loan and Grant Program</u> <u>Reconnect Loan and Grant Program</u> <u>Rural Placemaking Innovation Challenge</u> <u>Rural Microentrepreneur Assistance Program (RMAP)</u> <u>Rural Business Development Grants</u> | <ul style="list-style-type: none"> <u>Rural Economic Development Loan and Grant Program</u> <u>Rural Cooperative Development Grant Program (RCDG)</u> <u>Socially-Disadvantaged Groups Grant</u> <u>Rural Community Development Initiative Grants</u> |
|--|---|

*See Appendix A for a complete list of links to programs.

Specific eligibility requirements apply. The most current information – including regulatory guidelines – can be found on the USDA Rural Development webpage associated with the program. **NOTE: In times of declared emergency, current borrowers should check Rural Development program webpages (<https://www.rd.usda.gov>) for important updates.



Use these Resources
to Conceive and Build,
Launch and Scale-Up
your Business.

Federal Entrepreneurship Assistance

U.S. Small Business Administration

- **The Office of Entrepreneurial Development's** (<https://go.usa.gov/xtKPT>) mission is to help small businesses start, grow, and compete in global markets by providing quality training, counseling, and access to resources.
- **Women's Business Centers** (<https://go.usa.gov/xtKyB>) provide free to low-cost counseling and training focused on women who want to start, grow, and expand their small business.
- **The Office of Native American Affairs'** (<https://go.usa.gov/xtKyX>) mission is to ensure American Indians, Alaska Natives and Native Hawaiians seeking to create, develop and expand small businesses have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs.
- **The Veterans Business Outreach Center (VBOC)** program (<https://go.usa.gov/xtKyQ>) is designed to provide entrepreneurial development services such as business training, counseling, and resource partner referrals to transitioning service members, veterans, National Guard and Reserve members, and military spouses interested in starting or growing a small business.
- **SBA Young Entrepreneurs** (<https://go.usa.gov/xtKyv>) offers a wealth of knowledge and resources for young entrepreneurs who want to learn more about starting or growing their own business. **State Trade Expansion Program (STEP)** (<https://go.usa.gov/xtKys>) provides financial awards to state and territory governments to assist small businesses with export development.
- **Small Business Innovation Research (SBIR)** program (<https://www.sbir.gov>) supports scientific excellence and technological innovation through the investment of federal research funds in critical American priorities to build a strong national economy.
- **The HUBZone program** (<https://go.usa.gov/xtKyM>) fuels small business growth in historically-underutilized business zones with a goal of awarding at least 3 percent of federal contract dollars to HUBZone-certified companies.

U.S. Department of Commerce

The Minority Business Development Agency (MBDA) (<https://www.mbda.gov/mbda-programs>) is the only federal agency solely dedicated to the growth and global competitiveness of minority business enterprises. MBDA's programs offer customized business development and industry-focused services to provide greater access to capital, contracts and markets.

U.S. Department of Labor

- **Workforce GPS** (<https://www.workforcegps.org/>) is an online technical assistance website that helps build the capacity of America's public workforce investment system. Here you will find curated communities of interest, useful webinars, and other training resources.
- **Self-Employment for People with Disabilities** (<https://go.usa.gov/xtKVm> – PDF) The Department of Labor's Office of Disability Employment Policy created this guide to help people with disabilities navigate self-employment.
- **U.S. Bureau of Labor Statistics** (<https://go.usa.gov/xtKV7>) collects data on new businesses and job creation.
- **Employer.gov** (<https://www.employer.gov/>) provides answers to common questions about workers and business.

Internal Revenue Service

- **Small Business and Self-Employed Resources** (<https://go.usa.gov/xtKVh>) offers a variety of resources to help small business owners understand their tax responsibilities.
- **The Small Business Resource Directory** (<https://go.usa.gov/xtKpY>) is a resource offered by the Office of the Comptroller of the Currency to help banks, credit unions, other financing entities, and small business entrepreneurs facilitate small business lending through public programs, technical assistance, and partnerships.

U.S. Securities and Exchange Commission

- **Office of the Advocate for Small Business Capital Formation** (<https://www.sec.gov/oasb>) identifies and addresses unique challenges faced by minority-owned, women-owned, rural, and natural disaster area small businesses and their investors.

U.S. Economic Development Administration

- **Office of Innovation and Entrepreneurship** (<https://www.eda.gov/oie/>) manages several grant competitions that support high-growth entrepreneurship, create jobs, and drive economic growth. OIE collaborates across the federal innovation and entrepreneurship policy and program landscape and leads the **National Advisory Council on Innovation and Entrepreneurship** (<https://www.eda.gov/oie/nacie/>).

U.S. Department of Veterans Affairs

- The **Veteran Entrepreneur Portal** (<https://go.usa.gov/xtKpN>) makes it easier for small businesses to access federal services, and quickly connects veteran entrepreneurs to relevant best practices and information.

U.S. Department of Energy

- The **Lab-Embedded Entrepreneurship Program** (<https://go.usa.gov/xtKd3>) embeds top entrepreneurial scientists and engineers within U.S. national laboratories to perform early-stage research and development that can lead to the launch of new energy or manufacturing businesses.

U.S. Department of Homeland Security

- **Small Business Assistance** (<https://go.usa.gov/xtKd2>) offers small business vendor outreach sessions that provide information on how to compete for federal contracts.

U.S. Patent and Trademark Office

- **Inventor and Entrepreneurship Resources** (<https://go.usa.gov/xtKdT>) Learn about small business and start-up resources at the U.S. Patent and Trademark Office.

U.S. Department of Agriculture Agricultural Marketing Service

- The **USDA patent licensing program** grants patent licenses to qualified businesses and people who want to commercialize inventions resulting from federally-supported research performed at USDA laboratories and research locations. <https://www.ars.usda.gov/docs/license-application>



Additional Resources

Federal

- **Start Your Own Business** (<https://go.usa.gov/xtKdK>) USA.GOV provides resources for you to learn about self-employment and starting a business.
- **U.S. Senate Small Business and Entrepreneurship Committee** | (<https://go.usa.gov/xtKdp>) The Senate Committee on small business and entrepreneurship oversees the Small Business Administration's entrepreneurial development programs and provides useful entrepreneurial guides.
- **National Science Foundation Innovation Corps program** | (<https://go.usa.gov/xtKd7>) The I-Corps program uses experiential education to help researchers gain valuable insight into entrepreneurship.
- **Extension | USDA National Institute of Food and Agriculture** | <https://nifa.usda.gov/extension> | Extension provides nonformal education and learning activities to farmers and other residents of rural communities, as well as to people living in urban areas.
- **Federal Business Opportunities** | contracting (<https://go.usa.gov/xtKdm>) Those interested in doing business with the federal government can use this system to search for contracting opportunities.
- **U.S. General Services Administration (GSA)** | (<https://www.gsa.gov/small-business>) | Helps small business owners identify federal contract opportunities.
- **U.S. Small Business Administration (SBA)** federal contracting section | <https://www.sba.gov/federal-contracting> | Offers resources to help small businesses compete for federal contracts.

Additional Resources, including Nongovernmental Support

- **Accion Opportunity Fund** (<https://aofund.org/>) is a financial support system for small businesses that advances racial, gender, and economic justice for all.
- Affiliated with the **Accion Opportunity Fund, Business Resources of Native American Entrepreneurs** (<https://aofund.org/resource/business-resources-native-american-entrepreneurs/>) provides a detailed list of various resources and government programs available for minority-owned businesses, specifically, Native American entrepreneurs.
- **The Appalachian Regional Commission (ARC)** – (<https://www.arc.gov/>) is an economic development partnership comprised of the federal government and 13 state governments. ARC's mission is to help the region achieve socioeconomic parity with the nation. ARC invests in projects and partners that empower entrepreneurs and help communities build sustainable, diverse economies. ARC also hosts the Appalachian Entrepreneurship Academy, (<https://www.arc.gov/appalachian-entrepreneurship-academy/>), a high school program designed to prepare the next generation of entrepreneurial leaders and thinkers.
- **BUILD** (<https://build.org/>) is an entrepreneurship program for youth in underserved communities. BUILD focuses on career success, entrepreneurial mindsets and opportunity, and envisions a world in which all students – regardless of race, socioeconomic status, or neighborhood – develop the skills and connections necessary for economic power and freedom.
- **Career One Stop** (<https://www.careeronestop.org>) is a free online resource sponsored by the U.S. Department of Labor, Employment, and Training Administration. Visit to find job opportunities, career options, training, skills assessments, and workforce services in your neighborhood.
- **Delta Regional Authority** (<https://dra.gov>) bolsters regional economic opportunity by helping create jobs, build communities, and improve the lives of the 10 million people who reside in the eight-state Delta region.
- **Entrepreneurial Skills Training for Youth** (<https://youth.workforcegps.org/resources/2017/03/02/10/51/Entrepreneurial-Skills-Training>) – part of the Workforce

Innovation and Opportunity Act (WIOA) youth program – provides the basics of starting and operating a small business.

- **Federal Reserve Bank of St. Louis’s *Investing in Rural Prosperity*** (<https://www.stlouisfed.org/community-development/publications/invest-in-rural>), helps rural individuals and communities achieve shared economic prosperity.
- **Job Accommodation Network Entrepreneurship Hub** (<https://askjan.org/topics/Entrepreneurship.cfm>) handles inquiries related to self-employment and small business development for people with disabilities.
- **National Hispanic Business Group** (<https://www.nhbg.org/>) is dedicated to expanding, promoting and creating business opportunities for its members by strategically fostering dialogue and economic exchange, while supporting positive social change and community empowerment.
- **National Consortium for Entrepreneurship Education** (<https://www.entre-ed.org/>) EntreEd instills entrepreneurial mindsets in students to forge a more entrepreneurial America as the future of work continues to evolve.
- **Rural LISC** (<https://www.lisc.org/rural/>) supports resilient and inclusive rural communities as great places to live, work and innovate. Rural LISC strives to identify priorities and opportunities – and deliver the most appropriate support to meet local needs through integrated strategies and programs.
- **SCORE** (<https://www.score.org/>) has the largest network of free volunteer small business mentors in the nation.
- **Small Business Development Centers** (<https://americassbdc.org/>) offer aspiring entrepreneurs free business consulting and at-cost training.
- **U.S. Chamber of Commerce** (<https://www.uschamber.com/>) offers members policy analysis and legal advice, and connects them with

leaders in business and government through world-class events and small gatherings, and equips them with tools and resources to help them succeed.

- **U.S. Hispanic Chamber of Commerce** (<https://www.usbcc.com/>) actively promotes the economic growth, development, and interests of more than 4.7 million Hispanic-owned businesses.

Retirement Plan Options for Entrepreneurs:

U.S. Department of Labor Guidance: *Choosing a Retirement Solution for your Small Business* (<https://go.usa.gov/xtkHe> – PDF)

Healthcare Options for Entrepreneurs:

- **Healthcare.gov** (<https://www.healthcare.gov/>) is the U.S. Federal Government’s health insurance exchange program operated under the provisions of the Affordable Care Act.

COVID-19 Response and Recovery Resources for Entrepreneurs

USDA RD is committed to supporting rural communities on their path to recovery from the COVID-19 pandemic.

- Visit <https://www.usda.gov/coronavirus> for detailed information on USDA’s COVID-19 response.
- A **COVID-19 Federal Resource Guide** is available, as well: <https://go.usa.gov/xt8z2>. The guide offers a comprehensive list of immediate and long-term federal assistance for communities affected by the pandemic.



Contact Us:

- USDA Rural Development website: <https://www.rd.usda.gov/>
- State office listings: <https://www.rd.usda.gov/about-rd/state-offices>



Index: How to Access Programs and Resources

Alphabetical links to featured videos:

- Army Veteran Brings Brewing Back to Butte <https://youtu.be/Ld27-IUfP7g>
- Small Business Success: Glacier Collision Worx of Montana <https://youtu.be/dfk6RNsUbhw>
- Value-Added Producer Grant: Serenity Acres Farm <https://youtu.be/DKxycLC3IQ0>

Alphabetical links to featured success stories:

- Bringing Micro-Manufacturing Back to Main Street <https://go.usa.gov/xt3pp>
- Commercial Kitchen Opens Opportunities for Food Service in Southeastern Utah <https://go.usa.gov/xt3pR>

Alphabetical links to featured RD Grant, Loan, and Loan Guarantee Programs:

- Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program: <https://go.usa.gov/xt3dg>
- Business and Industry (B&I) Loan Guarantees: <https://go.usa.gov/xt37J>
- Community Connect Program: <https://www.rd.usda.gov/community-connect>
- Distance Learning and Telemedicine (DLT) Grants: <https://go.usa.gov/xt3Ac>
- Farm Labor Housing Direct Loans and Grants: <https://go.usa.gov/xt3Ab>
- Food Supply Chain Guaranteed Loan Program: <https://go.usa.gov/xt3Aq>
- Intermediary Relending Program (IRP): <https://go.usa.gov/xt3AR>
- ReConnect Loan and Grant Program: <https://www.usda.gov/reconnect>
- Rural Broadband Loans, Loan-Grant Combinations, and Loan Guarantees: <https://go.usa.gov/xt3pz>

- Rural Business Development Grants (RBDG): <https://go.usa.gov/xt3AN>
- Rural Business Investment Program (RBIP): <https://go.usa.gov/xt3A4>
- Rural Community Development Initiative Grants (RCDI) <https://go.usa.gov/xt3Aw>
- Rural Cooperative Development Grant Program (RCDG) <https://go.usa.gov/xt3Am>
- Rural Economic Development Loan and Grant Program: <https://go.usa.gov/xt3pA>
- Rural Energy for America Program (REAP) <https://go.usa.gov/xt3Aa>
- Rural Innovation Stronger Economy (RISE) Grants: <https://go.usa.gov/xt3A5>
- Rural Microentrepreneur Assistance Program (RMAP): <https://go.usa.gov/xt3AX>
- Rural Placemaking Innovation Challenge (RPIC): <https://go.usa.gov/xt3dj>
- Single Family Housing Direct Home Loans <https://go.usa.gov/xt3AT>
- Socially-Disadvantaged Groups Grant (SDGG): <https://go.usa.gov/xt3Ad>
- Telecommunications Infrastructure Loans and Loan Guarantees: <https://go.usa.gov/xt3pu>

Alphabetical links to featured Federal Partners:

- Choosing a Retirement Solution | <https://go.usa.gov/xt3Fe> (PDF)
- Employer.Gov | <https://www.employer.gov/>
- Extension | USDA National Institute of Food and Agriculture | <https://go.usa.gov/xt5CK>
- Internal Revenue Service | Small Business Resource Directory <https://go.usa.gov/xt3HP>

- National Science Foundation | Innovation Corps | <https://go.usa.gov/xt364>
- Office of Entrepreneurial Development | <https://go.usa.gov/xt3sB>
- Office of Native American Affairs | <https://go.usa.gov/xt3sX>
- SAM.GOV | Federal Business Opportunities (contracts) | <https://go.usa.gov/xt5aV>
- SAM.GOV | Federal Business Opportunities (Contracts) | <https://go.usa.gov/xtKdm>
- SBA State Trade Expansion Program (STEP) | <https://go.usa.gov/xt5CC>
- SCORE | <https://www.score.org/>
- Self-Employment: What to Know to Be Your Own Boss | <https://go.usa.gov/xt3H9>
- Small Business and Self-Employed Resources | <https://go.usa.gov/xt3Hn>
- Small Business Development Center | <https://americassbdc.org/>
- Small Business Innovation Research | [SBIR.gov](https://www.sbir.gov)
- Small Business Innovation Research | <https://www.sbir.gov/>
- STEP | <https://go.usa.gov/xt5CC> <https://www.sba.gov/funding-programs/grants/state-trade-expansion-program-step>
- The USDA | Agricultural Research Service patent licensing program <https://www.ars.usda.gov/docs/license-application>
- U.S. Bureau of Labor Statistics | <https://go.usa.gov/xt3HX>
- U.S. Department of Commerce | Minority Business Development Center | <https://go.usa.gov/xt5av>
- U.S. Department of Energy | The Lab-Embedded Entrepreneurship Program | <https://go.usa.gov/xt3HM>
- U.S. Department of Homeland Security | Small Business Assistance | <https://www.dhs.gov/small-business-assistance>
- U.S. Department of Veteran Affairs | Veteran Entrepreneur Portal | <https://go.usa.gov/xtKvG>
- U.S. Economic Development Administration | National Advisory Council on Innovation and Entrepreneurship | <https://www.eda.gov/oie/nacie/>
- U.S. EDA | Office of Innovation and Entrepreneurship | <https://www.eda.gov/oie/>
- U.S. General Services Administration (GSA) | <https://www.gsa.gov/small-business>
- USA.GOV | Start Your Own Business | <https://go.usa.gov/xt3Hz>
- U.S. Patent and Trademark Office | Inventor and Entrepreneurship Resources | <https://go.usa.gov/xt3Hz>
- U.S. Securities and Exchange Commission | Office of the Advocate for Small Business Capital Formation | <https://www.sec.gov/oasb>
- U.S. Senate Committee on Small Business and Entrepreneurship | Entrepreneurial Development Programs | <https://go.usa.gov/xt3Hh>
- U.S. Small Business Administration (SBA) | <https://www.sba.gov/federal-contracting>
- U.S. Small Business Administration | HUBZone program | <https://go.usa.gov/xtKyM>
- Veterans Business Outreach Center (VBOC) | <https://go.usa.gov/xt3sR>
- Women's Business Centers | <https://go.usa.gov/xt3s8>
- Youth.gov | Young Entrepreneurs | <https://go.usa.gov/xt3sU>

Alphabetical links to additional resources:

- Accion Opportunity Fund | Business Resources of Native American Entrepreneurs | <https://aofund.org/resource/business-resources-native-american-entrepreneurs/>
- Appalachian Regional Commission | Appalachian Entrepreneurship Academy | <https://www.arc.gov/appalachian-entrepreneurship-academy/>
- BUILD | <https://build.org/>
- Delta Regional Authority | <https://dra.gov> Entrepreneurial Skills Training for Youth | <https://tinyurl.com/zn9fuawn>
- Extension | USDA National Institute of Food and Agriculture | <https://nifa.usda.gov/extension>
- Federal Reserve Bank of St. Louis | Investing in Rural Prosperity | <https://www.stlouisfed.org/community-development/publications/invest-in-rural>
- Job Accommodation Network | Entrepreneurship Hub | <https://tinyurl.com/s36zywn6>
- National Consortium for Entrepreneurship Education | <https://www.entre-ed.org/>
- National Hispanic Business Group | <https://www.nhbg.org/>
- Rural LISC | Local Initiatives Support | <https://www.lisc.org/rural/>

- SCORE | <https://www.score.org/>
- Small Business Development Center | <https://americassbdc.org/>
- U.S. Chamber of Commerce | <https://www.uschamber.com/>
- U.S. Department of Labor | CareerOneStop | <https://www.careeronestop.org/>
- U.S. Hispanic Chamber of Commerce | <https://www.usbcc.com/>
- Workforce GPS | <https://youth.workforcegps.org/>

Alphabetical links to Healthcare and Retirement Plans for Entrepreneurs:

- Federal Healthcare Marketplace | HealthCare.Gov | <https://www.healthcare.gov/>

Alphabetical links to COVID-19 Response and Recovery Resources for Entrepreneurs:

- COVID-19 Federal Rural Resource Guide (.pdf) | <https://go.usa.gov/xt3M3>
- U.S. Department of Agriculture | <https://www.usda.gov/coronavirus>



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