Request for Applications

Organics Management Financing Window under the Environmental Assistance Loan Program

I. Introduction

The Environmental Assistance (EA) Loan Program is established under Minn. Stat. § 115A.0716 and administered under Minn. R. 9210.0800 to 9210.0855. The goal of the EA Loan Program is to accelerate the application and/or improvement of environmental processes and technologies in Minnesota by providing financial assistance for the capital costs (machinery and equipment) of eligible projects.

The Minnesota Pollution Control Agency (MPCA) partners with private financial institutions (e.g., banks) to offer loans resulting in substantially reduced interest rates for projects that will improve the environmental and economic quality of Minnesota. Protecting public health, the environment, and the economic viability of businesses can all be achieved through front-end solutions to pollution and waste.

This Request for Applications (RFA) assists applicants in applying for the limited-time organics management financing window under the EA Loan Program's revolving loan fund. This loan window is part of the Minnesota Climate-Smart Food Systems initiative and made possible with funding from the U.S. Environmental Protection Agency (EPA). **Applications are accepted on an ongoing basis, though the organics management financing window will close on April 30, 2029.**

Refer to the appropriate sections (II-IV) of the RFA for more details on the following:

- Application period: loans are awarded throughout the calendar year as funds become available
- Priority eligible applicants: Minnesota based businesses, political subdivisions of Minnesota, and eligible Tribal applicants.
- Priority eligible organics management projects that support Minnesota's food system: Prevention of wasted food, upcycling, food rescue for human consumption, food-to-livestock, SSOM composting, and anaerobic digestion.
- Eligible loan costs: limited to capital costs (machinery and equipment)
- Term of loan agreement: negotiable (up to a maximum of seven years)
- Maximum loan amounts: ranges from $100,000 to $750,000+, dependent on type of loan

Participatory loans	Direct loans
EA Loan Range: $5,000 - $750,000 *(participatory loans above this amount will only be considered on a case-by-case basis)*	EA Loan Range of $5,000 - $100,000
MPCA funds must be matched in full, dollar for dollar, by funds from a participating financial institution.	A minimum of twenty-five percent (25%) match of the loan request is required. *(match cannot come from other sources of federal assistance)*
Interest rate of zero percent on funds from the EA Loan Program and competitive market rates on the matching funds provided by the participating financial institution.	Interest rate of zero percent.

This project has been funded wholly or in part by the EPA under assistance agreement 66.046 to the MPCA. The contents of this document do not necessarily reflect the views and policies of the EPA, nor does the EPA endorse trade names or recommend the use of commercial products mentioned in this document, as well as any images, video, text, or other content created by generative artificial intelligence tools, nor does any such content necessarily reflect the views and policies of the EPA.

II. Eligibility requirements

The purpose of the EA Loan Program is to accelerate environmental activities where financial assistance can be most effective and in areas most in need. Priority applicants and projects are identified below.

Eligible applicants

Eligible applicants include entities that are serving Minnesota communities or have operations in Minnesota, such as:

- For-profit businesses
- Political subdivisions of the state (including counties, cities, town, etc.)
- State agencies
- Tribal Nations, Tribal governments, Tribal organizations, and intertribal organizations
- Not-for-profit and non-profit organizations
- Educational and other institutions

Priority-eligible applicants

All eligible applicants are encouraged to apply. Applicants that will be prioritized for funding are Minnesota-based, small- to medium-sized businesses, political subdivisions of Minnesota, and eligible Tribal applicants. For purposes of this RFP, the following definitions apply:

- **Small- and medium-sized businesses:** as the definition will vary to reflect industry differences, small and medium-sized businesses are as defined and determined by the Small Business Administration (SBA). SBA's Table of Size Standards provides definitions for North American Industry Classification System (NAICS) codes, that vary widely by industry, revenue and employment. SBA defines small business by firm revenue (ranging from $1 million to over $40 million) and by employment (from 100 to over 1,500 employees).
    - **Large businesses:** defined as business that exceeds SBA's Table of Standards. Large businesses are eligible to apply for both participatory and direct loans, though they will not be prioritized over small- and medium-sized businesses. Direct loans to large businesses will only be granted on a case-by-case basis (e.g., if the loan will be used for something particularly innovative or with a high likelihood to scale beneficial practices or outcomes).
    - **Start-up businesses**: For purposes of this RFA, start-up businesses are those without a business plan, capital collateral, and/or have generally only one year of operating history demonstrating their ability to repay the loan. Startup businesses are eligible for both participatory and direct loans, though they will not be prioritized over small- and medium-sized businesses.
- **Political subdivisions of Minnesota:** means any municipal corporation, governmental subdivision of the state, local government unit, special district, or local or regional board, commission, or authority authorized by Minnesota law to plan or provide for waste management (Minn. Stat. § 115A.03, subd. 24).

- **Priority-eligible Tribal applicants:** include federally recognized Tribal Nations, Tribal governments, Tribal organizations, and intertribal organizations. Tribal Nation means the federally recognized Indian Tribes located in Minnesota including: Bois Forte Band; Fond Du Lac Band; Grand Portage Band; Leech Lake Band; Mille Lacs Band; White Earth Band; Red Lake Nation; Lower Sioux Indian Community; Prairie Island Indian Community; Shakopee Mdewakanton Sioux Community; and Upper Sioux Community (Minn. § Stat. 10.65.02). Tribal government means the elected leadership and administration of a Tribal Nation. Tribal organization means a non-governmental or intertribal organization that serves Tribal communities or works on behalf of one or more Tribal Nations. Note that individual business owners that are Tribal members fall under the "small- and medium-sized business", "large business", or "startup business" definitions and eligibility as described above.

The following eligibility criteria are addressed in the Application Form. Failure to check yes/no boxes and provide adequate explanation for each of these items during the full application may result in disqualification. Applicant must attest:

- **Good standing with the State of Minnesota:**
  - No back taxes owed;
  - No defaults on Minnesota state-backed financing for the last seven years;
  - Acceptable performance on past MPCA grants, as applicable;
  - Compliant with current local, state, and federal regulations; and
  - No principals of the applicant organization or others involved in this project have been convicted of a felony financial crime such as theft, embezzlement, and forgery in the last 10 years.
- **Current licensing:** As applicable, applicant has current license(s) with Minnesota Department of Agriculture's Manufactured Food Program, and/or other relevant licenses as applicable.
- **Ownership responsibility:** As of the date of application submission, applicant holds title to the subject property, OR if applicant is a lessee, then the application includes a letter of owner concurrence that references this application. If an entity has more than one facility, the applicant may apply for more than one loan. However, each facility will be treated as a separate project and will require a separate application to be submitted.

Ineligible applicants

- Any other organization not listed above as an eligible applicant, or individuals who do not own a business
- Businesses or other entities located outside of Minnesota who do not have a business located in Minnesota or who do not serve Minnesota
- Entities that are currently suspended or debarred by the State of Minnesota and/or the federal government
- The MPCA may also deem an applicant ineligible because of, but not limited to: enforcement issues, labor standards, tax status, or other such issues

Eligible projects

Eligible projects are those projects purchasing machinery and equipment for the purposes of implementing or expanding organics management with an impact on Minnesota's food system. For the purposes of this RFA, organics management includes the prevention of wasted food, upcycling, food rescue for human consumption, food-to-livestock, source-separated organic material (SSOM) composting, and anaerobic digestion with the beneficial use of digestate and biogas (required for eligibility).

Eligible projects will support the purchase of machinery and equipment that will result in a measurable increase in the collection, processing or marketability of food scraps and waste, source-separated organic material (see Minn. Rule § 7035.03, subp.105a for full definition), compost, biogas, or digestate; or an increase in the amount of wasted food that is prevented, upcycled, diverted for animal consumption, or is rescued for human consumption in Minnesota (see [Minn. Statue § 115A.02] for related definitions).

Ineligible projects

- Projects that do not keep valuable nutrients in circulation to feed people, livestock, or soil through organics management in Minnesota are not eligible.
- Projects that are not located in Minnesota are not eligible.

Eligible loan costs

Eligible loan costs are limited to the capital costs associated with researching, developing, or implementing organics management projects or practices in Minnesota. Capital costs are limited to the costs of acquisition of machinery and equipment, including taxes, freight and installation, and related leasehold improvements.

Ineligible loan costs

Ineligible loan costs are any non-capital expenditures, including those costs incurred before the term of the loan agreement, purchase of real property or over-the-road vehicles (collection vehicles may be eligible on a case-by-case basis) and costs of general operating support such as routine overhead expenses. Real property means fixed or stationary property such as buildings or land (Minn. R. 9210.0805, subp. 11).

Maximum loan amount

The maximum amount of loan funding available per project from the MPCA ranges from $100,000 to $750,000, depending on the type of loan requested (direct loan or participatory loan). Participatory loan amounts above $750,000 will only be considered on a case-by-case basis.

Participatory loans: Maximum EA Loan of $750,000

- **Participatory loans** are intended for those eligible applicants securing participation from a financial institution to provide the required matching funds. Participatory loans are those in which the MPCA enters into a participation agreement with the financial institution to purchase a share of the financial institution's total loan to the eligible applicant.
- **Matching requirement:** Funds from the EA Loan Program must be matched by a minimum dollar-for-dollar match by loan funds from a participating financial institution (i.e., bank). The applicant's matching funds may not be derived from other sources of federal assistance, other MPCA funding sources or other Minnesota state agencies or departments.
- **Total project cost:** Applicants may apply for loans where the total project costs exceed $1,500,000; however, funding in excess of the match needed for the maximum EA participatory loan amount must be provided by the participating financial institution at prevailing interest rates, or by other sources. Applicants are not required to contribute their own funds to the project.
- **Interest rate:** Participatory loan funds provided by the MPCA are awarded at a 0% interest rate. Loan funds provided by participating financial institutions are not state loans, and interest rates are privately determined between prospective borrowers and financial institutions. These prevailing interest rates are competitive rates offered by financial institutions and may be higher than prime lending rates. The maximum interest rate is characterized as a blended interest rate, consisting of the average between the prevailing rate (offered by a financial institution) and a 0% rate for the portion of funds provided by the MPCA.
- **Fiscal agent:** The financial institution will act as the primary fiscal agent for administration and repayment of the awarded EA participatory loan. An administrative fee may be added to the EA Loan to defray costs associated with the servicing of the EA Loan. The MPCA and applicant will negotiate with

the financial institution the administrative fee, if any, to be retained by the financial institution as payment for its servicing of the loan. This administrative fee will be paid by the applicant.

- **Term of loan agreement:** The MPCA will enter into a participatory loan agreement with both the applicant and the financial institution. The maximum term of a participatory loan agreement will be determined by the participating financial institution and the MPCA, not to exceed seven years. The determination will be based on the specific financial situation of the applicant.

Direct loans: Maximum EA Loan of $100,000

- **EA direct loans** are intended for those applicants not using a financial institution to provide the required matching funds. If the applicant uses a financial institution to provide the matching funds, the EA loan request is no longer a direct loan, but becomes a participatory loan instead.
- **Large and startup businesses** are eligible for direct loans on a case-by-case basis only.
- **Matching requirements:** Direct EA loan funds must be matched by a minimum twenty-five percent (25%) of the loan amount requested. The applicant's matching funds may not be derived from federal financial assistance, other MPCA funding sources, or other Minnesota state agencies or departments. Additional collateral may also be required to secure the loan.
- **Total project costs:** Applicants may apply for loans where the approximate total project costs exceed $125,000; however, funding in excess of the match needed for the maximum EA direct loan amount must be provided by the applicant.
- **Interest rate:** Direct EA Loan funds provided by the MPCA are awarded at an interest rate of zero percent.
- **Fiscal agent:** The MPCA will be the fiscal agent for administration and repayment of awarded EA direct loans.
- **Term of loan agreement:** The MPCA will enter into a loan agreement with the applicant. The maximum term of a direct loan agreement shall be determined by the MPCA, not to exceed seven years. The determination will be based on the specific financial situation of the applicant.

III. Evaluation criteria

Only complete applications from eligible applicants with eligible projects and costs will be accepted for MPCA team review. Eligible applications will be evaluated based on criteria established in the rules and in this RFA. The proposed project must be consistent with the goals identified in Minn. Stat. §§ 115A.02, which are to protect the state's land, air, water, and other natural resources and public health.

A. Pass/fail criteria: applicant eligibility, project eligibility, cost eligibility
B. Evaluated criteria. The MPCA review team will evaluate eligible applications based on the following criteria:

1.	Priority applicants: Minnesota-based small to medium-sized businesses, political subdivisions of Minnesota, and eligible Tribal applicants.
2.	Consistency of proposed project with the goals in Minn. Stat. 115A.02 and the Minnesota Climate Smart Food Systems Initiative. Projects must focus on purchasing machinery and equipment for the purposes of organics management as defined in this document.
3.	Anticipated and measurable outcomes are provided; likelihood of achieving anticipated outcomes
4.	Assets and resources available to the applicant to conduct the project and to repay the loan
5.	Cost effectiveness of proposed project
6.	Qualifications of the individuals who will perform the work described in the project
7.	Use of innovative technologies, methods, or techniques; applicability of the proposed project, and future dissemination of project results, to other persons or organizations in Minnesota
8.	Clarity and completeness of application

IV. Application and award process

Applications will be reviewed, and decisions will be made on a continuous, rolling basis, based on available loan funds.

The MPCA reserves the right to amend this RFA at any time. Issuance of this RFA does not obligate the MPCA to make any loan awards.

For this RFA, submission of a pre-application is required. Before applying, applicants should determine their priority eligibility, as well as that of the proposed project and project costs.

Due to limited program funding and the time-bound nature of this financing window, the MPCA's goal is to always fund those priority applicants and projects identified in the RFA. Applications submitted by eligible applicants not included in the priority list above will be considered only if funds remain available after all pending applications from priority-eligible applicants have been considered. As funds are repaid, additional loans may be awarded for proposed projects under the EA Loan Program.

A. Pre-application submittal requirements

All interested applicants must submit a pre-application to the MPCA. The pre-application consists of an email to Grants-Loans.pca@state.mn.us with the subject line "Application to Organics Management Financing Window," containing the following information in the body of the email:

- General information:
  - Legal name for organization/entity
  - Legal status for the organization/entity (e.g., LLC, corporation, nonprofit, etc.)
  - Business segment, if relevant (startup, small/medium, large)
  - Organizational/business address
  - Contact information (name, phone, email)
- Project information:
  - Location of project
  - Indicate type of environmental benefit (food waste prevented, rescued, collected, recycled, and/or diverted; other – please indicate; unsure – requires further discussion with MPCA)
  - Brief project description, including any use of innovative technologies, methods, techniques, business models (1 paragraph)

    - Type of organics management project supporting Minnesota's food system (SSOM composting; upcycling; anaerobic digestion; food-to-livestock; food rescue; prevention of wasted food; other – please indicate)
- Financial information:
    - Participatory or direct loan (with either partnering financial institution name (if known) or reason for justification for direct loan)
    - Loan amount requested of the MPCA
    - Total project cost
    - Requested duration
    - Statement confirming applicant's ability to provide the financial documentation required during the full application phase, if invited

All pre-applications sent by email will receive an email confirmation of receipt from the MPCA.

B. Full application submittal requirements

If invited to submit a full application, applicants must use the provided MPCA Organics Management EA Loan Program application form (Attachment A). Completed applications should be submitted electronically as an email attachment to Grants-Loans.pca@state.mn.us. All applications sent by email will receive an email confirmation of receipt from the MPCA.

1. **Applications for participatory loans** must include a copy of the participating financial institution's file on the applicant's loan and a letter containing the financial institution's assessment of the risks associated with the loan and the creditworthiness of the applicant.

   Information requested by participating financial institutions may include, but is not limited to, business tax forms, current financial statements, corporate by-laws, credit history, and other information deemed necessary to determine the approval or denial of a loan to a prospective borrower. The financial institution will act as the primary fiscal agent for administration and repayment of awarded EA participatory loans.

2. **Applications for direct loans** must include one or more years of tax returns, up-to-date financial statements, a request for credit information form, and a purchase agreement or quote from vendor(s) verifying what equipment is to be purchased. Applicants must submit at least two quotes with specifications for any capital cost above $50,000. Startup businesses must provide at least one of the following alongside purchase agreement(s)/quote(s) and the Request for Credit Information form: a) one or more years of tax returns, b) up-to-date financial statements, c) a letter from a bank assessing risk and credit worthiness, and/or d) a letter, agreement, contract, or other documentation confirming the applicant has access to business services (see RFA Exhibit A).

   The MPCA will be the fiscal agent for awarded direct loans, and these documents are needed for MPCA fiscal review/loan approval or denial. Although a letter from a bank assessing risk and creditworthiness is not required, the applicant is encouraged to provide such a letter as a reference. The EA direct loans are intended for those applicants not using a financial institution to provide the required matching funds. If the applicant does use a financial institution to secure the matching funds, the EA Loan request is no longer a direct loan, but becomes a participatory loan instead.

A. Process steps

1. The MPCA receives pre-applications and will conduct pass/fail review to determine applicant, project, and cost eligibility.
2. Eligible applications meeting the pass/fail criteria will then be invited by MPCA to submit a full application.
3. The MPCA receives the full application, which will undergo an MPCA team review based on the evaluation criteria established in this RFP, including any financial information provided or requested.

4. The MPCA may request additional information during the application and evaluation process to clarify information provided, including any additional loan financial information to support the loan request.
5. Applicants will be notified by the MPCA as to whether their application has been approved or denied for an EA Loan. From the date of accepting a full application as complete and eligible for MPCA team review, the review and decision process typically takes a minimum of 45 days to complete. Additional time will be required to complete negotiations on the terms and conditions of the loan agreement.
6. Approved applicants must enter into a loan agreement. No funds will be disbursed until:
    a. The MPCA has determined the total estimated project cost.
    b. The necessary project financing has been determined and is ensured by the borrower.
    c. The MPCA and the borrower have successfully entered into a loan agreement.
7. Funds for a direct loan will be disbursed directly to the applicant/borrower's capital expense vendor(s) on applicant/borrower's behalf.

Nonpublic data

The intent of publicly funded projects is to make information developed through the projects available to the public as much as possible. All information submitted to the MPCA as part of this application process will be public at the completion of the evaluation and award process.

Applicants may request that certain information from the applications be designated nonpublic or private. If the request meets the definition in Minn. Stat. § 13.37, subd. 1, paragraph (b), or is sales information, such data shall be classified as private or non-public data (Minn. Stat. § 115A.06, subd. 13). Loan recipients shall provide the MPCA, for public distribution, reports about the results of funded projects in a way that does not disclose proprietary information.

V. Assistance

For assistance or more information about the EA Loan Program, RFP, or application process, or designating certain information as non-public or private, please refer to "Frequently Asked Questions", and /or send your inquires to Grants-Loans.pca@state.mn.us.

Exhibit A:
Examples of Business Service Providers in Minnesota

<table>
<tr><th>Organization</th><th>Services provided</th><th>Contact information</th></tr>
<tr><td>Arrowhead Regional Development Commission (ARDC)</td><td>Gap lending for Northeast Minnesota (Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis counties)</td><td>Email info@ardc.org
https://www.ardc.org/</td></tr>
<tr><td>East Central Regional Development Commission (ECRDC)</td><td>Gap lending and business resource library for businesses in East Central Minnesota (Chisago, Isanti, Kanabec, Mille Lacs, and Pine counties)</td><td>Loan applications can be found at https://ecrdc.org/financing/</td></tr>
<tr><td>Minnesota Small Business Development Center (MnSBDC) – Central (servicing Benton, Morrison [southern half], Sherburne, Stearns, Wright, and Mille Lacs [southern half] counties)</td><td rowspan="2">Every Minnesota Small Business Development Center (MnSBDC) provides the following services in their region: pre-venture, startup, and established business services spanning:
Access to capital and loan packaging
Financial analysis and assessment
Accounting systems and literacy
Marketing and research
Marketing Plan Development
Feasibility analysis
Startup assistance
Business Plan Development
Electronic Commerce/Website Development
Succession and strategic planning</td><td>St. Cloud State University
720 4th Ave South, Miller Center B42
St. Cloud, MN 56301

Michael Heen, Regional Director
(320) 308-2254
michael.heen@stcloudstate.edu

Elizabeth Valencia-Borgert, Program Coordinator
(320) 308-4842
ecvalenciaborgert@stcloudstate.edu

www.stcloudstate.edu/sbdc</td></tr>
<tr><td>MnSBDC – North Central (servicing Aitkin (southern half), Cass, Chisago, Crow Wing, Isanti, Kanabec, Mille Lacs (northern half), Morrison (northern half), Pine, Todd, Wadena counties)</td><td>Central Lakes College
501 West College Drive
Brainerd, MN 56401

Satellite Offices:
Cass County Economic Development Corporation
Chisago County HRA-EDA
Brainerd Lakes Area Economic Development Corp
The Economic Alliance
Katie Heppner, Regional Director
(218) 855-8145
katherine.heppner@clcmn.edu
Regla Hernandez, Business Solutions Specialist
(218) 855-8140
regla.hernandez@clcmn.edu

www.northcentralsbdc.com</td></tr>
</table>

Organization	Services provided	Contact information
MnSBDC – Northeast (servicing Aitkin [northern half], Carlton, Cook, Itasca, Koochiching, Lake, St. Louis)	Every Minnesota Small Business Development Center (MnSBDC) provides the following services in their region: pre-venture, startup, and established business services spanning: • Access to capital and loan packaging • Financial analysis and assessment • Accounting systems and literacy • Marketing and research • Marketing Plan Development • Feasibility analysis • Startup assistance • Business Plan Development • Electronic Commerce/Website Development • Succession and strategic planning	Northland Foundation 202 W Superior St., Ste. #800 Duluth, MN 55802 Satellite Offices: • Cloquet • Duluth • Grand Marais • International Falls • Virginia Vicki Hagberg, Regional Director (218) 740-7313 vicki@northlandsbdc.org Jenny Eaton, Program Coordinator (218) 348-2830 jenny@northlandsbdc.org www.northlandsbdc.org
MnSBDC - Northwest (servicing Beltrami, Clearwater, Hubbard, Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, Polk, Pennington, Red Lake, Roseau counties)		Greater Bemidji 102 1st St W, Suite 101 Bemidji, MN 56601 Philip Knutson, Regional Director, 218-444-5757, #6 pknutson@greaterbemidji.com Brian Huch, Regional Coordinator, 218-444-5758 bhuch@greaterbemidji.com Jess Ness, Regional Assistant, 218-444-5757 admin@greaterbemidji.com
MnSBDC – South Central (servicing Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca, Watonwan counties)		Minnesota State University Mankato 115 Alumni Foundation Center, 1536 Warren Street Mankato, MN 56001 Hannah Bretz, Acting Regional Director (507) 389-1008 hannah.bretz@mnsu.edu Kim Watkins-RockVam, Associate Director (507) 389-8875 kimberlee.watkins-rockvam@mnsu.edu SouthCentralMNSBDC.com

Organization	Services provided	Contact information
MnSBDC – Southeast (servicing Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, Winona counties)	Every Minnesota Small Business Development Center (MnSBDC) provides the following services in their region: pre-venture, startup, and established business services spanning: • Access to capital and loan packaging • Financial analysis and assessment • Accounting systems and literacy • Marketing and research • Marketing Plan Development • Feasibility analysis • Startup assistance • Business Plan Development • Electronic Commerce/Website Development • Succession and strategic planning	RAEDI-Rochester Area Economic Development, Inc 221 First Ave. SW, Suite 600 Rochester, MN 55902 (507) 738-1002 Satellite Offices: • Alliance of Chicanos, Hispanics and Latin Americans (ACHLA) • Development Corporation of Austin (DCA) • Faribault Area Chamber of Commerce • Owatonna Area Business Development Center (OABDC) • Ignite MN Mark Thein, Regional Director (507) 738-1003 mthein@rochestersbdc.com Julie Herrera-Lemler, Program Manager (507) 738-1006 jlemler@rochestersbdc.com www.rochestersbdc.com
MnSBDC – Southwest (servicing Big Stone, Chippewa, Cottonwood, Jackson, Kandiyohi, Lac Qui Parle, Lincoln, Lyon, McLeod, Meeker, Murray, Nobles, Pipestone, Redwood, Renville, Rock, Swift, Yellow Medicine counties)		Southwest Minnesota State University 1501 State Street Science & Tech Bldg, Office #211A Marshall, MN 56258 Satellite Office: • Hutchinson Economic Development Authority Christine Fischer, Regional Director (507) 537-7386 christine.fischer@smsu.edu Kris Boedigheimer, Associate Director (507) 537-7386 kris.boedigheimer@smsu.edu www.sbdcassistance.com
MnSBDC – Twin Cities Metro (servicing Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties)		University of St. Thomas 46 South 11th Street, Schulze Hall 103 Minneapolis, MN 55403 Diane Paterson, Senior Director (651) 962-4503 diane.paterson@stthomas.edu Barbra Olson, Associate Director (651) 962-4196 barbra.olson@stthomas.edu www/Business.StThomas.edu

Organization	Services provided	Contact information
MnSBDC – West Central (servicing Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, Wilkin counties)	Every Minnesota Small Business Development Center (MnSBDC) provides the following services in their region: pre-venture, startup, and established business services spanning: • Access to capital and loan packaging • Financial analysis and assessment • Accounting systems and literacy • Marketing and research • Marketing Plan Development • Feasibility analysis • Startup assistance • Business Plan Development • Electronic Commerce/Website Development • Succession and strategic planning	Minnesota State Community and Technical College 1900 28th Avenue South, Room B111 Moorhead, MN 56560 Ian Carlstrom, Regional Director (218) 299-6606 ian.carlstrom@minnesota.edu Amy Anderson, Associate Director (218) 299-6605 amy.anderson@minnesota.edu www.westcentralmnsbdc.com
Red Wing Ignite	Business coaching; startup and growth programming; workshops; pitch and accelerator opportunities; connections to funding, mentors, and regional resources through partner organization	Email info@ignitemn.org or connect through the form on the website www.ignitemn.org
Region Nine Development Commission (RNDC)	Gap financing for south-central Minnesota (Blue Earth, Brown, Faribault, LeSuer, Martin, Nicollet, Sibley, Waseca, and Watonwan counties).	Contact information: https://www.rndc.org/contact-us/ https://www.rndc.org/
Southwest Regional Development Commission	Technical assistance; revolving loan funds for gap financing; clean energy/energy efficiency; small grocery store assistance for Southwest Minnesota (Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood and Rock counties).	General email: srdc@swrdc.org Economic development contact information: • Deputy Director Robin Weis: Robin@swrdc.org • Economic Development Specialist Kim Murphy: KimM@swrdc.org www.swrdc.org
Upper Minnesota Valley Regional Development Commission (UMVRDC)	Gap financing and microloans for businesses or nonprofits across Big Stone, Chippewa, Lac qui Parle, Swift and Yellow Medicine counties and the Upper Sioux Community.	Visit https://umvrdc.org/program/revolving-loan-fund/
West Central Initiative	Lending, streamlined technical assistance (reviewing business plans and providing feedback), referrals to applicable resources across Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, and Wilkin counties and the White Earth Nation.	Contact Greg Wagner, Director of Business and Economic Development at greg@wcif.org www.wcif.org

Organization	Services provided	Contact information
WomenVenture	Business training, business consulting, small business lending WomenVenture is a nonprofit organization, certified Community Development Financial Institution (CDFI), and Women's Business Center for 25 years that supports entrepreneurs at any stage in their journey.	Email: info@womenventure.org Training: training@womenventure.org Business Consulting: consulting@womenventure.org Lending: lending@womenventure.org Phone: (612) 224-0175 https://www.womenventure.org/

Exhibit B: Build America Buy America (BABA)

Limited projects under this RFA are subject to the Buy America Sourcing requirements under the Build America, Buy America (BABA) provisions of the Infrastructure Investment and Jobs Act (IIJA) (P.L. 117-58, §§7091170917). These requirements state that none of the funds provided under this award may be used for an infrastructure project unless:

(1) All iron and steel used in the project are produced in the U.S.—this means all manufacturing processes, from the initial melting stage through the application of coatings, occurred in the U.S.;

(2) All manufactured products used in the project are produced in the U.S. — this means the manufactured product was manufactured in the U.S.; and the cost of the components of the manufactured product that are mined, produced, or manufactured in the U.S. is greater than 55 percent of the total cost of all components of the manufactured product, unless another standard that meets or exceeds this standard has been established under applicable law or regulation for determining the minimum amount of domestic content of the manufactured product; and

(3) All construction materials are manufactured in the U.S. —this means that all manufacturing processes for the construction material occurred in the United States. The construction material standards are listed below.

Infrastructure projects that serve a public function and that are either wholly or partially funded under this loan opportunity are subject to BABA. Applicants and borrowers should refer to the federal regulation 2 CFR Part 184 for definitions and applicability to determine if their award is subject to BABA requirements.

Unless a borrower confirms that an EPA-wide General Applicability Waiver applies to their project or the grantee receives a Project-Specific Waiver from the EPA (see EPA waivers here), they must follow all BABA requirements. Waivers may be pursued after award; however, without an EPA-approved waiver the BABA requirements must be met.

To show compliance with BABA, borrowers should provide and retain proper documentation, such as invoices showing product origin, product or vender certifications, product labels showing product origin, etc. Borrowers are responsible for retaining this documentation for at least three years after the loan term ends.

For legal definitions and sourcing requirements, the recipient must consult the EPA Build America, Buy America website, 2 CFR Part 184, and the Office of Management and Budget's (OMB) Memorandum M-24-02 Implementation Guidance on Application of Buy America Preference in Federal Financial Assistance Programs for Infrastructure. Applicants are strongly encouraged to review this guidance to understand if their proposed project meets the definition of "infrastructure", serves a public function, and incorporates costs that align with product definitions so they can include plans regarding BABA compliance in their application.

Resources and more information are available on EPA's Build America, Buy America website, as well as at the Lawyers for Good Government Elective Pay Sprint Hub.