

# USDA Business & Industry Guaranteed Loan Program: Understanding Rural Business Needs

Fueling Growth. Strengthening Communities.

X-Caliber Rural Capital provides access to capital through the USDA Business & Industry (B&I) Guaranteed Loan Program, helping rural businesses strengthen operations, create jobs, and support economic stability. With deep knowledge of program criteria and a streamlined approach, we align funding strategies with long-term business goals.

- **Loan ranges up to \$25MM**
- **Fixed or variable rates**
- **Up to 40-year loan terms based on asset type**
- **Available for startups, expansions, or acquisitions**
- **Can include refinance for cash flow improvement**

The B&I program applies to areas with populations of 50,000 or fewer residents, based on the most recent decennial census, that are not contiguous to urbanized areas. Contact us for location eligibility.

## How a USDA Business & Industry (B&I) Guaranteed Loan from X-Caliber Rural Capital Helps:

- Secure capital for long-term business goals  
Combine construction and permanent financing into one loan
- Improve terms and reduce collateral needs with USDA guarantee
- Include closing costs and fees in the loan amount
- Maintain or create jobs critical to rural communities

## Eligible Uses Include:

- Land or building acquisition
- Equipment and inventory purchase
- Facility modernization or construction
- Business acquisitions
- Debt refinancing that improves

## Eligible Borrowers:

- For-profit businesses
- Nonprofits
- Cooperatives
- Federally recognized tribes
- Public bodies
- U.S. citizens or legal permanent residents operating in eligible areas



# Financing the Future

## Business in Action

Property	Amount	Description
Inn at Bellefield – Hyde Park, NY	\$25MM B&I + \$11MM C-PACE Total: \$36MM	137-room hotel combining USDA B&I and energy-efficient C-PACE financing to support construction, refinance, and working capital in a mixed-use rural hospitality development.
Waterfall Resort – Ketchikan, AK	\$13MM B&I	Support for refinancing and working capital at a 96-bed fishing resort critical to the region’s tourism economy.
California Custom Processing – Madera, CA	\$29.5MM B&I + \$4MM C-PACE Total: \$33.5MM	New almond-processing facility and renewable energy improvements enhancing rural supply chain capacity.
Silverton Ski Resort – Silverton, CO	\$8MM B&I	Strategic refinance to strengthen operations of a destination ski resort central to local employment and tourism.
Milford Wellness Center – Milford, DE	\$25MM B&I	Financing supported the development of a 50,000-square-foot medical facility at Milford Wellness Village, expanding access to healthcare and creating a hub for essential services in the community.
Bonumose Food Manufacturing – South Central, USA	\$10MM B&I	Financing for a new state-of-the-art food manufacturing facility, generating nearly 30 new jobs and strengthening.



### Learn More :

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