Economic Development
Policy B204 Loan

DAIRYLAND POWER COOPERATIVE
A Touchstone Energy® Cooperative

Grow Your Business with a Dairyland Economic Development Loan

Low-Cost Financing for Business Growth and Community Development

Dairyland Power Cooperative partners with your local electric cooperative to provide financing that helps businesses invest, expand, create jobs and strengthen local communities. B204 funds are available for **projects that are on the service lines of your electric cooperative** and are designed to support economic growth throughout the region.

Loan Highlights

Interest rate:
Fixed interest rate of **2%**
(or the applicable U.S. Treasury rate, whichever is lower)

Funding Availability:
Up to **$200,000**, or $300,000 if the project exceeds 250 kW with a 55%+ load factor

Additional financing may be available through your electric cooperative*

**Funding from Dairyland and your electric cooperative combined cannot exceed 50% of eligible project costs*

Loan term:
Up to **10 years**

Security:
The loan shall be secured by collateral deemed sufficient for your electric cooperative

Eligibility Requirements

- **For-profit** or **non-profit** organization
- Project is served by **your electric cooperative**
- Project is financially viable and supported by a business plan with required financial documentation
- Project contributes to job creation, job retention and economic growth

Eligible Project Types

B204 loan funds may support, but are not limited to:

Commercial, Industrial, Retail, Distribution, Agricultural Processing
Land, Building, Machinery & Equipment

Community, Health Care & Education Facilities
Clinics, Hospitals, Child Care, etc.

Speculative (Spec) Shell Buildings

Multi-Family, Workforce Housing

Infrastructure in Support of Commercial, Industrial & Workforce Housing Projects
Utility, site, roadway, and other infrastructure improvements that support business expansion, industrial development, or workforce housing projects

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How This Loan Can Help Your Business

- Access affordable capital
- Reduce project financing costs
- Support business expansion
- Purchase equipment and technology
- Construct or renovate facilities
- Create and retain local jobs

What You'll Need to Apply

Work directly with your electric cooperative to begin the application process.

Typical minimum application materials include:

Business Information

- Project description
- Project budget and financing sources
- Explanation of project benefits
- Job creation and/or retention projections

Financial Information

- Historical financial statements
- Pro forma financial projections
- Form of security
  (e.g., Letter of Credit, Mortgage or Equipment Lien)

Funding subject to approval and program requirements. Eligibility restrictions and loan conditions apply.

Notes