

## OUR ORGANIZATION

The Mississippi River Regional Planning Commission (MRRPC) works to enhance the environment, strengthen the economy, and improve the overall quality of life across our nine-county region in western Wisconsin.

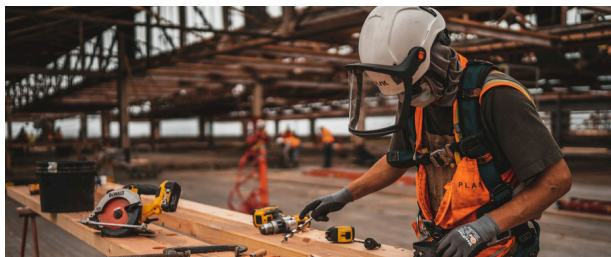
We partner with local governments, businesses, and community organizations to provide:

- Regional and local planning services
- Data and resources for grant applications and reports
- Economic development studies and strategies
- Business financing options through various revolving loan funds (RLFs)

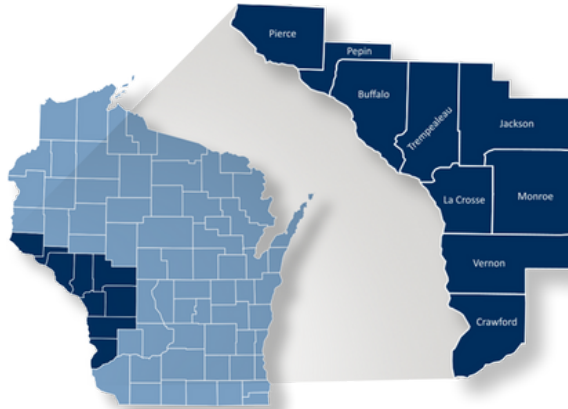
## PROGRAM PURPOSE

MRRPC has received funding from the Wisconsin Economic Development Corporation (WEDC) to help small businesses access financing through Revolving Loan Funds (RLFs) and the Small Business Development Grant.

This program provides gap financing, which bridges the gap between what your business needs from a traditional lender and what you can provide. The RLF provides additional funding to assist the financial institution to move your project forward.



# FOR MORE INFORMATION PLEASE CALL: 608.785.9396



MRRPC

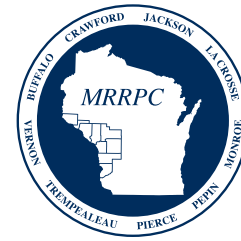
811 MONITOR STREET, SUITE 201

LA CROSSE, WI 54603

608.785.9396

JON@MRRPC.COM

WWW.MRRPC.COM



Mississippi River  
Regional Planning  
Commission

## MRRPC SMALL BUSINESS DEVELOPMENT GRANT

*FOR DOWN PAYMENT ASSISTANCE  
AND GAP FINANCING.*



**WISCONSIN**  
ECONOMIC DEVELOPMENT

\$232,000 AWARDED BY WEDC

FOR THIS PROGRAM

# ELIGIBLE BUSINESSES

Small businesses that:

- Have fewer than 24 Full-Time Equivalent (FTE) employees
- Are securing financing from a bank or credit union for business development purposes

Priority consideration is given to projects that:

- Expand capital assets (especially facilities and infrastructure)
- Lead to high-quality job creation in the region



## HOW TO CALCULATE FTEs

1. Add the total number of hours worked by all employees during the year (or period).
2. Divide by 2,080 hours (the number of hours in a full-time work year). Or for shorter periods (40 hours per week x number of weeks in the period)
3. The result = number of FTEs.

Example:

If your employees worked a combined 20,800 hours in a year, divide  $20,800 \div 2,080 = 10$  FTEs.



## APPLICATION CHECKLIST



Is the business in one of these counties: Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, Pierce, Trempealeau, or Vernon?



Does your business have 24 or less FTEs?



Are you already working with a financial institution?



Do you need GAP funding?



Would you consider applying for a loan from one of the MRRPC Revolving Loan Funds?

If you answered yes to all of five, you're maybe eligible to apply!

## FAQ'S:

### Q: CAN I RECEIVE A DIRECT GRANT?

A: No. Grant funds must be paired with a revolving loan fund and you must be working with a financial institution for a business loan.

### Q: WHAT IS THE MAXIMUM GRANT AND LOAN COMBINATION?

A: It varies, but the total combined amount cannot exceed \$100,000. Smaller projects are encouraged.

### Q: HOW DO I APPLY?

A: Call MRRPC at 608.785.9396 to discuss your business and the project to see if this is a fit.

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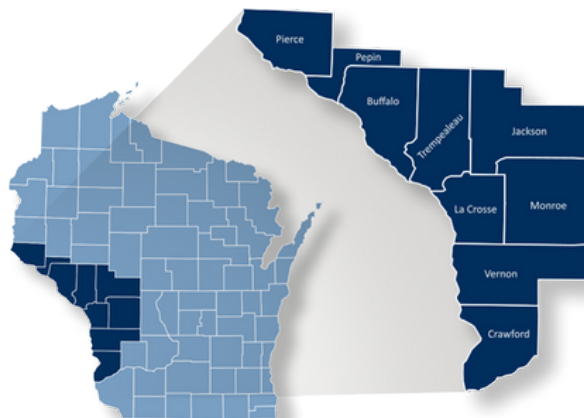
## PROGRAM PURPOSE

The Mississippi River Regional Planning Commission (MRRPC) is committed to fostering entrepreneurship and strengthening our regional economy. The Small Business Development Grant – Business Plan Contest provides training, resources, and support to help entrepreneurs create a solid business plan.

Participants receive guidance from experienced business advisors and have the opportunity to showcase their business plan for potential support.

# FOR MORE INFORMATION PLEASE CALL :

## 608.785.9396



MRRPC

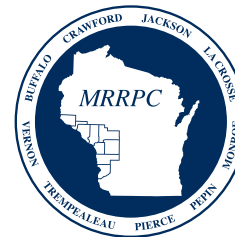
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Mississippi River  
Regional Planning  
Commission



MRRPC  
SMALL BUSINESS  
DEVELOPMENT GRANT  
BUSINESS PLAN & PITCH  
**CONTEST**

**APPLICATION DEADLINE:**

**FEBRUARY 13<sup>TH</sup> 12:00PM**

**HELPING ENTREPRENEURS TURN IDEAS INTO  
ACTION IN PARTNERSHIP WITH:**

- ★ UW- La Crosse Small Business Development Center
- ★ Wisconsin Women's Business Initiative Corporation (WWBIC) - La Crosse Office
- ★ \$18,000 awarded by WEDC for this program



WISCONSIN  
ECONOMIC DEVELOPMENT



# ELIGIBLE BUSINESS PLAN CONTEST APPLICANTS

This program is open to:

- New businesses in the idea stage or startup stage
- Existing businesses seeking to expand, improve operations, or pivot to new markets
- Entrepreneurs located within the MRRPC nine-county region
- Applicants able to prepare a business plan up to 24 pages in length (not including cover)

## WHAT YOUR BUSINESS PLAN SHOULD INCLUDE

A strong business plan tells your story and shows how your idea will succeed.

Your plan should include:

1. **Executive Summary:** Brief overview of your business and goals.
2. **Company Description:** Who you are, what you do, and why it matters.
3. **Market Analysis:** Research on your industry, competitors, and customers. What problem(s) are you trying to solve?
4. **Organization & Management:** Structure, team, and key roles.
5. **Products & Services:** Detailed description of what you offer.
6. **Marketing & Sales Plan:** How you will attract and retain customers.
7. **Financial Projections:** Budgets, forecasts, and financial statements.
8. **Appendices:** Any supporting charts, data, or visuals.

Limit: 24 pages total (not including cover)

APPLICATION DEADLINE: FEBRUARY 13<sup>TH</sup> 12:00PM

PLEASE SEND APPLICATIONS TO [JON@MRRPC.COM](mailto:JON@MRRPC.COM)

# REGIONAL BUSINESS PLAN CONTEST

A TOTAL OF \$12,000 IN PRIZES WILL BE AWARDED:

🥇 1st Place: \$5,000

🥈 2nd Place: \$3,000

🥉 3rd Place: \$2,000

🥈 4th Place: \$1,000

🥈 5th Place: \$500

🥈 6th Place: \$250

🥈 7th Place: \$250

**THE TOP 7 WINNERS ARE ELIGIBLE TO PARTICIPATE IN THE PITCH CONTEST FOR ADDITIONAL WINNINGS**



**\$6,000 PRIZE!**

## PITCH CONTEST

Pitch your business idea to a panel of judges for a chance to win all or some of \$6,000 for business investment.

How It Works and Who Can Enter:

- Only the top 7 winners from the Business Plan Contest are Eligible
- MRRPC Small Business Development Grant Contest participants with a completed business plan and are ready to launch or grow their business by securing some seed money

What to Expect:

- 5–7 minute pitch + Q&A
- Feedback from business experts

