

# **Rural Microentrepreneur Assistance Program (RMAP)**

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## **Fiscal Year 2026 Notice of Funding Opportunity**

Funding Opportunity Number: **RD-RBCS-26-RMAP**

**Publication Date:** February 25, 2026

**Application Due Date:** Quarterly - First Quarter, September 30, 2025; Second Quarter, December 31, 2025; Third Quarter, March 31, 2026, and Fourth Quarter, June 30, 2026.

## BASIC INFORMATION

**Funding Opportunity Title:** Rural Microentrepreneur Assistance Program (RMAP) for Fiscal Year 2026

**Funding Opportunity Number:** RD-RBCS-26-RMAP

**Announcement Type:** Notice of Funding Opportunity (NOFO)

**Assistance Listing Number:** 10.870

**Dates:**

The deadlines for completed applications to be received in the RD State Office for quarterly funding competitions are no later than 11:59 p.m. Eastern Time on: First Quarter, September 30, 2025; Second Quarter, December 31, 2025; Third Quarter, March 31, 2026, and Fourth Quarter, June 30, 2026. If the due date falls on a Saturday, Sunday, or Federal holiday, the application is due the next business day. Applications received after the deadline are not eligible for funding under this notice and will not be evaluated.

The annual microlender technical assistance grant (for existing Microenterprise Development Organizations (MDOs) with a microentrepreneur revolving loan fund) will be made, non-competitively, based on the microlender’s microlending activity and availability of funds. To determine the microlender technical assistance grant awards for FY2026, if available, the Agency will use the microlender’s outstanding balance of microloans as of June 30, 2026, to calculate the eligible grant amount. MDOs that are in compliance with the terms of their loan agreement may apply for this annual grant. The deadline for requesting a technical assistance grant is no later than 4:30 p.m. (Eastern Time) on August 1, 2026.

**Executive Summary:**

The Rural Business-Cooperative Service (RBCS or Agency), an agency of the United States Department of Agriculture (USDA), Rural Development (RD), is making an initial announcement to invite applications for loans and grants under the Rural Microentrepreneur Assistance Program (RMAP) for fiscal year (FY) 2026. This notice is being issued to allow applicants sufficient time to leverage financing, prepare and submit their applications, and give the Agency time to process applications within FY 2026. Funding for FY 2026 is approximately \$21 million. Successful applications will be selected by the Agency for funding and subsequently awarded to the extent that funding may ultimately be made available through appropriations. All applicants are responsible for any expenses incurred in developing their applications or any costs incurred prior to the date of obligation.

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## 1.0 PROGRAM DESCRIPTION

### 1.1 Rural Business Cooperative Service (RBCS) - Key Priorities

The Agency encourages applicants to consider projects that will advance RBCS Key Priorities including strengthening program integrity including the prevention and reduction of fraud, waste, and abuse.

### 1.2 Purpose of the Program

The purpose of RMAP is to support the development and ongoing success of rural microentrepreneurs and microenterprises, each as defined in [7 CFR 4280.302](#). RMAP provides the following types of support: loan only, combination loan and technical assistance grant, and subsequent

technical assistance grants to Microenterprise Development Organizations (MDOs). Loan funds are used by the MDO to establish or recapitalize a revolving loan program for making microloans to a rural microentrepreneur business. Grant funds are used by the MDO to provide technical assistance and entrepreneurship training to rural individuals and businesses.

### 1.3 Statutory and Regulatory Authority

RMAP is authorized by Section 379E of the Consolidated Farm and Rural Development Act (Pub. L. 87-128), as amended, and is codified as 7 U.S.C. 2008s and implemented by [7 CFR part 4280, subpart D](#).

### 1.4 Definitions

The definitions applicable to this notice are published at [7 CFR 4280.302](#)

### 1.5 Application of Awards

The Agency will review, evaluate, and score applications received in response to this notice based on the provisions found in [7 CFR part 4280, subpart D](#) and as indicated in this notice. Awards under RMAP will be made using the application scoring criteria contained in [7 CFR 4280.316](#) and this notice. The Agency advises all interested parties that the applicant bears the burden in preparing and submitting an application in response to this notice regardless of whether or not funding is appropriated for this program in FY 2026.

## 2.0 FEDERAL AWARD INFORMATION

*Type of Awards:* Loans and/or Grants.

*Fiscal Year Funds:* FY 2026

*Available Funds:* Approximately \$21 million. RBCS may, at its discretion, increase the total level of funding available in this funding round from any available source provided the awards meet the requirements of the statute which made the funding available to the Agency.

*Award Amounts:* The Agency anticipates the following maximum amounts per award:

Loans - \$500,000; Grants - \$100,000.

*Anticipated Award Date:*

(a) *Regular Funding:* First Quarter-September 30, 2025, Second Quarter- December 31, 2025, Third Quarter- March 31, 2026, Fourth Quarter- June 30, 2026.

(b) *Subsequent Annual Microlender Technical Assistance Grants:* August 15, 2026

*Performance Period:* Subsequent Annual Microlender Technical Assistance Grants September 30, 2026, to June 30, 2026

*Renewal or Supplemental Awards:* Unless withdrawn by the applicant, completed applications that receive a score of at least 60 ([7 CFR 4280.310\(c\)](#)), but have not yet been funded, will be retained by the Agency for consideration in subsequent reviews through a total of four consecutive quarterly reviews.

Applications that remain unfunded after four quarterly reviews, including the initial quarter in which the application was completed, will not be considered further for an award.

*Type of Assistance Instrument:* Direct Loan, Financial Assistance Agreement

## 3.0 ELIGIBILITY INFORMATION

### 3.1 Eligible Applicants

Eligible applicants are domestic organizations that are non-profit entities, Indian Tribes (25 U.S.C. 5304(e)) or public institutions of higher education. Eligible applicants must provide training and technical assistance, make microloans, facilitate access to capital, or have an effective plan or program to deliver such services. The applicant must meet the eligibility requirements in 7 CFR 4280.310. All other restrictions in this notice will apply.

The applicant and its principals must not be debarred, suspended, or otherwise excluded from participation in USDA programs, in accordance with [2 CFR parts 180](#) and [417](#). The applicant must not be delinquent on any federal debt, nor have any outstanding judgment obtained by the U.S. in a Federal court. Upon receipt of application, prior to award, and prior to disbursement of federal funds, the agency will screen the applicant and its principals through the Do Not Pay System, as required by 31 U.S.C. § 3354, to verify eligibility with respect to debarment, suspension, and any unresolved federal debts. Applicants are responsible for resolving any issues identified in the Do Not Pay System; if such issues are not resolved by the deadlines specified in this notice, the agency may proceed to award funds to other eligible applicants. Applicants are responsible for compliance with all applicable regulations, including [2 CFR parts 180](#) and [417](#).

### 3.2 Cost Sharing or Matching

The cost share requirement shall be met by the microlender in accordance with the requirements specified in [7 CFR 4280.311\(d\)](#). The MDO is required to provide a match of not less than 15 percent of the total amount of the grant in the form of matching funds, indirect costs, or in-kind goods or services.

### 3.3 Other Eligibility Requirements

Applications will only be accepted from eligible MDOs. Applications will not be considered for funding if they do not provide sufficient information to determine eligibility or are otherwise not suitable for evaluation. Such applications will be withdrawn and not considered for funding.

## 4.0 APPLICATION AND SUBMISSION INFORMATION

### 4.1 Address to Request Application Package

Applications must be submitted electronically to the RD State Office in the State where the project is located. Applicants are encouraged to contact their respective RD State Office for an email contact to submit an electronic application prior to the submission deadline date(s). A list of the RD State Office contacts can be found at: <https://www.rd.usda.gov/about-rd/offices/state-offices>.

An MDO may submit an initial application for a loan with a microlender technical assistance grant, or an initial or subsequent loan-only (without a microlender technical assistance grant). Loan applications must be submitted electronically to the RD State Office where the project is located and must be organized in the same order set forth in [7 CFR 4280.315](#). Applicants are strongly encouraged to contact their respective RD State Office for an email contact to submit an electronic application prior to the submission deadline date(s).

## 4.2 Content and Form of Application Submission

*Content and Form of Application Submission:* An application must contain all of the required elements outlined in [7 CFR 4280.315](#), and in this notice. Each application must address the applicable scoring criteria presented in [7 CFR 4280.316](#), for the type of funding being requested.

For entities applying for program loan funds to become an RMAP microlender only, the following items are also required: (1) Form RD 1910-11, "Applicant Certification Federal Collection Policies for Consumer or Commercial Debts;" available at [forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/RD1910-11.PDF](https://forms.sc.egov.usda.gov/efcommon/eFileServices/eForms/RD1910-11.PDF); (2) Demonstration that the applicant is eligible to apply to participate in this program; and (3) Certification by the applicant that it cannot obtain sufficient credit elsewhere to fund the activities called for under this program with similar rates and terms.

Current MDO entities may be eligible for subsequent annual microlender technical assistance grants that are awarded subject to funding availability and determined non-competitively based on Agency appropriations for the fiscal year. The MDO must submit a prescribed worksheet, listing the outstanding balance of their microloans and unexpended grant funds as of June 30, 2026, and a letter certifying that their organization still meets all the requirements set forth in [7 CFR part 4280, subpart D](#) and that no significant changes have occurred within the last year that would affect its ability to carry out the MDO functions. In addition, all MDOs who request Subsequent Annual Microlender Technical Assistance Grants must complete their reporting into the Lenders Interactive Network Connection (LINC) for the Federal fiscal quarter ending June 30, 2026 which will verify the outstanding balance of their microloans as stated in their request for grant funds. The deadline for reporting into LINC and requesting a technical assistance grant is no later than 4:30 p.m. (Eastern Time) on August 1, 2026.

## 4.3 System for Award Management and Unique Entity Identifier

(a) At the time of application, each applicant must have an active registration in the System for Award Management (SAM) before submitting its application in accordance with, [2 CFR part 25](#). In order to register in SAM, entities will be required to obtain a Unique Entity Identifier (UEI). Instructions for obtaining the UEI are available at <https://sam.gov/entity-registration>.

(b) Applicants must maintain an active SAM registration, with current, accurate and complete information, at all times during which it has an active Federal award or an application under consideration by a Federal awarding agency.

(c) Applicant must ensure they complete the Financial Assistance General Certifications and Representations in SAM.

(d) Applicants must provide a valid UEI in its application, unless determined exempt under [2 CFR 25.110](#).

(e) The Agency will not make an award until the applicant has complied with all SAM requirements including providing the UEI. If an applicant has not fully complied with the requirements by the time the Agency is ready to make an award, the Agency may determine that the applicant is not qualified to receive a Federal award and use that determination as a basis for making a Federal award to another applicant.

#### 4.4 Submission Dates and Times

Competitions for the available funds will be made quarterly for applications that are received no later than 11:59 p.m. Eastern Time on: First Quarter, September 30, 2025; Second Quarter, December 31, 2025; Third Quarter, March 31, 2026; and Fourth Quarter, June 30, 2026. The deadline for requesting a technical assistant grant is no later than 4:30 p.m. (Eastern Time) on August 1, 2026.

Applications must be received by the RD State Office by the dates and times as indicated above to compete for available funds in that fiscal quarter. If the due date falls on a Saturday, Sunday, or Federal holiday, the application is due the next business day.

The Agency will not solicit or consider new scoring or eligibility information that is submitted after the application deadline. RBCS also reserves the right to ask applicants for clarifying information and additional verification of assertions in the application.

#### 4.5 Intergovernmental Review

Executive Order (EO) 12372, "Intergovernmental Review of Federal Programs," applies to this program. This EO requires that Federal agencies provide opportunities for consultation on proposed assistance with State and local governments. Many states have established a Single Point of Contact (SPOC) to facilitate this consultation. For a list of states that maintain a SPOC, please see the USDA website: [usda.gov/about-usda/general-information/staff-offices/office-chief-financial-officer/federal-financial-assistance-policy/intergovernmental-review](https://usda.gov/about-usda/general-information/staff-offices/office-chief-financial-officer/federal-financial-assistance-policy/intergovernmental-review). If your state has a SPOC, you may submit a copy of the application directly for review. Any comments obtained through the SPOC must be provided to your RD State Office for consideration as part of your application. If your state has not established a SPOC, you may submit your application directly to the Agency. Applications from Federally recognized Indian Tribes are not subject to this requirement.

#### 4.6 Funding Restrictions

No funds made available under this notice shall be used for ineligible purposes outlined in [7 CFR 4280.313\(e\)](#).

#### 4.7 Other Submission Requirements

All applications must be submitted as a complete application, in one package.

### 5.0 APPLICATION REVIEW INFORMATION

## 5.1 Criteria

All eligible and complete applications for new loan and grant funds will be evaluated and scored based on the selection criteria and weights contained in [7 CFR part 4280, subpart D](#). Failure to address any one of the criteria by the application deadline will result in the application being determined ineligible and the application will not be considered for funding. An application must receive at least 60 points out of 100 possible points in the scoring criteria stated in [7 CFR 4280.316](#), to be considered for funding in the quarter in which it is scored.

*Review and Selection Process.* The RD State Offices will review applications to determine if they are eligible for assistance based on requirements contained in [7 CFR part 4280, subpart D](#). If determined eligible, the application will be submitted to the National Office, where it will be reviewed and prioritized by ranking each application received in that quarter, from highest to lowest score order. All applications will be funded from the highest to lowest score until funds have been exhausted for each funding cycle. Funding of projects is subject to the MDO's satisfactory submission of the additional items required by that subpart and the USDA RD Letter of Conditions.

## 6.0 FEDERAL AWARD ADMINISTRATION INFORMATION

### 6.1 Federal Award Notices

Successful applicants will receive notification for funding from the RD State Office. Applicants must comply with all applicable statutes and regulations before the award will be approved. Provided the application and eligibility requirements have not changed, an application not selected will be reconsidered for three subsequent funding competitions for a total of four competitions. If an application is withdrawn, it can be resubmitted and will be evaluated as a new application. Unsuccessful applications will receive notification by mail, detailing why the application was unsuccessful.

### 6.2 Administrative and National Policy Requirements

(a) *General.* Additional requirements that apply to MDOs selected for this program can be found in [7 CFR part 4280, subpart D](#). The USDA and the Agency have adopted the USDA grant regulations at [2 CFR chapter IV](#). This regulation incorporates the latest revisions to the Office of Management and Budget (OMB) regulations, [2 CFR part 200](#), and [2 CFR part 400](#) for monitoring and servicing RMAP funding.

(b) *Civil Rights.* All awards of Federal financial assistance made under this notice are subject to applicable civil rights laws, which may include Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Age Discrimination Act of 1975, Title VIII of the Civil Rights Act of 1968, Title IX of the Education Amendments Act of 1973, and the Equal Credit Opportunity Act of 1974.

(c) *Geospatial Data.* Awardee, and any and all contracts entered into by the awardee with respect to the award, shall ensure that geospatial data required to be collected and provided to the agency, conforms with the requirements of USDA Department Regulation DR-3465-001 and the Geospatial Metadata Standards set forth in DM 3465-001, which can be obtained online at [usda.gov/directives/dr-3465-001](https://usda.gov/directives/dr-3465-001).

### 6.3 Reporting

In addition to any reports required by [2 CFR part 200](#), and [2 CFR part 400](#), the MDO must provide reports as required by [7 CFR part 4280, subpart D](#).

Intermediaries must collect and maintain data provided by Ultimate Recipients defined by [7 CFR 4280.3](#) on race, sex, and national origin and must also ensure that Ultimate Recipients collect and maintain this data. Race and ethnicity data will be collected in accordance with OMB Federal Register notice, "Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity" ([62 FR 58782](#)), October 30, 1997. Sex data will be collected in accordance with Title IX of the Education Amendments of 1972. These items should not be submitted with the application but should be available upon request by the Agency.

## 7.0 FEDERAL AWARD AGENCY CONTACTS

Shamika Johnson, Program Management Division, Business Programs, RBCS, USDA, 1400 Independence Avenue SW, Mail Stop 3226, Room 5160-S, Washington, D.C. 20250-3226, or call (202) 720-1400. For further information on this notice, please contact the RD State Office in the State where the project is located. A list of RD State Office contacts is provided at the following link: [rd.usda.gov/about-rd/offices/state-offices](http://rd.usda.gov/about-rd/offices/state-offices).

## 8.0 OTHER INFORMATION

### 8.1 Paperwork Reduction Act

In accordance with the Paperwork Reduction Act of 1995 (44 U.S.C. chapter 35), the information collection requirements associated with RMAP, as covered in this notice, have been approved by OMB under OMB Control Number 0570-0062.

### 8.2 National Environmental Policy Act

All recipients under this notice are subject to the requirements of [7 CFR part 1b](#). RBCS will review each grant application to determine its compliance with [7 CFR part 1b](#). The applicant may be asked to provide additional information or documentation to assist RBCS with this determination.

### 8.3 Federal Funding Accountability and Transparency Act

All applicants, in accordance with, [2 CFR part 25](#), must be registered in SAM and have a UEI number as stated in Section 4.3 of this notice.

### 8.4 Equal Opportunity for Religious Organizations.

(a) Faith-based organizations may apply for this award on the same basis as any other organization, as set forth at, and subject to the protections and requirements of, this part and any applicable constitutional and statutory requirements, including 42 U.S.C. 2000bb et seq. USDA will not, in the selection of recipients, discriminate for or against an organization on the basis of the organization's religious character, motives, or affiliation, or lack thereof, or on the basis of conduct that would not be considered grounds to favor or disfavor a similarly situated secular organization.

(b) A faith-based organization that participates in this program will retain its independence from the Government and may continue to carry out its mission consistent with religious freedom and conscience protections in Federal law. Religious accommodation may also be sought under many of these religious freedom and conscience protection laws.

(c) A faith-based organization may not use direct Federal financial assistance from USDA to support or engage in any explicitly religious activities except when consistent with the Establishment Clause of the First Amendment and any other applicable requirements. An organization receiving Federal financial assistance also may not, in providing services funded by USDA, or in their outreach activities related to such services, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion, a religious belief, a refusal to hold a religious belief, or a refusal to attend or participate in a religious practice.

## 8.5 Nondiscrimination Statement

In accordance with Federal civil rights laws and USDA civil rights regulations and policies, the USDA, its Mission Areas, agencies, staff offices, employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotope, American Sign Language) should contact the responsible Mission Area, agency, or staff office or contact USDA through the Telecommunications Relay Service at 711 (voice and TTY). Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, a complainant should complete a Form AD-3027, USDA Program Discrimination Complaint Form, which can be obtained online at [usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint](https://usda.gov/about-usda/general-information/staff-offices/office-assistant-secretary-civil-rights/how-file-program-discrimination-complaint) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- (a) Mail: U.S. Department of Agriculture  
Office of the Assistant Secretary for Civil Rights  
1400 Independence Avenue, SW, Mail Stop 9410  
Washington, D.C. 20250-9410; or
- (b) Fax: (202) 690-7442; or
- (c) Email: [program.intake@usda.gov](mailto:program.intake@usda.gov)

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