



Overview: The objective of the Rural Maryland Prosperity Investment Fund (RMPIF) is to help raise the overall standard of living in rural areas to a level that meets or exceeds statewide benchmark averages by 2030, while preserving the best aspects of a cultural heritage and rural way of life. Resources provided to RMPIF are designed to facilitate significant targeted investments in important economic and community development programs and promote regional and intergovernmental cooperation. These investments will also enable local and regional public and nonprofit organizations to leverage additional non-state financial and human resources to facilitate the realization of sustainable rural development objectives. The Fund will serve the interests of the entire State by:

- Encouraging the increase of entrepreneurial activity and commerce and a balanced economy in the State;
- Relieving conditions of unemployment and underemployment in rural areas;
- Assisting in the retention of valuable farm and forest land for productive use by present and future generations;
- Promoting intergovernmental cooperation and public sector/private sector partnerships in and between rural and other areas;
- Enhancing the deployment of housing, transportation, water, wastewater, and broadband communications infrastructure and services in rural areas;
- Supporting rural commercial center redevelopment and community revitalization efforts; and,
- Generally promoting the health, happiness, safety, employment opportunity, and general welfare of the residents of each of the rural counties and municipal corporations of the State.

Entrepreneurship: Between one-third and two-thirds of any economy's growth is attributable to entrepreneurial activity. Finding ways to transform the resourcefulness, innovation and self-reliance that is so often found in rural communities into growing, innovative businesses is a challenge many rural economic development professionals are increasingly embracing as an effective and important strategy for growing the tax base, expanding economic opportunities, and creating sustainable local economies.

Because of the strong correlation between a high level of entrepreneurship and high economic growth, rural entrepreneurship may well be the best economic development option for communities where citizens are typically poorer, older and more isolated from markets than their urban or suburban counterparts.

Traditional economic development strategies that tend to focus on recruiting larger companies to relocate their operations to the region may not work in rural communities which often do not have the infrastructure or skilled or low-wage labor force necessary to attract or keep big employers. Focusing more on helping existing businesses grow and new businesses start offers better long-term prospects for many rural areas.

The Rural Maryland Prosperity Investment Fund will promote entrepreneurship and assist efforts that provide training and technical assistance to the entrepreneurs who can help build prosperous and sustainable rural communities by creating jobs, raising incomes, creating wealth and improving the quality of life.

Rural entrepreneurship development would provide grants for entrepreneurial development activities of rural-serving nonprofit organizations and higher education institutions. Entrepreneurship, a key economic development strategy, supports existing rural business sectors (including agriculture and tourism), as well as innovation in technology and other economic development areas. We strongly encourage building partnerships with rural and urban businesses and entrepreneurs.

Decisions: Grant award determinations on applications are made by the independent Maryland Agricultural Education and Rural Development Assistance Fund Grant Review Board set by law and consisting of the Secretaries (or their designee) of the Departments of Agriculture, Commerce, Health, Housing and Community Development and Natural Resources as well as the Chair (or the designee) of the Rural Maryland Council. Decisions by the RMPIF Grant Review Board are final and binding. At the discretion of the Grant Review Board, RMC staff may reach out to applicants for additional information.

Fiscal Year 2023: For Fiscal Year 2023, the State has budgeted \$1,500,000 in General Funds for the entrepreneurship portion of the RMPIF program. However, *grant awards are subject to funding availability.*

Important Dates:

- Grant Process Opening: Monday, April 25, 2022
- Phase 1 - Call for Letter of Intent Deadline: Friday, May 20, 2022
 - *Grantees will be notified the week of June 20, 2022 on the Phase 1 decision.*
- Phase 2 - Full Application Deadline: Friday, July 15, 2022
- Awards announced the week of August 22, 2022

Guidelines and Criteria for FY2022 Entrepreneurship RMPIF Grant Applications

Eligible Applicants: Applicants must be a local government, institute of higher education, regional council, or be a 501(c)(3) IRS tax designation or similar and serve a regional or statewide rural constituency. Community Colleges, Career Technology Centers, Regional Councils and Libraries are eligible applicants. The applicant does not have to be located in a rural area or in the area it serves.

The State Recognized Regional Councils are eligible entities to apply for RMPIF competitive funds. These projects are encouraged to have co-applicants and multiple sources of funds.

For non-profits, applicants must be in “Good Standing” with the State of Maryland. Go to <https://egov.maryland.gov/BusinessExpress/EntitySearch> to find if your organization is in good standing with the State of Maryland. We do not require a copy of the certificate; it is sufficient to provide a screen shot and attach it with your application AS LONG AS IT SHOWS WHETHER THE ENTITY IS CURRENTLY IN GOOD STANDING. An explanation for an entity not in good standing must be included with the application otherwise, the application will be rejected.

Eligible Projects: To be eligible, **proposals must be regional (two or more counties) or intergovernmental (meaning two units of government)** and be completed between August 1, 2022 and June 30, 2023.

Rural Counties: State-determined rural counties are the following: Allegany, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico and Worcester. Regional projects may include non-rural counties but the majority of service must be provided in the above listed rural areas.

Grant Amounts: *GRANT AWARDS ARE SUBJECT TO FUNDING AVAILABILITY.* There is no maximum grant amount; however, the Grant Review Board would optimally fund eight entrepreneurial projects in FY2023. Past and current RMPIF grantees are eligible for a FY2023 grant if they have met all the requirements of their previous grant agreements, including reporting deadlines.

Eligible Expenditures: The Grant Review Board considers each expenditure as it is detailed in the Application, see Attachment A.

- Salaries and Wages are allowable expenses. It is strongly encouraged to include a statement on sustainability for future years.
- Administrative costs including construction, leasing and renovation of buildings are eligible expenses. Acquisition of land is not. The purchase or rental of vehicles are eligible expenses. The purchase of equipment is an eligible expense. These administrative expenses should not exceed more than 25% of the grant request. Quotes for purchases and construction work should be included.
- Meals are allowable if the costs are reasonable and a justification is provided that such activity maintains the continuity of the meeting and to do otherwise will impose arduous conditions on the meeting participants.
- Indirect administrative costs are capped at 10%.

Ineligible Expenditures:

- Contributions, donations or subsequent subawards to third parties are ineligible expenses.
- Gift cards are also ineligible expenditures.
- Organized fundraising including financial campaigns, solicitation of gifts or bequests, or similar expenses incurred to raise capital or obtain contributions regardless of the purpose for which the funds will be used are ineligible. Advocacy and lobbying activities are also ineligible.

Match Requirement: Applicants must secure a minimum 25% cash match funds from non-state sources. Federal funds are considered matching cash funds. A stronger cash match will result in a higher score on the grant evaluation. RMPIF funds will not be released until proof of a match is submitted.

Changes and Unused Funds: Only very minor changes in scope are allowed after a grant has been awarded. Some project timelines can also be modified. Unused grant funds must be returned to the Rural Maryland Council no later than July 15, 2023.

Ranking Criteria: The Grant Review Board uses the following criteria in reviewing applications.

1. Basic Criteria: Applicant meets all basic eligibility requirements – it serves a regional (multi-county) or statewide rural constituency; is a community college or institution of higher education; or is intergovernmental.
2. Applicant has clearly identified a well substantiated need and developed a Scope of Work that clearly describes specific project activities and how a RMPIF grant will be used.
3. Proposal will significantly impact the quality of living in rural Maryland. Proposal demonstrates substantial value and lasting impact by providing information which includes relevant background research, opportunities for replication, and a statement of impact.
4. Specific goals and measurable objectives were clearly stated and appear to be achievable. Goals are specific, measurable, achievable, reasonable and time-bound. Its Mission Statement is included and lends itself to the activities and goals addressed in the proposal.

5. The organization has the experience, expertise and resources to deliver on this scope of work. Operational and line-item budgets were included and seem reasonable.
6. The applicant has 25% cash match funds from non-state sources.
7. Other organizations, businesses, agencies and/or other community-based entities have expressed strong support for the organization's work and planned grant activities. Letters of support and other supportive materials (newspapers articles, etc.) were included.
8. Project/proposal falls under one or more of the following priorities (entrepreneurship, infrastructure or health care) and clearly defines a designated benchmark and outcome associated with the Rural Maryland Prosperity Investment Fund.

Grant agreements: Awardees are required to execute a grant agreement. A sample blank grant agreement is included as Attachment A.

Record keeping: Grantees are required to record expenditures and file an interim and final report with the RMC. Reporting guidelines are included as Attachment B.

Capitalizing grant funds: If approved project is for a Capitalizing Grant Loan Program then the organization will be required to submit an annual report for up to 3 years after the establishment of such program.

Application Process:

- **Phase 1: Letter of Intent – Due Friday, May 20, 2022 at 11:59pm**
- Access to the online grant platform:
<https://www.grantinterface.com/Home/Logon?urlkey=ruralmaryland>
- **Submitted Proposals will be notified the week of June 20, 2022 of acceptance status.** An invitation to submit a full application and materials to Phase 2 will be provided to accepted proposal applicants only.
- Awards announced the week of August 22, 2022.
- Don't let your proposal be declared ineligible on a technicality:
 - Proposals received after the deadline *will not be accepted* and will be deemed ineligible.
 - Proposals must be submitted electronically to be received.

Please contact the RMC Executive Director, Charlotte Davis at charlotte.davis@maryland.gov or (410) 841-5772 for any administrative guidance or questions.



Attachment A

**RURAL MARYLAND COUNCIL GRANT AGREEMENT FOR DISBURSEMENT OF
FISCAL YEAR 2023 RURAL MARYLAND PROSPERITY INVESTMENT FUND AWARD**

Project Name: Project Name

Grantee Name: «Organization_Name»

Address: «Organization_Address_1» «Organization_Address_2»
«Organization_City», «Organization_State» «Organization_Postal_Code»

Federal ID Number: «Organization_TaxId»



Grantee Contact Information			
Fiscal Contact:	Fiscal Point of Contact Person	Project Contact:	Project Point of Contact Name
Title:	Fiscal Point of Contact Title	Title:	Project Point of Contact Title
Organization:	«Organization_Name»	Organization:	«Organization_Name»
Address:	«Organization_Address_1» «Organization_Address_2»	Address:	«Organization_Address_1» «Organization_Address_2»
City:	«Organization_City»	City:	«Organization_City»
State:	«Organization_State»	State:	«Organization_State»
Zip Code:	«Organization_Postal_Code»	Zip Code:	«Organization_Postal_Code»
Phone:	«Organization_Phone»	Phone:	«Organization_Phone»
Email:	Fiscal Point of Contact Email	Email:	Project Point of Contact Email

The Rural Maryland Prosperity Investment Fund (the “Fund”) provides funding to rural regional planning and economic development organizations, rural entrepreneurship and healthcare programs, institutions of higher education and advanced technology centers at community colleges, as described in State Finance and Procurement Article, Section 2-206 Annotated Code of Maryland (the “Act”). Under the Act, the Rural Maryland Council (“RMC”) (the “Grantor”) has designated the Maryland Department of Agriculture (the “Administering Agency”) to administer the grant with the above named organization. The Administering Agency has designated the following to be its official contact: Charlotte Davis, Executive Director, Rural Maryland Council, 50 Harry S. Truman Parkway, Annapolis, MD 21401. The following conditions apply.

Grantor and Grantee agree as follows:

The purpose of this Agreement is to provide a grant of Amount Awarded Written (Amount Awarded) to Grantee to assist in achieving the overall project and/or programmatic goals set forth in the Grantee’s FY 2023 RMPIF Grant Application and referenced in the Scope of Work and Deliverables (“Exhibit 1”) attached to this Agreement and incorporated herein. Specifically, these funds are to be used for those Deliverables as outlined in Exhibit 1.

Significant changes in the scope of work are not permitted. Minor changes that adhere to the original intent of the grant and maintain the essential integrity of the grant's purpose may be allowed provided the Grantor and the Administering Agency agree that such changes are consistent with the Board's intent.

Performance under this Agreement commences on **August 1, 2022** and continues until agreed upon services are completed, but in any case no later than **June 30, 2023**.

Upon execution of this Agreement and receipt of "Request for Disbursement" ("Exhibit 2"), the Administering Agency will approve **100 percent** of the Grant funds to Grantee.

Reporting: The Grantee shall provide an interim programmatic and financial report no later than **January 31, 2023** to the Administering Agency. The Grantee shall provide a final programmatic and financial report to the Rural Maryland Council and the Administering Agency Representative no later than **July 15, 2023**.

- Interim and final reports shall include **original documentation or certification verifying all grant fund expenditures**, to date. Interim reports shall include a forecast of expenses for the remainder of the grant period. Any overpayment or unspent funds shall be returned to the Grantor in conjunction with the final grant report.
- Interim and final reports must be submitted through the RMC grant portal: <https://www.grantinterface.com/Home/Logon?urlkey=ruralmaryland>

By signing this agreement, the Grantee certifies that it:

- Complies with all applicable federal, state, and local law, including laws relating to discrimination in employment; and,
- Complies with Maryland's policy concerning drug and alcohol free work places, as set forth in COMAR 01.01.1989.18 and 21.11.08 and shall remain in compliance throughout the term of this agreement.

General Provisions:

1. If Grantee's annual revenue exceeds \$750,000.00 during the preceding fiscal or calendar year, Grantee shall provide to the RMC and the Administering Agency a copy of a certified financial audit report. If Grantee's annual revenue does not exceed \$750,000.00 during the preceding fiscal or calendar year, Grantee shall provide a detailed statement of annual revenues and expenditures including a copy of the federal 990. Universities and local governments may provide alternative financial information as approved by the Grant Review Board.
2. Inspection of Records. Grantee shall allow any duly authorized representative of the Administering Agency or the State of Maryland (the "State") to inspect and audit, at reasonable times, all records and documents of the Grantee relating to this Grant, which records shall be retained by Grantee for at least three years after the termination of this Agreement. Grantee shall also submit such other reports or information as the Administering Agency requires.
3. Acknowledgement. Grantee shall use the RMC logo to credit and acknowledge the RMC in all programs and promotional materials relating to activities of the project supported by this Grant Funding Agreement to include publications and ads on the web and in print. Any organization receiving funds from the RMC shall give credit to the RMC whenever

and wherever credit is being given, including written, oral, broadcast and internet. To ensure proper credit to the RMC Grantees shall:

- (a) Use the RMC's name and logo on printed materials related to the grant;
- (b) Link to the RMC website from your organization's website;
- (c) Include the RMC logo on event signage or publications at your events;
- (d) Acknowledge our support in Power Point presentations, videos or reports;
- (e) Make an announcement at one of your regular/special events or meetings;
- (f) Mention the RMC's support in print, radio or television interviews you give about the organization, program or project; and,
- (g) Grantee shall notify local and state legislators of grant award received, and consider participating in, or sending an organization representative, to the annual legislative event, Rural Maryland Day in February 2023.

4. Grantee's Certifications. As an inducement to Administering Agency to make the Grant, Grantee hereby certifies and warrants that:
 - (a) Grantee has all requisite power and authority to enter into this Agreement.
 - (b) This Agreement has been executed and delivered by Grantee in such manner and form as to comply with all applicable laws to make this Agreement the valid and legally binding act and agreement of Grantee.
5. Amendment. This Agreement, or any part hereof, may be amended from time to time only by written instrument executed by the Grantee, the RMC and the Administering Agency.
6. Assignment. Without the prior written approval of Administering Agency, the Grantee may neither assign all or any of the benefits of, nor delegate all or any of the duties imposed by this Agreement.
7. Default. A default shall consist of any breach of any of Grantee's covenants, agreements, warranties, or certifications in this Agreement.
8. Remedies Upon Default.
 - (a) Upon the occurrence of any default, the Administering Agency shall have the right to terminate this Agreement by written notice to Grantee. In the event of termination, Grantor may require Grantee to repay to RMPHF within thirty days of receipt of written notice of default all Grant funds which have been disbursed to Grantee, and Grantee shall have no right to receive any undisbursed Grant Funds.
 - (b) In addition to the rights and remedies contained in this Agreement, the Administering Agency may at any time proceed to protect and enforce all rights available to Administering Agency by suit in equity, action at law, or by any other appropriate proceedings, which rights and remedies shall survive the termination of this Agreement.
9. Indemnification. Grantee releases the Administering Agency, Grantor and the State, and its employees or agents from, agrees that the Administering Agency, Grantor and the State, and its employees or agents shall not have any liability for, and agrees to protect, indemnify and save harmless the Administering Agency, Grantor and the State, and its employees or agents from and against any and all liabilities, suits, actions, claims,

demands, losses, expenses and costs of every kind and nature incurred by, or asserted or imposed against, all or any of them, as a result of or in connection with the Grant. All money expended as a result of such liabilities, suits, actions, claims, demands, losses, expenses or costs, together with interest at a rate not to exceed the maximum interest rate permitted by law, shall constitute an indebtedness of Grantee and shall be immediately and without notice due and payable by Grantee to Grantor, Administering Agency, or the State, and/or its employees or agents, as their interests may appear.

10. Entire Agreement. This Agreement represents the complete, total and final understanding of the parties and no other understanding or representations, oral or written, regarding the subject matter of this Agreement shall be deemed to exist or to bind the parties hereto at the time of execution.

WITNESS: «Organization_Name»

_____	By: _____
Witness Signature	Organizational Representative Signature
_____	Printed Name: _____
Witness Printed Name	Title: _____
	Date: _____

WITNESS: Rural Maryland Council

_____	By: _____
Witness Signature	Organizational Representative Signature
_____	Printed Name: <u>Charlotte Davis</u>
Witness Printed Name	Title: <u>Executive Director</u>
	Date: _____

**FY2023 Rural Maryland Prosperity Investment Fund
Grant Agreement**

Exhibit 1

Name of Grantee Organization: «Organization_Name»

Amount Awarded: Amount Awarded

Amount Requested: Amount Requested

Scope of Work Summary:

Scope of Work summary

Deliverables:

Funded deliverables

**FY2023 Rural Maryland Prosperity Investment Fund
Grant Agreement**

Exhibit 2: Request for Disbursement

Type: Disbursement

Company/Grantee Name: «Organization_Name»

Federal Tax I.D.#: «Organization_TaxId»

Send Check To: Fiscal Point of Contact Person
 Fiscal Point of Contact Title
 «Organization_Name»
 «Organization_Address_1» «Organization_Address_2»
 «Organization_City», «Organization_State» «Organization_Postal_Code»

FUNDS REQUESTED FOR FIRST DISBURSEMENT: «Installment_Amount_1»

Administrative Agency Representative: Charlotte Davis

Grant Period: 08/01/2022 to 06/30/2023

Period Covered: FY 2023

I certify the above to be a true and accurate accounting of our costs.

Grantee Representative	RMC Representative
	Charlotte Davis
Name (please print above)	Name (please print above)
	Executive Director
Title	Title
Date	Date
Signature	Signature
	PCA
	Obj

Attachment B

Grant Reporting Guidelines

Grant Portal

- All grant items must be submitted through RMC's Grant Portal, found here: <https://www.grantinterface.com/Home/Logon?urlkey=ruralmaryland>
- Please follow instructions in the portal to complete the process.

Report Narrative

Items to be included in report narrative:

1. The dollar amount of this grant.
2. Matching funds secured.
3. The funding period of this grant (as outlined on page one of the Grant Agreement).
4. Name, title, telephone number, and email address of contact person for this report.
5. Number of jobs created/retained.
6. Number of individuals served if appropriate.
7. Number of instructional hours delivered.
8. Number of services delivered.
9. Number of studies or research tools created.
10. Number of loans made if appropriate.
11. Dollar amount of capital investments if appropriate.
12. Signature of executive director or other authorizing official.

The report narrative should tie back to the scope of work outlined in your original application and referenced in the Scope of Work and Deliverables ("Exhibit 1") listed in your Grant Agreement. It should also address the "Table of Goals and Measurable Objectives" outlined in your original application. An example of a previously submitted Table is provided below.

Goal	Measurable Objectives
Connect with X number of new individuals	Conducted three (3) community information sessions (give dates of number of individuals in attendance). How many have continued in the program?
Reduce attrition from program	No less than 85% attend at least 8 of 10 sessions
Achieve diverse participation in program	A minimum of 50% women, 25% minority Maryland demographics: 49% Male, 51% Female 76% White, 20% Black, 3% Hispanic, 1% Asian/Other
Establish new businesses in the region	3 new businesses per course, 6 total for year
Create new jobs in the region	6 new jobs per course, 12 total for year
Return on investment	1 new job per ≈ \$5,000.00 spent on program overall 1 new job per \$1,243.54 of MAERDAF funding

Your report should address the following questions:

1. What progress have you made toward achieving the results you described in your proposal during this period? What evidence do you have to demonstrate your success? If you did not achieve your intended results, why not?
2. What do you consider to be the greatest strength(s) of your work? What do you consider to be the most important concern(s) – apart from finances – currently facing your organization (or project, if you received project support)?
3. Have there been any significant changes in your organization or the project since the grant was awarded (i.e., executive leadership, staff, facilities, location)?
4. As applicable, describe any plans for moving forward. What, if anything, will you do differently?
5. What are the organization's two (2) most significant financial challenges and how are you planning to address them?
6. How many jobs were you able to create and/or retain? How many volunteer hours were contributed to this project?

Financial Information and Attachments

As outlined in the grant agreement, interim and final reports shall include **original documentation or certification verifying all grant fund expenditures, to date**. Interim reports shall include a forecast of expenses for the remainder of the grant period. Any overpayment or unspent funds shall be returned to the Grantor in conjunction with the final grant report.

For general support grants:

- Organization budget as submitted in the original proposal and actuals for this period. Explain any significant variances
- List the organization's three largest funding sources during this period

For project support grants:

- Organization and project budgets as submitted in the original proposal and actuals for this period. Explain any significant variances
- List other funding sources and amounts received for this project during this period

Attachments

Feel free to include copies of press releases, articles, event announcements that demonstrate or support the information outlined in the report narrative. These can be uploaded through the Grant Portal.

Additionally, as outlined in the original Grant Agreement, interim and final reports should provide documentation to demonstrate the Grantee has acknowledged funding by the RMC. Refer to item number three Acknowledgement under the section titled General Provisions, which states in part, "...the Grantee shall use the RMC logo to credit and acknowledge the RMC in all programs and promotional materials relating to activities of the project supported by this Grant Funding Agreement ..."

Please call our offices at (410) 841-5772 with any questions or comments