



Two Embarcadero Center
8th floor
San Francisco, CA 94111
CAMEOnetwork.org
cameo@CAMEOnetwork.org
ph 510.736.0797

June 10, 2025

The Honorable Susan Collins
Chair
Senate Committee on Appropriations
Washington, D.C.

The Honorable Patty Murray
Ranking Member
Senate Committee on Appropriations
Washington, D.C.

The Honorable John Hoeven
Chairman
Senate Appropriations Committee on
Agriculture, Rural Development, Food
and Drug Administration and Related
Agencies

The Honorable Jeanne Shaheen
Ranking Member
Senate Appropriations Committee on
Agriculture, Rural Development, Food
and Drug Administration and Related
Agencies

The Honorable Tom Cole
Chairman
House Appropriations Committee
Washington, D.C.

The Honorable Rosa DeLauro
Ranking Member
House Appropriations Committee
Washington, D.C.

The Honorable Andy Harris
Chairman
House Appropriation Subcommittee
on Agriculture, Rural Development,
Food and Drug Administration and
Related Agencies

The Honorable Sanford Bishop Jr.
Ranking Member
House Appropriation Subcommittee
on Agriculture, Rural Development,
Food and Drug Administration and
Related Agencies

Dear Senators Collins, Murray, Hoeven, and Shaheen and Representatives Cole, DeLauro, Harris and Bishop,

On behalf of CAMEO Network and a broad membership coalition of more than 430 mission-driven lenders, small business service providers and advocates, and rural economic development organizations, we write to express strong support for continued—and robust—Congressional funding in Fiscal Year 2026 for several proven programs that empower rural entrepreneurs: the Rural Microentrepreneur Assistance Program (RMAP), Rural Business Development Grants (RBDG), Rural Cooperative Development Grants (RCDG), and the Intermediary Relending Program (IRP).

The President's proposed FY2026 budget eliminates several programs in the Department of Agriculture that directly support rural small businesses. The FY2026 proposed budget zeroes out the Rural Business Development Grants, Rural Cooperative Development Grants, the Intermediary Relending Program, and the



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Rural Microentrepreneur Assistance Program. These proposed eliminations are deeply concerning. At a time when rural communities are still recovering from pandemic-era disruptions, inflation, and climate-driven natural disasters, now is not the moment to withdraw high-leverage, community-based federal investments.

The Rural Business Development Grant (RBDG) program supports targeted technical assistance and capacity-building services that help rural businesses launch, stabilize, and scale. The resources and support offered by the program drives job creation and economic activity in rural communities that otherwise face limited access to business support services.

The Rural Cooperative Development Grant (RCDG) program enables the development of cooperatives that keep wealth in local communities through shared ownership models. Cooperatives funded through RCDG have proven to be a resilient and inclusive tool for economic development. In a single year, USDA-supported cooperative development centers helped launch more than 100 new cooperatives, demonstrating the reach and sustainability of this model.

The Intermediary Relending Program (IRP) injects capital into Community Development Financial Institutions (CDFIs) and nonprofit lenders that serve as crucial economic resources in rural communities that often aren't reached by traditional financial institutions. Importantly, these loans maintain a default rate below 2%, a testament to the sound stewardship and effectiveness of the program.

The Rural Microentrepreneur Assistance Program (RMAP) fills a persistent gap in microenterprise funding by providing direct loans to rural entrepreneurs and grants to nonprofit organizations that offer technical assistance and training. Since 2008, RMAP has disbursed millions to rural microbusinesses. Grantees consistently report that RMAP-supported businesses are significantly more likely to survive beyond three years, a critical benchmark for small business success.

Collectively, these programs form the backbone of rural entrepreneurship in America. They provide entrepreneurs with the tools to turn ideas into businesses, and businesses into employers. Eliminating these programs would pull the rug out from under the very communities that federal rural policy is meant to serve. The Administration's proposal to eliminate funding for all four programs threatens to dismantle foundational support for rural economic development, particularly in California's small towns and agricultural communities where entrepreneurship often represents the only viable path to economic mobility.

These programs don't duplicate services—they are often the only game in town. For example, IRP and RMAP have empowered CDFIs in our network to reach remote areas of California where traditional banks are absent. RCDG has supported



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culturally competent cooperative development in agricultural communities. These tools are efficient, flexible, and trusted.

While we appreciate Secretary Rollins' emphasis on eliminating duplication and increasing efficiency, we strongly caution against equating streamlining with wholesale program elimination. The economic data—and the real-world outcomes—tell a different story.

These are not bureaucratic relics; they are strategic, community-driven investments. IRP's historically low loan default rates, RBDG's 10-to-1 return on investment, and RCDG's cooperative multiplier effect all point to programs that work, scale, and respond directly to rural needs.

Thank you for your leadership in supporting small business growth in rural America. We stand ready to work with you to ensure these programs continue to thrive.

Sincerely,

Elizabeth Kaetzel, Narratur Studio (California)
Heidi Pickman, CAMEO Network (California)
Hope F. Cupit, SERCAP, INC (Virginia)
Jeanne V. Shaw, Consultant (Arizona)
Jodie Harth, California Statewide Certified Development Company (California)
John Arnold, Thrive Community Lending (Georgia)
Mark Thompson, Indian Dispute Resolution Services, Inc. (California)
Monica Robles, Asociacion de Emprendedor@s (California)
Pamela Deans, Microenterprise Collaborative of Inland Southern California (California)
Patty Hess, 3CORE, Inc. (California)
Robert M. Gernert, Economic Development & Financing Corporation (California)

Cc:

Members of the Senate Appropriations Committee
Members of the Senate Budget Committee
Members of the House Ways and Means Committee
Members of the House Appropriations Committee