



MONTANA DEPARTMENT OF **AGRICULTURE**

Montana Growth Through Agriculture

FY2026 Program Guidelines

Updated September 2025

For additional information and FAQs, go to the Growth Through Agriculture webpage at agr.mt.gov/GTA

Refer Any Questions to:

Montana Growth Through Agriculture Program
Montana Department of Agriculture
PO Box 200201
Helena, MT 59620-0201
406-444-0134
GTA@mt.gov

Legal Authority:

MCA Sections 90-9-102 and 90-9-401 (Montana Code Annotated)
ARM 4.16.101 – 4.16.701 (Administrative Rules of Montana)



MONTANA DEPARTMENT OF **AGRICULTURE**

OVERVIEW

The Montana Growth Through Agriculture (GTA) program was created by the 1987 Legislature and is administered by the seven-member Montana Agriculture Development Council (Council), which is attached to the Department of Agriculture. The legislative purpose of the program is to strengthen and diversify Montana's agricultural industry through loans and grants to assist the development of innovative agricultural business organizational improvements and the commercialization and marketing of new agricultural products in order to keep pace with a transforming agricultural industry and to create new jobs and expand small business opportunities.

The Montana Department of Agriculture is excited to introduce an additional grant option for value-added agricultural producers: the GTA Business Acceleration and Marketing (BAM) Program that supports businesses entering expansionary phases of growth, and to aid in the access, development, and expansion of new markets. Food and Agriculture Development Centers (FADCs) are available to work with businesses on application submission.

Goal

Strengthen and diversify Montana's agricultural industry.

The program addresses this goal by providing funding opportunities that are detailed in the rest of this document.

Eligibility Criteria

Projects should primarily add value to Montana's agricultural products, have prospects for achieving commercial success given the current personnel, experience and resources of the applicant and have the possibility to create and/or retain jobs in Montana. In addition, projects should either benefit additional agricultural producers and/or companies, and/or projects should accomplish research that will benefit Montana's agriculture industry as a whole.

An applicant that receives any two GTA grants within a two-year period will have a one-year cooling off period before applying again, starting in the current calendar year. Please contact GTA staff with any questions.

Eligible Costs

Eligible costs under the GTA program include, but are not limited to:

- Equipment
- Consultant Services (professional, technical, operational)
- Travel
- Advertising and Promotion
- Supplies and Materials
- Communication (telephone, postage, printing, etc.)
- Data Processing

Cost-share Requirement

50% cost-share is required for all types of Growth Through Agriculture proposals including both grants and loans. For example, the GTA program can reimburse 50% of an invoice paid by the business, thereby confirming cash cost-share, or “match” is in place.

For Application Assistance

Contact a Food and Agriculture Development Center (foodandag.mt.gov) before you begin the application process. These organizations can assist with the application as well as required financial projections, key financial assumptions, business plans, and marketing plans. Templates for business plans, financial projections and financial assumptions are available on the GTA website at agr.mt.gov/gta.

How the Program Works

The Council will determine the review periods for applications and dates will be posted on the GTA webpage, under the “Important Dates” section. Applicants are encouraged to contact their regional FADC (foodandag.mt.gov) for assistance in planning their projects, application review and feedback. Application instructions and procedures are posted online at agr.mt.gov/gta.

Generally, to qualify for consideration, proposals must have practical, near-term application involving new or alternative technologies, practices or organizational arrangements that will stimulate expanded agricultural development, economic activity, and employment growth.

Personal Guarantee Required

Recipients of GTA grant and/or loan funding are required to name a personal guarantee, unless otherwise specified by the Council. This is the person to guarantee that the terms of the grant or loan will be met at the risk of personal and financial responsibility.

Types of Funding Available

The Council is responsible for determining which projects to fund and whether funding will be provided through grant or loan. The maximum award amount is \$150,000. **All awards will be paid on a reimbursement basis unless otherwise specified by the Council.**

1. A **grant** is an award of money without the expectation that the funds will be repaid. **Security provisions are required and are structured on an individual case basis.** The maximum grant amount for any single application is \$50,000.
2. A **loan** is an award of money with the expectation that the money will be repaid. The Council has the option to defer interest and/or payments for loans. Loans may be repaid over a period of up to eight years. **Security provisions are required and are structured on an individual case basis.** The maximum loan amount for any single application is \$100,000.

General Criteria for Funding

The Council may make a grant or loan if it determines the project is consistent with the goals of the Growth Through Agriculture Act and:

- 1) primarily adds value to Montana’s agricultural products,
- 2) has the prospects for commercial success given current personnel, experience and resources of the applicant,
- 3) has the prospects to create and/or retain jobs in Montana,

- 4) primarily processes or adds value to Montana's agricultural products currently produced or potentially produced in the state, and
- 5) has the management structure to allow the Agriculture Development Council to reasonably conclude that the applicant will comply with ongoing reporting and monitoring activities.

FY2026 Application Timeline

- Pre-application opens on October 10th, with a deadline of 5:00pm on November 10th
- Pre-application review meeting will be held in early December
- Applicants selected to submit full applications will be notified following the pre-application review
- Technical Assistance calls will be held on December 31st and January 21st
- Full application deadline will be 5:00pm on February 2nd
- Awards will be made at the March ADC meeting (date TBD)

FY2026 Priority Areas

- Projects that demonstrate innovative approaches to expanding access to diversified marketplaces
- Projects that can demonstrate a significant impact on the applicant's scalability
- Projects that can demonstrate increased access to local foods with a focus in rural areas (including rural grocery stores)
- Businesses that help strengthen supply chains and market access for rural areas
 - Rural area is defined as an area with fewer than 10,000 people ([USDA Rural Definitions](#))

Additional Loan Eligibility Requirements

The Council has the option to set loan interest rates and offer terms on awards up to \$100,000. To be eligible for a low interest loan, the applicant must have unencumbered collateral to secure the full amount of the loan.

The Council may select up to two targeted areas for projects which would be eligible for lower interest loans. These targeted areas encourage specific types of projects and will inform the public of the Council's particular interests. Targeted areas must be announced 60 days prior to becoming effective.

Targeted Loan Areas

- * Applicant likely does not have access to a conventional loan (such as a startup).
- * Business is mature and working toward expansion.

FY2026 Loan Rates

The low interest loan rate will be set at 0% interest, the high interest loan rate will be set at 4%.

Cost-Share

The Growth Through Agriculture program will cost-share all approved project expenses. With a cost-share award, 50% of an eligible expense will be paid by the applicant and 50% of the expense will be reimbursed with grant funds. Expenses must be used toward completing the proposed project and may not come from another State of Montana grant award (excluding funds from Commodity Checkoff Programs).

Eligibility of Expenses

- Costs paid by the **applicant** with money that is on-hand, dedicated to the project.
- Loan funding provided to the recipient and used toward the project.
- Federal or private grant funds. State grants if provided from a commodity check-off program. Funds from non-check-off state grants are not eligible.
- **Expenses incurred on/after July 1 of the application year are eligible for cost-share.**
- **Expenses from normal day-to-operation of your business are NOT eligible for cost-share.**
- **“In-kind” is NOT eligible for cost-share.**

Notes on Some Cost Items

- Salaries, wages and entertainment – these costs are rarely considered eligible.
- Food – applicants must demonstrate how the food purchases will have a broader impact on Montana’s agriculture economy.
- Payment of institutional overhead or other indirect costs – the Council does not allow program funds to be used for the payment of institutional overhead or other indirect costs.
- Buildings and vehicles – buildings and “vehicles” (including, but not limited to tractors, skid steers, forklifts, delivery vehicles) will be considered on a case-by-case basis and must be sufficiently justified as a critical piece of the applicant’s proposal
- *Political purposes – in no case can funds be used for the intent of influencing elected officials or legislation.*

Who Can Apply

Proposals for funding are accepted from:

- Individuals
- Businesses and Industry Organizations
- Public and Private Agencies and Organizations
- Educational Institutions
- Local Governments
- Cooperatives
- Non-profits

Business Registration Required

To be eligible to receive funding your business must be registered with the Montana Secretary of State's office (www.sos.mt.gov). If your business is not registered, we encourage you to begin that process prior to submitting an application.

Joint Applications

Two or more individuals or organizations may propose to conduct a project jointly by submitting one application as co-applicants. Please contact program staff for procedures if you are interested in submitting a joint application.

Joint applicants must demonstrate their team has proven ability to carry out all elements of the proposed project. In addition, applicants proposing to rely upon the expertise of another individual or organization to undertake any part of the project must clearly define the responsibilities of that party as well as provide evidence of that entity’s willingness and demonstrated ability to undertake that area of responsibility.

How Projects are Selected

It is the duty of the Council to meet, review project applications and select projects for funding.

Selection Criteria

Selection of successful projects is a competitive process. All applications will be evaluated based on the degree to which each application addresses the General Application Review Criteria for funding listed in Attachment A.

In addition, all proposals must include sufficient information to allow the above factors to be judged. Only those proposals that furnish complete information will be considered for evaluation.

Screening/Pre-Application

Dependent on the number of applications received, Montana Department of Agriculture staff and the Agriculture Development Council may remove from consideration applications that do not meet the basic criteria or do not demonstrate responsiveness to the funding opportunity.

The Council reserves the right to adjust the number of applicants invited to submit full applications and video presentations.

Video Presentations and Interviews

Proposals that are complete and meet minimum eligibility criteria will be invited to provide a video presentation to the Council and attend, either in person or remotely, the applicant question and answer session in March.

Rank and Review

The council will review applications and presentations and rank on a scale from low (1) to high (6) funding priority.

Priority ranking will be based on the Council's overall assessment of the below listed considerations (defined in the General Application Review Criteria for funding listed in Attachment A).

- Basic Business Considerations
- Agriculture Impact
- Economic Impact
- Potential for Success
- Innovation/Originality
- Geographic Considerations

No partial or incomplete proposals will be considered.

Final decisions are made on a consensus basis, with rank and score considered. The Council reserves the right to make a final selection, award partial funding or reject all proposals.

The Council may meet to reconsider all projects that have not received funding or not received the maximum requested funding if funds permit within the last 120 days of the fiscal year.

Award Process

Applicants selected by the Council for funding will be notified approximately two weeks after the Council meets. If the funding award is accepted by the applicant, a contract will be developed by the Council to define all project terms, conditions and responsibilities of the applicant. The contract will clarify all legal patents and proprietary rights that will result from the proposed activity and will

incorporate the successful application among its provisions. Once the contract is reviewed and signed by all applicable parties, the recipient will be able to request reimbursement for eligible costs incurred as outlined by the terms of the funding award made by the Council.

Selected projects must comply with all applicable federal, state and local laws, licensing and regulations for funds to be awarded. Evidence of such compliance may be required before the grant or loan check is issued.

Applications not chosen for funding will be notified by the Council in writing within 30 days of the Council's decision.

**Please Note: Unless otherwise specified by the Council, a rejected or partially funded proposal cannot come before the Council a second time within 12 months of its last presentation. The Department will screen applications to decide if a proposal is duplicative.*

Requests for Reconsideration

Applicants who wish to have the results of Screening or Evaluation reconsidered may make such request based on substantive issues of fact concerning bias, discrimination, conflicts of interest and/or non-compliance with procedures described in this Funding Notice.

The request for reconsideration must be submitted in writing to the Department of Agriculture GTA Program Manager **within 7 days** following notification of the Screening or Evaluation results.

Requests for reconsideration must describe the substantive fact(s) concerning bias, discrimination, conflict of interest, or noncompliance that affected the screening or evaluation of their proposal.

MDA Legal Counsel and/or their designee will review the request for reconsideration to determine whether the claims made are substantiated and likely to have resulted in an inaccurate, inconsistent or unfair assessment of their proposal.

The applicant will be notified of the results of Legal Counsel's review within 7 days of the receipt of their request.

Should MDA Legal Counsel find that claims are substantiated, all application materials and the accompanying request for reconsideration will be provided to the Chair of Agriculture Development Council.

Reporting Requirements for Funded Projects

Reporting is a condition of receiving program funding. Reporting is completed online, and the Council reserves the right to determine the extent of reporting requirements, subject to modification over the course of the project. Interim reporting requirements will be based on the cost, duration, and nature of the project. Typically, award recipients are required to submit completed annual report forms that address both the project activities and expenditures for the preceding twelve (12) months. Also, recipients are required to submit a completed final report form that summarizes the impacts of the project. The Montana Agriculture Development Council and staff will be responsible for monitoring each funded project.

The recipient may be required to make an oral report to the Council at the conclusion of the project. The oral report would be made at a regularly scheduled Council meeting. The Council may also require the completion of follow-up surveys of funded projects in order to determine long-term impacts.

Other Considerations

Ownership and Publication of Materials

All information and materials generated by the proposed activity may become the joint property of the State of Montana and the recipient. The award recipient will retain the right to utilize, reprint and distribute all said information and materials.

Liability

The Montana Agriculture Development Council will not be held liable for any costs incurred by any firm for work performed in the preparation of and production of a proposal or for any works performed prior to the formal execution of a contract.

Confidentiality

All written materials developed for the project as a result of a grant and /or documents submitted to the Department, shall be considered public except any information in which there is a privacy interest and that interest and the demands of individual privacy clearly exceed the merits of public disclosure of the personal, financial, and business information contained therein. If an applicant/funding recipient deems a document to be confidential, please contact program staff to discuss.

Rights of Agriculture Development Council

The Agriculture Development Council reserves the right to:

- Reject any or all proposals received.
- Waive or modify minor irregularities in proposals received after prior notification and concurrence of applicant.
- Clarify the scope of any application, within the program requirements and with appropriate notice to all applicants, to best serve the interests of the State of Montana.
- Amend the application's specifications after their release, with appropriate written notice to all potential applicants.
- Require a good faith effort on the part of the project sponsors to work with the Council and the Department of Agriculture.
- Request a credit check release, credit report, recent tax filing, or financial statement to clarify program eligibility.

Attachment A – General Application Review Guidelines

Growth Through Agriculture - General Application Review Guidelines

The following are general guidelines used by staff and the Council in the review of Growth Through Agriculture applications:

Score	Funding Priority	Description
1, 2	Low	Shows significant deficiencies. Does not demonstrate a need for the project or does not provide a compelling plan to address a need. Does not show the ability to execute the proposed plan
3, 4	Medium	Demonstrates a need and a plan to address the need. Responds to all questions.
5, 6	High	Illustrates and meets a compelling need in the State and demonstrates the ability to execute a high-quality project

Basic business considerations

- Does the applicant completely and clearly address knowledge of the industry and barriers to entry that may exist?
- Does the applicant demonstrate basic understanding of the laws and regulations of the business considered
 - Land, lease, rail access issues addressed as applicable
 - Food safety and/or certification requirements (HACCP, GAP)
 - Contacted County Sanitarian, Department of Livestock, Department of Environmental Quality, as applicable
- Are all necessary agreements in place? If not, is there a reasonable plan to secure within a timeframe to allow the project to move forward as scheduled?

Level of Impact to Montana Agriculture relatively sufficient for level of investment

- Did applicant completely and clearly address the level of agricultural impact of their project?
- Does the applicant, or will they potentially process or add value to Montana's agricultural products.
- Specific producers identified that will be purchased from (if applicable)?
- Relative amount of value added to Montana's agricultural products as a result of the proposed project
 - Example – project using 10 lbs of Montana-grown produce would likely be less impactful than a project using 10,000 lbs of Montana-grown produce
 - Example – project using 1,000 lbs of meat requesting \$10,000 would likely be more impactful than a project using 1,000 lbs of meat requesting \$50,000

Level of Economic Impact relatively sufficient for level of investment

- Did applicant completely and clearly address the level of economic impact of their project?
- The potential job creation/retention as a result of the activity relatively sufficient for investment
- Projected level of income for owners and employees
- Project will be significantly profitable within a few years
- Amount of hard assets/infrastructure placed in the state
- Has project received program funding previously?
- Was previously funded project successful? If yes:
 - Did previously funded project create jobs and agricultural impact as projected?
 - Was prior reporting completed in a timely manner?
 - Was prior repayment timely if applicable?

- Is new project going to significantly create additional economic impact?

Potential for the proposed activity to provide for agricultural/economic development success

- Stage of planning/business life cycle sufficient for immediate investment
- Project has the prospects for commercial success given current personnel, experience and resources of the applicant
 - Are financial projections and key financial assumptions well prepared?
 - Are projections positive & reasonable?
 - Sales projections reasonable and profitable?
 - Provide reasonable financial benefit to owners to ensure active engagement in project and ongoing business entity?
- Other financial investments needed to complete the project are secured or will be secured in the near term
 - Financial Investors have been identified, secured or will be secured within near term
- Project readiness to proceed immediately upon notification of award (proper licenses, trained staff, and various permits already in place for example)
- Project has the management structure to allow the Agriculture Development Council to reasonably conclude that the applicant will comply with ongoing reporting, repayment and monitoring activities.

Innovation/Project Originality

- Does project assist the development of:
 - Innovative agricultural business?
 - Organizational improvements?
 - The commercialization and marketing of new agricultural products?

Geographic considerations

- What impact would the project have on the local community & greater geographic region?
 - A project in a small rural community may be more impactful than the same project in a larger community.
- Local participation and commitment demonstrated?