

Application for Rural Business Development Grant

Section 1: Summary Information

Legal Name of Applicant: Fort Atkinson Chamber of Commerce

Requested Grant Amount: \$ 49,347

Section 2: Applicant Eligibility

Applicant Type—Check One:

- ☒ Nonprofit Entity
☐ Public Body/Government Entity
☐ Federally recognized Indian Tribe

UEI #: U1JBQNGLRQ25

Expiration Date: 06/10/2027

Section 3: Project Eligibility

Project Type – Check One:

- ☒ Enterprise Grant
☐ Opportunity Grant

All Grant Applicants

3.1. Relationships to RD employees - §4280.406(b)

This is to certify that I, as the Applicant, have ☐ a known or ☒ no known relationship or association with a Rural Development employee.

3.2. Rural Location - §4280.403, §4280.416(a)(4)

Applicant (grantee) organizations may be located in “rural” or “non-rural” communities.

Benefitting business(es) must be located in a rural community with a population of 50,000 or less population and not located in a city or town located within the urbanized area contiguous and adjacent to a city or town with a population over 50,000. You may verify rural eligibility of benefitting business(es) using the Rural Eligibility Website. Note your agreement here that all business(es) to be served will be located in eligible rural area(s): **YES**

Enterprise Grant Applicants Only

3.3. Small and Emerging Private Business Enterprise Requirement - §4280.403

All businesses assisted with RBDG enterprise grant funds must meet the following definition:

“Any private business which will employ 50 or fewer new employees and has less than \$1 million in projected gross revenues.” Note your agreement here that all business(es) assisted will meet the RBDG program definition of small and emerging private business enterprise:

YES

3.4. Development or Financing of Small & Emerging Private Businesses - §4280.417(b)(2)
Describe how grant funds will be used to finance and/or develop Small and Emerging Businesses in Rural Areas:

The Open Doors Wisconsin initiative is designed to support the development and expansion of small and emerging private businesses throughout the rural communities of Fort Atkinson, Whitewater, and Edgerton, WI.

Grant funds will be utilized to run 10 workshops (3 per community and 1 that combines all communities) that address reducing barriers that prevent entrepreneurs and small businesses from launching, expanding, and occupying available commercial spaces. Project activities will include entrepreneur recruitment, business planning assistance, technical assistance, mentorship, and business launch support. The project will assist entrepreneurs seeking to establish new businesses, existing businesses seeking expansion opportunities, and property owners willing to make commercial spaces available for business occupancy. By combining technological assistance like website design and social media marketing support, entrepreneurial support services like market feasibility guidance and financial projections, and strategic activation of underutilized commercial properties, the project will create new opportunities for business development while strengthening downtown economies throughout the region. These activities are expected to result in 5-9 new businesses launching or expanding, 2-4 commercial spaces being activated and 15-22 jobs being created within three years.

3.5. Revolving Loan Fund (RLF) Requests Only - §4280.453 **DOES NOT APPLY**

RBDG Revolving Loan Funds are processed in accordance with Subpart 4274-D, Intermediary Relending Program and serviced in accordance with Subpart 1951-R. RBDG revolving loan funds are limited to financing no more than 75% of total project costs. Applicants must identify in the Project Budget the minimum 25% non-federal leverage funds. Please utilize the separate RBDG Revolving Loan Fund guide for additional application requirements.

Opportunity Grant Applicants Only

3.6 Economic Development Result - §4280.417(b)(1) **DOES NOT APPLY**

Opportunity Type Grants may be made only when there is reasonable prospect that the project will result in economic development of a rural area. A “reasonable prospect for economic development” refers to a situation where there is a substantial likelihood, based on available information and analysis, that a particular project, initiative, or region has the potential to experience significant economic growth and positive development, considering factors like market demand, resource availability, technological feasibility, and financial viability; essentially, a well-founded expectation that economic benefits will materialize from a proposed development plan. Describe the economic development that will occur as a result of the proposed project. Include demonstration of project sustainability. Supporting Documentation can be inserted in Appendix E

3.7. Consistency with Local and Area Strategic Plans - §4280.417(d) **DOES NOT APPLY**

Grants may be made only when the proposed project is consistent with local and area-wide strategic plans for community and economic development, coordinated with other economic development activities in the project area and consistent with USDA Rural Development State Strategic Plan.

Section 4: Written Narrative

4.1. Project Need and Benefits - §4280.427(d)(1)

Explain the project need and benefits. Supporting documentation can be inserted in Appendix E:

The communities of Fort Atkinson, Whitewater, and Edgerton represent important rural economic centers within Jefferson and Rock Counties. Each rural community possesses active downtown districts, engaged local leadership, and strong entrepreneurial potential. However, each community also faces challenges related to vacant and underutilized commercial properties, limited entrepreneur access to commercial space, and insufficient resources to support small business growth. This initiative increases utilization of existing rural assets and reduces economic leakage.

In Fort Atkinson, approximately sixty downtown commercial properties support the city's Main Street district. Current estimates indicate that approximately fifteen percent of these commercial properties are vacant or significantly underutilized. In Whitewater, of the 72 available commercial properties downtown, 10 remain vacant, which is an almost 14% vacancy rate. In Edgerton, downtown businesses generated approximately \$545,000 in private investment and \$113,650 in public investment during the past year. The district welcomed six new businesses and 13.5 new jobs, but also experienced six business closures or relocations resulting in the loss of 14.5 jobs.

These figures demonstrate both the momentum and challenges facing these communities. Entrepreneurial interest remains strong, with local chambers of commerce, municipalities, UW–Whitewater, Enactus, and other community partners consistently engaging aspiring business owners. However, many entrepreneurs face barriers related to commercial space, startup resources, technical assistance, and business planning. Expanding these support services, along with commercial space activation efforts, will be critical to improving business retention, increasing occupancy, and translating community investment into sustained regional economic growth.

The Open Doors Wisconsin initiative addresses these barriers through a coordinated regional approach focused on commercial space activation, entrepreneur development, business support services, and community engagement.

Project benefits include:

- **Increased business formation and expansion**
- **Enhanced business knowledge for participants**

- Increased private-sector investment
- New employment opportunities
- Stronger entrepreneurial ecosystems
- Greater regional collaboration
- Increased community vitality and business occupancy
- Potential activation of vacant and underutilized commercial properties

4.2. Eligible Grant Purpose - §4280.427(d)(1)

Explain how the proposed project meets the eligible grant purposes as listed in regulation 4280.417: Opportunity Projects §4280.417(a)(1) or Enterprise Projects §4280.417(a)(2).

Supporting documentation can be inserted in Appendix E:

The proposed project qualifies as an Enterprise Project under the USDA Rural Business Development Grant program.

Our initiative will provide technical assistance and business development services to small and emerging businesses located within three rural communities.

Our project activities directly support eligible purposes including:

- Business development assistance
- Technical assistance services
- Entrepreneurial training
- Small business support
- Economic development activities
- Community business development initiatives

This project has the potential to increase business activity, create jobs, improve utilization of commercial infrastructure, and strengthen rural economic development throughout our area.

4.3. Area to be Served - §4280.427(d)(2)

Describe the area to be served, identifying each governmental unit (i.e. town, county, etc.) to be affected by the project:

The project will serve three rural Wisconsin communities:

- Fort Atkinson
- Whitewater
- Edgerton

These three communities represent a strategically connected rural corridor with complementary economic characteristics. Fort Atkinson (population ~12,000) serves as a regional employment and healthcare hub with an established downtown and manufacturing base. Whitewater (population ~14,800) is home to a major university

(UW–Whitewater), providing a strong pipeline of young entrepreneurs, workforce talent, and innovation resources. Edgerton (population ~6,000) is a growing rural community strategically located between Madison and Janesville, with increasing residential growth but limited local commercial amenities, creating strong demand for additional small business development.

Together these communities form a connected regional economic corridor characterized by shared workforce participation, consumer activity, educational resources, and business development opportunities. Our project will directly serve entrepreneurs, small businesses, commercial property owners, and economic development stakeholders throughout the region while generating broader benefits for surrounding rural communities.

4.4. Businesses Assisted – Economic Development - §4280.427(d)(4)

Describe the business(es) to be assisted, if appropriate; and Economic Development to be accomplished:

The project is expected to directly assist approximately twenty-two small and emerging businesses during the grant period of one year.

Our workshops can aid a variety of business owners, including:

- **Retailers**
- **Restaurateurs**
- **Personal and professional service providers**
- **Artisans**
- **Home-based business owners transitioning into commercial spaces**

Economic development outcomes include:

- **Fifty** entrepreneurs participating in training and technical assistance activities (10-20 per community)
- **4-7** Property Owners learning more about supporting Start-ups Businesses
- **7-12** completed business plans or expansion plans
- **2-4** commercial spaces activated
- **5-9** new business launches or expansions
- **Increased downtown occupancy and commercial activity**
- **Increased private investment in participating communities**

4.5. Rationale: Project Area & Businesses Assisted - §4280.427(d)(7)

Describe the method and rationale used to select the area(s) and business(es) that will benefit from assistance:

Fort Atkinson, Whitewater, and Edgerton were selected because they share similar economic development challenges and opportunities while possessing strong local

leadership and demonstrated commitment to entrepreneurship. All three of these communities have worked with UW-Whitewater's two-time National Champion Enactus Team to begin creating greater support for emerging entrepreneurs. Now, we are looking to take the next steps together to make lasting change in our communities.

Each of our communities has available commercial space, active economic development partners, and entrepreneurs seeking opportunities to launch or expand businesses. The regional approach allows communities to better share resources, attract entrepreneurs, leverage university support, and maximize economic development outcomes. Businesses receiving assistance will be selected through an application and evaluation process focused on business readiness, economic impact potential, job creation potential, and commitment to locating within participating communities.

4.6. Project Execution - §4280.427(d)(8)

Describe how the work will be performed including whether organization staff, consultants or contractors will be used:

The Fort Atkinson Chamber of Commerce will serve as lead applicant and project Administrator.

Project implementation will occur through four integrated tasks:

Task 1 – Regional Opportunity Mapping and Entrepreneur Recruitment

The Chamber and community partners will recruit entrepreneurs interested in establishing or expanding businesses within participating communities.

Task 2 – Entrepreneur Development and Technical Assistance

UW-Whitewater and UW-Whitewater Enactus will provide entrepreneur development services including business planning, financial modeling, market research, mentorship, and business coaching in each of the three communities.

Task 3 – Resource Matching

Participating communities may identify high-potential entrepreneurs and connect them with available commercial opportunities and financial resources.

Task 4 – Commercial Space & Entrepreneur Activation Program

The project will provide education to building owners on occupancy barriers and encourage introductions to interested entrepreneurs to aid in activation of vacant and underutilized commercial spaces.

4.7. Applicant Experience – Key Personnel - §4280.427(d)(7)

Describe applicant entity demonstrated capability and experience in providing the proposed assistance or similar economic development activities. Include experience of key personnel providing project activities and managing project:

The Fort Atkinson Area Chamber of Commerce possesses extensive experience in business engagement, downtown development, economic development initiatives, and community partnership coordination, as we have thrived since 1899. Executive Director Shauna Wessely has been in her role at the Chamber for the past four years, and has demonstrated leadership in economic development, business recruitment, downtown activation, and collaborative regional initiatives with multiple partners. Through programs like BOOST Fort Atkinson and related community development efforts, the Chamber has successfully engaged entrepreneurs, property owners, municipalities, and community stakeholders in efforts to strengthen local economic activity. The Fort Atkinson Area Chamber of Commerce will oversee the project in Fort Atkinson, and will complete all of the reporting requirements for the entirety of the project.

The Edgerton Area Chamber of Commerce will serve as the lead convener in Edgerton, leveraging the complementary expertise of the City of Edgerton and Edgerton Community Outreach (ECO). Although the Chamber is currently undergoing a leadership transition and has limited experience administering large federal economic development grants, it has a strong track record of engaging businesses, coordinating stakeholders, and collaborating with community partners to advance business growth, workforce development, housing, and community vitality. The City of Edgerton contributes significant experience in economic development planning, redevelopment, infrastructure investment, Tax Increment Financing (TIF), and administration of federally and state-funded housing rehabilitation programs, demonstrating proven capacity in grant compliance, financial oversight, and project management. ECO adds more than 30 years of experience managing grant-funded programs focused on housing stability, workforce barriers, homelessness prevention, and economic self-sufficiency through a variety of federal, state, local, and philanthropic funding sources, with extensive expertise in compliance, reporting, case management, and community development.

The Whitewater Area Chamber of Commerce and the Economic Development arm of the City of Whitewater will collaborate as the project leads in Whitewater. Karin Silvius, Mason Becker and Ashwini Rao have decades of experience fostering economic growth in our region, and are now teaming up to serve this specific community. Additionally, the University of Wisconsin-Whitewater is the largest business school in Wisconsin, and contributes expertise in entrepreneurship, innovation, business planning, community engagement, and experiential learning. UW-Whitewater Enactus, a student-led entrepreneur team focusing on using business principles as a force for good, has a nationally-recognized record of developing and implementing community-based entrepreneurship initiatives and business development projects.

Together, the project partners possess the capacity, expertise, and relationships necessary to successfully implement the proposed project.

4.8. Coordination with Area Economic Development Activities (Opportunity Grant Applicants Only) - §4280.427(d)(3) **DOES NOT APPLY**

Description of how the project will coordinate Economic Development activities with other Economic Development Activities within the project area. Supporting Documentation can be inserted in Appendix E:

4.9. Job Impact – 3 Years - §4280.427(d)(5)

Explain how the project will result in newly created, increased or supported jobs and the number of projected new and supported jobs within 3 years:

Although project implementation will occur during a twelve-month period, economic impacts are expected to continue beyond the grant period.

Within three years, the project is expected to contribute to:

- **18 businesses directly assisted**
- **4-9 new business launches or expansions**
- **15-22 jobs created**
- **18-25 jobs retained**
- **Increased downtown occupancy**
- **Increased private-sector investment**
- **Enhanced regional entrepreneurial capacity**

4.10. Jobs Created/Saved - §4280.427(d)(5)

Describe how the proposed project will create jobs or save existing jobs in the service area and provide an estimated number of jobs created and jobs saved within the project execution time frame. This is evidenced by letters from rural businesses that will be directly assisted in Appendix E:

The project is expected to generate measurable employment outcomes through business launches, business expansions, and activation of downtown commercial properties.

Estimated Jobs Created: 22

Estimated Jobs Retained: 22

Total Businesses Assisted: 50

Type of Businesses Assisted: Small Businesses

Types of Plans Accomplished:

- **Business Plans**
- **Expansion Plans**
- **Market Feasibility Assessments**
- **Business Launch Plans**

4.11. Suggested Performance Criteria - §4280.427(d)(9)

Suggest one or more relevant criterion to be used to evaluate the performance of the grant project during its operational phase post-award, as benchmarks to assess whether or not the primary goals and objectives proposed in the scope of work are accomplished during the project period. These criteria should relate to the overall project goal of financing and/or assisting small and emerging businesses or conducting business opportunity projects, with a resulting creation or saving of jobs.

Project performance will be evaluated using the following measures:

- **18 businesses directly assisted**
- **50 entrepreneurs participating in training and technical assistance**
- **7 completed business plans**
- **2-4 commercial spaces activated**
- **4-9 business launches or expansions**
- **22 jobs created**
- **22 jobs retained**
- **9 Reverse Pitch Workshop Using Human Design-Thinking Completed (3 per community)**
- **1 Property Owner Workshop Completed**
- **1 regional entrepreneur showcase hosted**

These performance measures directly support USDA objectives related to small business development, job creation, economic development, and rural community Vitality.

Section 5: Scope of Work and Budget Summary

Please include your proposed Scope of Work (SOW) which will include a description of the proposed project, e.g., Revolving Loan Fund, Technical Assistance, Industrial Site, Business Opportunity and Other Business Development, details of the proposed activities to be accomplished, budget for the proposed activities to be accomplished, timeframes for completion of each task, the number of months duration of the project, and the estimated time it will take from grant approval to beginning of project implementation.

The Scope of Work will be used to measure the performance of the grantee. It is important to provide specific information as to how the grant funds will be utilized and who is responsible for each task of the project. Please provide enough detail to the scope of work to thoroughly explain your project.

RBDG grants must be utilized within twelve months. For example, it is recommended to start the SOW as of October 1, 2025 and running it as late as September 30, 2026.

Revolving Loan Fund applicants may request an example of a RLF specific Scope of Work as well as lending policies. RLF's must also plan to fully expend grant funds within twelve months. If indirect (administration) costs are included within the budget, the grant applicant may use an approved federally negotiated indirect cost rate. A copy of the current rate agreement must be

provided with the application. Otherwise, indirect costs are limited to 15% of the modified total direct costs as defined by the CFR 200 "Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards."

Enter your Scope of Work description here:

Our Scope of Work will begin in December 2026. (If we can begin sooner, we will do so.)

Each community will work with UW-Whitewater and the UW-Whitewater Enactus Team to complete opportunity mapping and determine details for their 3 workshops: venue, time, dates, food, and marketing. Each workshop will be publicized by the community entities to community members and to business owners. (Community members are encouraged to attend to offer business owners their perspective on the customer experience and perceived community needs.) The workshop sequence, provided by the UW-Whitewater Enactus Team and expert consultants, will include challenge exploration, resolutions using human design-thinking, and activation. All challenge workshops will run in Q1, all resolution workshops will run in Q2, and all activation workshops will run in Q3. This leaves Q4 to complete the landlord education workshop and regional entrepreneur showcase. (Both of those Q4 items will be a collaboration of all 3 communities with Fort Atkinson taking the lead, and UW-Whitewater providing external business contacts and resources.)

a. Project Scope of Work & Budget Summary:

Task #	Task Name	Entity	Start	End	RBDG Funds
1	Mapping & Entrepreneur Recruitment	UWW, UWW Enactus, all communities	Dec 1, 2026	Jan 31, 2027	\$8,200
2	Entrepreneur Development & Technical Assistance	UWW, UWW Enactus, all communities	Feb 1, 2027	Sept 1, 2027	\$24,747
3	Resource Matching	UWW, UWW Enactus, all communities	Sept 1, 2027	Dec 1, 2027	\$8,200
4	Activation Program	UWW, UWW Enactus, Fort Atkinson Chamber	Oct 1, 2027	Dec 1, 2027	\$8,200
Total Project					\$49,347

b. Task Budget Format

Task 1	Task 2	Task 3	Task 4
Personnel- \$3,750	Personnel- \$3,750	Personnel- \$3,750	Personnel- \$3,750
Supplies- \$250	Supplies- \$4,250	Supplies- \$250	Supplies- \$250
Contractor- \$4,000	Contractor- \$9,847	Contractor- \$4,000	Contractor- \$4,000
Other (local travel) - \$200	Other (local travel & expert consultants)- \$6,900	Other (local travel) - \$200	Other (local travel) - \$200
Total: \$8,200	Total: \$24,747	\$8,200	\$8,200
			Overall: \$49,347

Personnel reimburses organization staff to execute the programming.

Supplies include printing, marketing, venue, and food costs to run the programs.

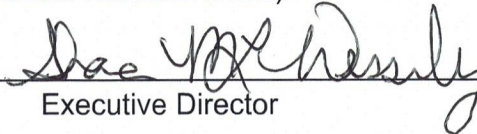
Contractor includes engaging UW-Whitewater and the UW-Whitewater Enactus team for their expertise in rural economic development work with entrepreneurs.

Other accounts for local travel expenses and hiring consulting experts for the workshops.

This Scope of Work is submitted by the grantee. Upon approval by the grantor, the grantee agrees that no changes will be made to the Scope of Work without prior written approval by the grantor.

Shauna ML Wessely

(Applicant Name/Grantee)

By:  8-26-2026
Executive Director Date

This Scope of Work is hereby approved by USDA - Rural Development.
USDA - RURAL DEVELOPMENT

By: _____
(Signature) (Title) (Date)