

This state-by-state guide highlights a range of tax credits and incentive programs specifically relevant to the convenience services industry, offering operators clear application instructions and links to find further information. While this report emphasizes programs tailored to the convenience services industry, you know your business and its unique needs.

Opportunities for Convenience Services Operators

Back-To-Work Grant Program

MAINE DEPARTMENT OF LABOR

To help support Maine's economy, especially during the busy summer season, the Back-to-Work Employer Grant Program offers grants to businesses to pay as hiring bonuses to qualifying new employees.

Eligibility Requirements

For the \$1,500 grant, full-time new hires must:

- Have received unemployment benefits for the week ending May 29, 2021.
- Have started one full-time job (at least 35 hours per week) in Maine between June 15 and July 25, 2021.
- Be employed for at least eight weeks, at an hourly wage of less than \$25.
- Not receive unemployment benefits during their period of employment.

For the \$750 grant, part-time new hires must:

- Have received unemployment benefits for the week ending May 29, 2021.
- Have started one part-time job (at least 20 hours per week) in Maine between June 15 and July 25, 2021.
- Be employed for at least eight weeks, at an hourly wage of less than \$25.
- Not receive unemployment benefits during their period of employment.

To receive a grant payment, businesses must:

1. Once the qualifying new hire has a start date, enter the employee information and job details into the online application portal.
2. Following the employee's first eight weeks of work, provide documentation of their wages to receive the grant. You will also be asked to provide a record of prompt payment to the employee, once the grant funds are delivered.
3. Register with the State as a vendor and with Maine JobLink prior to making the grant payment. (See the benefits of registration for your business below.)

[Application Link](#)

[Additional information available from the Maine Department of Labor.](#)

Commercial Facilities Development Program

MAINE RURAL DEVELOPMENT AUTHORITY

The Commercial Facilities Development Program (CFD) provides financial resources to assist in the development of new commercial facilities and the acquisition and redevelopment of nonproductive commercial facilities for subsequent return to productive use through sale or lease.

Eligibility Requirements

The Authority may undertake a Development or Redevelopment Project, as owner or lender, for subsequent use and sale under the following conditions:

1. A Development Project must involve real estate that is zoned, sited, or otherwise suitable for development as a Commercial Facility. A Redevelopment Project must have been previously and materially used as a Commercial Facility, or must be suitable for adaptation to a commercial or industrial use.
2. A Redevelopment Project or Development Project must involve real estate that is currently not in productive commercial use or, with respect to a Redevelopment Project, is expected to be taken out of productive use within the immediate future;
3. The Redevelopment Project or Development Project must involve real estate that has not been placed under a purchase option or contract under circumstances that would reasonably indicate that the property would be developed without Authority assistance, or that the proposed use would not meet the other requirements of this Section 2.
4. The Authority, using due diligence, has determined that:
 - There is a reasonable expectation that the Development or Redevelopment Project will become financially viable following its redevelopment;
 - With respect to a Development Project, it will create employment opportunities and other economic benefits within the region; and
 - The economic benefits, including the creation or restoration of employment opportunities, expected to result from the Development or Redevelopment Project justify the risks associated with the Authority's equity interest in the Development or Redevelopment Project.
5. Except as provided in Section 3, at least twenty-five percent (25%) of the total cost of the Development or Redevelopment Project will be borne by the Municipality, Local Development Corporation, or another entity.
6. To the extent the Development Project involves undeveloped land or personal property, such undeveloped land or personal property is part of the overall Redevelopment or Development Project that meets the requirements of this Section 2.

Additional Information

Matthew Lindquist
Finance Authority of Maine
PO Box 949, 5 Community Drive
04332, ME
Phone: (207)620-3527

mlindquist@famemaine.com

[Additional information available from the Maine Rural Development Authority.](#)

Commercial Loan Insurance

FINANCE AUTHORITY OF MAINE

The commercial loan insurance insures a portion of loans made through participating financial institutions.

Eligibility Requirements

Any business or business project for any such business that is located in the state of Maine is eligible, except for businesses or uses as follows:

1. Religious or fraternal organizations
2. Gambling or adult entertainment facilities
3. Residential housing
4. Investment real estate (50% or more non-owner occupied)
5. Personal, family or household expenses

Targeted industries and/or markets are defined by the Maine Legislature and include:

1. Biotechnology;
2. Information Technology (including, Broadband);
3. Composites and Advanced Materials;
4. Marine Technology and Aquaculture;
5. Forest Products, Fishing and Agriculture;
6. Precision Manufacturing; and
7. Environmental Products.

Additional Information

Finance Authority of Maine

5 Community Drive

Augusta, ME 04332

Phone: (800)228-3734

Business@FAMEmaine.com

[Additional information available from the Finance Authority of Maine.](#)

Employment Tax Increment Financing (ETIF)

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

Employment Tax Increment Financing (ETIF) is a state program that helps new and established Maine businesses hire new employees by paying the business 1.35%-3.6% of qualified employee income up to ten years.

Eligibility Requirements

Your business will qualify for ETIF if it:

- Is a non-retail, non-public utility, for-profit business.
- Hires five or more net new, full-time, qualified employees within two calendar years of becoming ETIF-certified.

Additional Information

Maine Department of Economic and Community Development
Burton Cross Building, 3rd Floor 111 Sewall St
Augusta, ME 04333-0059
Phone: (207)624-9800

DECDtaxincentives@maine.gov

[Additional information available from the Maine Office of Business Development.](#)

Fame Direct Loan

FINANCE AUTHORITY OF MAINE

The FAME Direct Loan (also known as the Economic Recovery Loan Program) provides subordinate (gap) financing to assist businesses in their efforts to remain viable and improve productivity.

Eligibility Requirements

Businesses must:

1. Be Maine-based
2. Exhibit reasonable ability to repay the loan
3. Demonstrate that other sources of capital have been exhausted.

Additional Information

Finance Authority of Maine
5 Community Drive
Augusta, ME 04332-0949
Phone: (207)623-3263
Fax: (207)623-0095

business@famemaine.com

[Additional information available from the Finance Authority of Maine.](#)

Grow Maine: Small Business Loan & Capital Program

FAME MAINE

Grow Maine, administered by FAME in conjunction with various statewide lending partners, provides up to \$62 million of [State Small Business Credit Initiative \(SSBCI\)](#) funding to eligible Maine businesses.

Eligibility Requirements

- Maine businesses and nonprofits with fewer than 750 employees

- **Eligible Purposes:** Support loans or investments/projects up to \$20 million for legal business purposes, including but not limited to the following:
 - Start-up costs
 - Working capital
 - Business procurement
 - Franchise fees
 - Equipment
 - Inventory
 - Purchases of owner-occupied non-investment real estate (commercial or otherwise)
 - Purchase, construction, renovation, or improvements of an eligible place of business

Application Information

Borrowers considering financing should [contact FAME](#).

Finance Authority of Maine

5 Community Drive

Augusta, ME 04332-0949

Phone: (207)623-3263

Fax: (207)623-0095

business@famemaine.com

[Additional information available from the FAME Maine.](#)

Linked Investment For Commercial Enterprises

FINANCE AUTHORITY OF MAINE

The Linked Investment for Commercial Enterprises program reduces the interest rate of a borrower.

Eligibility Requirements

1. Nonagricultural, for-profit businesses located in Maine.
2. 20 or fewer employees or annual sales of less than \$2,500,000.
3. Must be a manufacturer or have 70% of sales outside the state.
4. Loan proceeds for real property, fixed assets, research or working capital.
5. 50% owned by Maine residents.
6. Create or retain one job for each \$20,000 of deposited funds.

Application Information

Contact FAME for reservation application. \$50 application fee.

Finance Authority of Maine

5 Community Drive

Augusta, ME 04332-0949

Phone: (207)623-3263

Fax: (207)623-0095

business@famemaine.com

[Additional information available from the Finance Authority of Maine.](#)

Maine Apprenticeship Program

MAINE DEPARTMENT OF LABOR

The Maine Apprenticeship Program assists in setting up structured yet flexible training programs designed to meet the specific needs of Maine employers through on-the-job learning and related classroom instruction.

Apprenticeship Programs can be sponsored by employers, employer associations, or labor/management groups that can hire and train in a working situation.

Eligibility Requirements

An apprenticeable occupation is a skilled occupation that:

- Is typically learned practically through a structured program of 2000 hours per year of supervised on-the-job learning
- Is clearly identified and commonly recognized through an industry
- Involves specialized skills and knowledge that require a minimum number of hours as directed by the schedule of on-the-job work experience
- Requires related instruction classes to supplement on-the-job learning

Any existing employee or new hire can become an Apprentice as long as they:

- Are at least 16 years old
- Are committed to furthering their education, both in the classroom and on the job

Application Information

Detailed application instructions and required materials are listed on the program website.

[Additional information available from the Maine Department of Labor.](#)

Maine Quality Centers Program

MAINE COMMUNITY COLLEGE SYSTEM

The Maine Quality Centers program offers workforce training grants to Maine employers interested in providing training for new or current employees.

Eligibility Requirements

1. Businesses must have a physical location in Maine and trainees must be Maine residents.
2. Positions trained for must be full-time, meet a minimum skill requirement, offer a competitive salary, and provide benefits.
3. Training must be cost effective.

Application Information

Apply for a Maine Quality Centers (MQC) grant online at the link below or contact MQC to have an application mailed to you. There is no deadline to apply; grants are awarded for qualified businesses on a first come, first served basis. For additional information, please see the website.

[Application Link](#)

[Additional information available from the Maine Community College System.](#)

Municipal Securities Approval Program

FAME MAINE

This program provides borrowers with local access to tax-exempt bond financing and is ideally suited when the borrower proposes to arrange their own credit enhancement.

Eligibility Requirements

Any 501(c)(3) or manufacturer borrower proposing to use bond proceeds for the acquisition or construction of business assets or, as to 501(c)(3) borrowers, other purposes allowed by tax code.

Application Information

Borrowers considering financing should [contact FAME](#).

[Additional information available from FAME Maine.](#)

Pine Tree Development Zone (PTDZ)

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

The Pine Tree Development Zone Program (PTDZ) offers eligible businesses the chance to greatly reduce, or virtually eliminate, state taxes for up to ten years when they create new, quality jobs in certain business sectors, or move existing jobs in those sectors to Maine.

Eligibility Requirements

Eligible sectors are:

1. Biotechnology
2. Aquaculture and Marine Technology
3. Composite Materials Technology
4. Environmental Technology
5. Advanced Technologies for Forestry and Agriculture
6. Manufacturing and Precision Manufacturing
7. Information Technology
8. Financial Services

A new, quality job is defined as one that:

- Provides a total income above the county average. Wages, bonuses, commissions, and employer payments toward benefits such as retirement and health insurance count towards the total income measure. Use the [2023 Income Guidelines \(PDF\)](#) to determine annual income requirements. (The previous year's income guidelines can be found here: [2022 Income Guidelines \(PDF\)](#))
- Includes access to a group health care plan.
- Includes access to group retirement benefits, subject to [ERISA](#), such as a 401-K or pension plan.

Additional Information

To view the application, guidance documents, and for additional information, see the website.

[Additional Information available from the Maine Office of Business Development.](#)

Potato Marketing Improvement Fund

FINANCE AUTHORITY OF MAINE

The Potato Marketing Improvement Fund Program provides low-interest financing to help Maine potato growers and packers improve the quality and marketing of their potatoes. Potato Marketing Improvement funds may also be used to improve the economic viability of the potato industry.

Eligibility Requirements

Generally, any person or business engaged in growing, processing or marketing potatoes in Maine. All potatoes stored or packed in Potato Marketing Improvement Fund-financed facilities must be produced in Maine.

Funds may be used for:

1. New construction or improvements to storage and packing facilities.
2. Purchase of packing, sizing, washing and drying equipment.

Additional Information

Maine Department of Agriculture, Conservation and Forestry

Maine Potato Board

744 Main Street, Room #1

Presque Isle, ME 04769

Phone: (207)769-5061

Business@FAMEmaine.com

[Additional information available from the Finance Authority of Maine.](#)

Put Me To Work

MAINE COMMUNITY COLLEGE SYSTEM

The Put ME to Work program offered by the Maine Quality Centers program covers 50% of the costs to create new training programs or enhance existing ones.

Eligibility Requirements

Program guidelines include the following:

1. Training can be provided to new hires or a current work force.
2. Projects should result in recognized training outcomes that add to the competitiveness of both the worker and industry.
3. The program requires a direct or in-kind match by the business applicant of 50% of the total project costs.
4. The business must agree to hire trainees who complete the program at a rate at least \$2.50 above the minimum wage.
5. The business must agree to pay incumbent workers who complete the program at or above the median wage for that occupation.

Application Information

The Put Me to Work program requires a business or industry association to submit a joint application in partnership with a Maine community college. Training coordinators at each college are available to discuss the needs of a business or industry and the application process.

[Additional information available from the Maine Community College System.](#)

Regional Economic Development Revolving Loan Program**FINANCE AUTHORITY OF MAINE**

The Regional Economic Development Revolving Loan Program (REDRLP) makes loans through regional economic development agencies to help create or retain jobs.

Eligibility Requirements

Businesses that have sales under \$10,000,000 or employ 100 or fewer employees, conducting business in the following categories:

1. Advanced manufacturing technologies
2. Advanced information systems
3. Advanced biological/natural resource technologies
4. Conversion from defense industry
5. Significant export involvement (goods or services)
6. Significant research and development
7. Micro-businesses (fewer than 15 employees)
8. Quality child care projects (Regional Economic Development Revolving Loan Program for Day Care is also administered directly by FAME)
9. Business significantly engaged in commercial and/or mixed-use real estate and/or community facilities development
10. Business significantly engaged in serving tourists, such as outdoor recreation, culture, heritage and hospitality.

Application Information

Please contact the agency covering your area for information and applications. The agency reviews, underwrites and notifies borrower of final loan determination. Applications are provided by each agency. The list of participating agencies is listed on the program website.

[Additional information available from the Finance Authority of Maine.](#)

Revenue Obligations Securities Program**FINANCE AUTHORITY OF MAINE**

The Revenue Obligations Securities Program provides manufacturing and 501(c)(3) borrowers with state access to tax-exempt bond financing.

Eligibility Requirements

Any borrower proposing to use bond proceeds for the acquisition or construction of eligible assets or, with respect to 501(c)(3) borrowers, other uses allowed by tax code.

Application Information

Borrowers considering financing should contact the Finance Authority of Maine.

Finance Authority of Maine

5 Community Drive

Augusta, ME 04332-0949

Phone: (207)623-3263

Fax: (207)623-0095

business@famemaine.com

[Additional information available from the Finance Authority of Maine.](#)

Sales Taxes Exemptions

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

Maine state sales tax exemptions are available for manufacturing, R&D, custom computer programming, fuel & electricity, and biotechnology.

Additional Relevant Details

Manufacturing: Sales of machinery and equipment used by the purchaser directly and primarily in the production of tangible personal property for later sale or use is eligible for a sales tax exemption. In addition, items consumed or destroyed directly or primarily in production, and repair and replacement parts for qualified production equipment are exempt from sales tax. Also, any manufacturer is exempt from paying 95% of the sales tax on fuel and/or electricity used in the manufacturing facility.

Fuel and Electricity For Use In Manufacturing: Manufacturers are exempt from paying 95% of the sales tax on fuel and/or electricity used in the manufacturing operation.

Eligibility Requirements

Contact agency for details.

Application Information

Sales tax exemptions are applied either at the time of purchase using an Industrial Users Blanket Sales Tax Certificate of Exemption or as a refund with the Refund Form.

[Additional information available from the Maine State Legislature.](#)

Thrive Maine: Pandemic Recovery Forgivable Business Loan Program

FAME MAINE

Administered by FAME, Thrive Maine is a forgivable loan program for businesses and nonprofits that demonstrate COVID-related negative economic impacts.

Eligibility Requirements

- Must have significant operations in Maine (be headquartered in Maine and have a minimum of 50% of employees and contract employees based in Maine).

- Must be a Maine business or nonprofit with fewer than 500 employees.
- Must have been established by August 31, 2022.
- Must [be in good standing with the State of Maine](#).
- Payroll, state, and federal taxes must be current.
- Must not have filed or be in bankruptcy and must be currently open for business.
- Must have a [Unique Entity Identifier \(UEI\)](#) at the time of submitting an application.
- Must provide an impact statement that describes your forward-looking plan to improve your business and economic viability, including how you plan to spend the loan amount requested before December 31, 2024.
- Must demonstrate a COVID-related negative economic impact of at least \$10,000.
 - Losses for which the business previously received federal and/or state pandemic relief, cannot be re-submitted.

Application Information

The second application period closed on June 23, 2023 at 4:30 p.m.

Additional information

5 Community Drive
 Augusta, ME 04330
 Phone: 800-228-3734

thrive@famemaine.com

[Additional information available from FAME Maine.](#)

Other Credits, Incentives and Government Programs

Agricultural Development Grant Program (ADG)

MAINE DEPARTMENT OF AGRICULTURE, FOOD AND RURAL RESOURCES

The Agricultural Development Grant Program (ADG) provides cost share grants to conduct market promotion, market research and development, value-added processing and new technology demonstration projects.

Agricultural Marketing Loan Fund (AMLF)

MAINE DEPARTMENT OF AGRICULTURE, FOOD AND RURAL RESOURCES

The Agricultural Marketing Loan Fund provides low-cost financing to help farmers, food processors and aquaculture operators adopt new and innovative equipment and facilities in order to improve and enhance the manufacturing, marketability and production of Maine products.

Coastal Community Planning Grant Program

MAINE DEPARTMENT OF AGRICULTURE, FOOD AND RURAL RESOURCES

The Coastal Community Grant program is a competitive grant program that provides federal funds for projects in Maine's coastal zone with a focus on priority coastal issues, as identified by the Maine Coastal Program and the Maine Climate Council's Maine Won't Wait: A Four-Year Plan for Climate Action.

Compliance Assistance Loan Program

FINANCE AUTHORITY OF MAINE

The Compliance Assistance Loan Program is intended to help businesses finance the renovation, removal, disposal or replacement of all or any part of certain oil storage facilities or tanks and certain air quality improvement equipment, in conjunction with the Maine Municipal Bond Bank and the Maine Department of Environmental Protection.

Coworking Development Fund And Program

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

The Coworking Development Fund and accompanying program will support the success of coworking spaces by providing financial assistance and opportunity for collaboration and connection between and among coworking spaces.

Dairy Improvement Fund

MAINE DEPARTMENT OF AGRICULTURE, CONSERVATION AND FORESTRY

Open to Maine farms engaged in the commercial production of cow milk or cow milk products, the Dairy Improvement Fund loan program is intended to help farms and other dairy enterprises fund capital improvements to maintain and enhance the viability of their operations. The Dairy Improvement Fund loan program was developed by the Maine Department of Agriculture, Conservation and Forestry and is administered by FAME.

Intermediary Relending Program

FINANCE AUTHORITY OF MAINE

This program provides 1 percent low-interest loans to local lenders or intermediaries that re-lend to businesses to improve economic conditions and create jobs in rural communities.

Kim Wallace Adaptive Equipment Loan Program (MPOWER)

FINANCE AUTHORITY OF MAINE

The Kim Wallace Adaptive Equipment Loan Program (mPower) provides assistance to individuals and businesses for the purchase, construction or installation of any product or equipment that allows an individual to become more independent within the community; promotes mobility; or improves independence and quality of life.

Linked Investment Program For Agriculture

FINANCE AUTHORITY OF MAINE

This program helps reduce the interest rate of the borrower. Loans are approved and funded by the financial institution according to their own policies.

Logging And Forestry Education Grant

MAINE DEPARTMENT OF AGRICULTURE, FOOD AND RURAL RESOURCES

Given the importance of a skilled logging workforce to the sustainable harvest of timber from Maine's Public Reserved Lands, the purpose of this logging and forestry education grant program is to assist in the development of logging professionals.

Maine Economic Development Venture Capital Revolving Investment Program

FINANCE AUTHORITY OF MAINE

The Maine Economic Development Venture Capital Revolving Investment Program allows the state to invest as an equal partner in eligible private venture capital funds that agree to support emerging and early-growth businesses in Maine. It leverages private capital and encourages experienced professional venture capital fund managers to invest in Maine start-up and growth companies.

Maine Farms For The Future Program

MAINE DEPARTMENT OF AGRICULTURE, CONSERVATION AND FORESTRY

The Maine Farms for the Future Program is a competitive grant program that provides selected farms with business planning assistance and investment support.

Maine Film Office Incentives

MAINE FILM OFFICE

Provides tax credits and wage reimbursements for visual productions.

Maine New Markets Capital Investment Program

FINANCE AUTHORITY OF MAINE

The Maine New Markets Capital Investment Program attracts investment capital to low-income communities by allowing investors to receive a state tax credit on equity investments they make in Community Development Entities (CDE).

Maine Seed Capital Tax Credit Program

FINANCE AUTHORITY OF MAINE

The Maine Seed Capital Tax Credit Program is designed to encourage equity investments in Maine businesses, directly and through private venture capital funds. FAME may authorize state income tax credits to investors for 40% of the cash equity provided to eligible Maine businesses. Investments may be used for fixed assets, research or working capital.

Maine Venture Fund (MVF)

MAINE VENTURE FUND

The Maine Venture Fund (MVF) is a professionally managed venture capital fund that invests exclusively in Maine companies that demonstrate a potential for high growth and public benefit.

Major Business Headquarters Expansion Program

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

This program is intended to encourage the location and expansion of major business headquarters, in the State of Maine, and to promote the recruitment and training of employees for these facilities.

Major Food Processing Manufacturing Expansion Program

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

This program is intended to encourage the location and expansion of food processing and manufacturing facilities in the State of Maine, create employment opportunities and generate significant economic growth.

Municipal Tax Increment Financing (TIF)

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

Municipal Tax Increment Financing (TIF) Tax Increment Financing is a flexible finance tool used by municipalities, plantations and Unorganized Territories to leverage new property taxes generated by a specific project or projects within a defined geographic district. Any portion of the new taxes may be used to finance public or private projects for a defined period of time up to 30 years.

Nutrient Management Loan Program

FINANCE AUTHORITY OF MAINE

The Nutrient Management Loan Program helps farms and other agricultural businesses fund nutrient management projects such as diversion, irrigation, anaerobic digesters, composting or treatment facilities.

Regional Economic Development Revolving Loan Program For Day Care**FINANCE AUTHORITY OF MAINE**

The Regional Economic Development Revolving Loan Program for Day Care is a loan that quality Maine day care centers can use to start up or make improvements.

Research Expense Tax Credit**MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT**

The Research Expense Tax Credit is available to businesses that spend money for research in Maine.

Rural Manufacturing & Industrial Site Redevelopment Program**MAINE RURAL DEVELOPMENT AUTHORITY**

The Program is intended to provide grants for technical assistance, planning or implementation related to the rehabilitation, revitalization and marketing of manufacturing and industrial sites in rural communities.

Shipbuilding Facility Investment Tax Credit Program**MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT**

This program is intended to create and retain jobs in the shipbuilding industry, encourage investment in shipbuilding businesses and improve the competitiveness of the shipbuilding industry.

Specialty Crop Block Grant Program**DEPARTMENT OF AGRICULTURE, CONSERVATION & FORESTRY**

The USDA Specialty Crop Block Grant Program (SCBG) program is a competitive grant program, solicited once a year, which funds market research, market promotion and new technology projects specifically to benefit specialty crop producers.

Speculative Buildings Program**MAINE RURAL DEVELOPMENT AUTHORITY**

The Community Industrial (Speculative) Buildings Program (CIB) provides communities and their local development corporations with financial assistance in the form of loans for the construction and associated costs of speculative

commercial and industrial buildings.

Super Research And Development Tax Credit

MAINE DEPARTMENT OF ECONOMIC AND COMMUNITY DEVELOPMENT

The Super Research and Development Credit is based on qualified research payments exceeding 150% of the average for the three-year period prior to the effective date of the credit.