

ANNUAL REPORT

Agriculture Best Management Practice Loan Programs (LGU_ID: 1041)

NOTE: ANNUAL REPORT and APPLICATION must be postmarked or received by February 3, 2017.

Please verify the following data. Make corrections to any YELLOW highlighted field as necessary.

Table 1. Contact Information

1041

I. Local Government Unit

Local Government Unit Name: Kittson County

a. How many counties are you applying for? 1

II. Contact Person

Person responsible for day-to-day operation of the program:

Contact Organization: Kittson Soil and Water Conservation District

a. Contact Person: Jamie Osowski

b. Address: 410 5th St S Ste 106

c. City: Hallock State: MN Zip: 56728-4140

d. Phone: 2188432619 Extension: FAX: 2188432772

e. E-mail address: jamie.osowski@mn.nacdnet.net

(separate with ; or ,)

f. Other E-mail addresses to receive notices:

III. Annual Report

Table 2. Current Budget Summary - This shows all funds awarded and amount available for YOUR use.

(You do not need to change this table. If you disagree, please contact us.)

Category	Amount	Outstanding	Available Funds
Ag Waste Management	\$251,711.75	\$19,847.00	\$231,864.75
Structural Erosion Control	\$50,000.00	\$0.00	\$50,000.00
Conservation Tillage Equipment	\$384,996.56	\$220,583.75	\$164,412.81
Septic Systems	\$137,225.00	\$14,565.00	\$122,660.00
Other Practices	\$150,000.00	\$0.00	\$150,000.00
0	\$973,933.31	\$254,995.75	\$718,937.56

Table 3. Calculation of Carryover and Unmet Needs. All funds remaining at year-end is shown in **Table 3 row a.** below. For planning purposes, **row b.** shows the expected repayments for next year. Your available funds for next year are shown in **row c.** Estimate your next year's work plan plus reasonable contingency funds and enter in **row d.** If you have excess funds, the amount is shown in **row e.** **Your contract will be reduced by this amount** and the released funds will be added to the STATEWIDE Allocation Pool. (If you use all your funds, you can request more at any time.) If you do not want to release the amount shown, INCREASE your next year's work plan. If your needs exceed your available funds, your unmet need in **row f.** If funds are available in the STATEWIDE Allocation Pool, **this amount will be awarded to you.** If you need funds **NOW** for unfunded pending projects, enter it in **row g.**; otherwise the funds shown in **row h.** will be awarded later in the year.

NEED CALCULATOR: If you enter YOUR best estimate of how many projects you anticipate next year in the yellow square below, this calculator estimates your anticipated needs (shown in the pink cells) based on the typical cost and practice types of YOUR past activity for Last Year, the most recent 3 Years Average, and your Top 3 Years in the last 10 years. You may use any of these estimates or any other estimate that you choose to complete **row d.**

	Last Year	Last 3 Yr Avg	Top 3 Yrs Avg
Number of Loans	2	2	5
Average Loan Amt	\$72,500	\$36,617	\$56,571
Average Total Loans	\$145,000	\$73,233	\$282,857
Calculated NEED	\$370,000	\$190,000	\$290,000

Estimated number of projects in NEXT Year's Work Plan?

= 5



Table 3.

a. Amount Remaining as of December 31. ALL or PART of this may be CARRIED OVER into 2018.		+	\$ 718,937.56	a.
b. Estimated LENDER REPAYMENTS for 2018.		+	\$27,412.00	b.
c. Total estimated AVAILABLE FUNDING for 2018.		=	\$746,349.56	c.
d. Anticipated WORK PLAN needs for 2018.			\$375,000.00	d.
Enter the amount you think you can REASONABLY spend during the next year. If this is GREATER than your AVAILABLE FUNDING (row c), the report AUTOMATICALLY requests more funds (row f). If it is LESS than your AVAILABLE FUNDING (row c), you MAY be asked to release some (row e). We will NOT reduce your funding without discussing it with you first.			↑ Work Plan Estimate for 2018 ↑	
e. ACCOUNT SURPLUS. We MAY ask you to release some, if funds are limited.		-	\$371,349.56	e.
f. Unmet Needs: Your 2018 FUNDING REQUEST.		=	\$0.00	f.
Please call 651-201-6618 for assistance if this report takes more than 10 minutes to complete.				
g. Request for identified UNFUNDED Pending Projects: <i>These are existing, unfunded projects that will start within 3 months after funds are made available. You must identify the landowner and estimate the total cost of the project in table below to be eligible for an allocation to fund Pending Projects. We may contact you to award these pending project funds immediately.</i>			\$0.00	g.
h. Request for Additional Funds: <i>These are additional funds being requested to match your unmet needs (row f) based on your estimated work plan goals (row d). You do NOT need to identify specific projects for these funds. Do not exceed \$300,000/county.</i>			\$0.00	h.

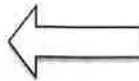
Your maximum WORK PLAN as entered could be: \$1046349.56

Leave this space blank.

↓
S
k
i
p
↓

↓
S
k
i
p
↓

IV. Audit Documents



Don't forget your audit documents!

Attach a copy of your **"Independent Auditor's Report"** cover letter from your most recent audit plus any other pertinent sections, tables or schedules related to this program.

☒ CHECK HERE if appropriate sections of your audit are attached OR

☐ CHECK HERE if you provided a link to your Auditor's report:

V. BASIC APPLICATION NARRATIVE:

Please complete the following:

1041

1) Highlight your past performance and accomplishments:

The allocations received by Kittson County from AgBMP Loans have been successful toward the objectives set forward in the Kittson County CLWP. In 2017, Kittson County saw an increase in landowners acquiring loan applications from previous years. Some landowners were interested in comparing rates with dealerships in turn may have led to not as many returning their applications due to the competitive rates at dealerships. The Kittson SWCD recieved 5 applications and sent them to the participating Ag Lenders for completion.

2) Describe next year's work plans, types of proposed activities, priorities, and targeted resources:

In 2018, the Kittson SWCD hopes to see an increase in applications for all practices. Types of proposed activities with available funding would be to fund Ag Waste practices and SSTS Loans immediately as they are the highest priorities of Kittson County. We currently have no pending applications for these practices. Conservation Tillage funding is available and we hope to see more conservation tillage loans in the future years as it is also a high priority in Kittson County. The Kittson SWCD will continue to promote the Ag BMP Loans in newsletters, local newspapers and at outreach events.

↓
L
a
s
t

P
a
g
e

B
e
l
o
w
↓

↓
L
a
s
t

P
a
g
e

B
e
l
o
w
↓

VI. Loans Reported Last Year

(please attach to your return email project pictures for our gallery if you have them available)

Table 6. Summary of loans reported to the MDA by during the last calendar year.

Borrower Name	Loan Date	Category	Amount from Current Budget	Revolving Amount	Pending Payment	Loan ID	Lender
Lindegard, Erik	5/1/2017	Con Till	\$85,000.00	\$0.00	\$0.00	27041	AgriBank FCB
Moore, Alex	9/27/2017	Con Till	\$60,000.00	\$0.00	\$0.00	30259	AgriBank FCB
Total			\$145,000.00	\$0.00	\$0.00		

Instructions for Review of Last Year's Reported Loans:

1041

1. Review the listed loans. Check the loan amounts. These are the loans REPORTED to the MDA during .
2. Please attach the application form for any project with a loan that was issued last year but is not on the list.
3. Please attach representative pictures you may have of completed projects.

If any loans were issued during the past calendar year, but are not listed in the above table, you MUST submit the borrower's APPLICATION form with all sections completed, including the loan amount. You DO NOT need to add them to the above list; we will enter all newly submitted projects for you.

If you wish to see a complete list of loans for other years or any other questions, please contact:
Dwight Wilcox or Richard Gruenes, 651-201-6618

Noncompetitive Max: \$ 100,000.00 Competitive Max: \$300,000.00

VII. How to Submit the Annual Report and Application

Submit ONE copy of the Annual Report and Application information by mail, email, or fax to:

Deadline: February 2, 2018

Return this EXCEL file by EMAIL to AgBMP.Loans@state.mn.us

Ask a question:

AgBMP Loan Program

[Submit Report](#)

AgBMP.Loans@state.mn.us

Minn. Dept. of Agriculture

625 Robert St N

Please attach project photographs or images if available.

St. Paul, MN 55155