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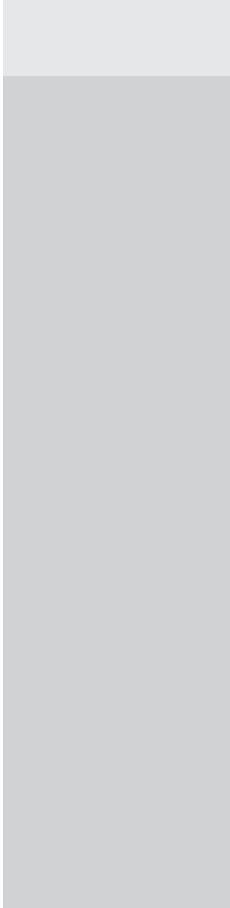
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Dear Sirs and Madams,

Creating conducive conditions for the quick growth of the non-government organizations, so vital in building democracy in Poland, was one of the key achievements of the so-called post-socialist, system transformation. It is almost impossible now to imagine the functioning of many important aspects of our lives without the creative and purposeful role of foundations, associations and other forms of self-governing organizations within the society.

The Foundation for the Development of Polish Agriculture is one of the oldest and most recognizable organizations of the kind dedicated to rural and agricultural environment. Created to cultivate sustainable growth of rural areas, it has become itself a sustainable organization with not only notable achievements, but also bright long-term prospects. It goes without saying that such success of the Foundation can be and should be contributed to the people working for it. It is their knowledge, commitment, creativity, skills and enthusiasm that determine the Foundation's rapid growth. It is fortunate that the FDPA has such people not only as its workforce, but also within the Management and the Board as well as within its numerous collaborators.

The Foundation's main goal is to support rural and agricultural development in its social and economic aspect. This is realized through a wide range of FDPA's activities such as: micro-loans, entrepreneurship development, creating new jobs, environment protection, as well as many others. The Foundation is also known for promoting knowledge and spreading information concerning numerous areas of rural development. It is also strongly

involved in initiating important discussions on the issue of the problems on the path towards this development. This is achieved through, among others, cyclically published reports on the state of rural areas, conferences and seminars organized by the FDPA widely attended by scientists, practitioners of economic development, rural activists and journalists. One should also name here the annually organized competition: "The Polish countryside – heritage and future", greatly enriching publications on the cultural, social and economic life of the countryside. The Foundation has been successfully involved in the promotion of biodegradable sources of energy, among others in the building of a biogas plant. It is a relatively new area of the FDPA's activity, yet already showing excellent prospects in terms of research, education and implementation. Yet another undeniable success of the FDPA was the project The Issue of the Entrepreneurship Development in the Countryside attended by 1500 people and resulting in many enriching publications. The results of the FDPA's activity, also financial ones, fill us with optimism. Let me congratulate each and single one who has contributed to this success.

Sincerely,

Professor Jerzy Wilkin, Ph.D.

The chairman of the FDPA Supervisory Board

Dear All,

We are pleased to present you with the **Annual Report** constituting a summary of the activities of the Foundation for the Development of Polish Agriculture in 2014.

As a part of our loan program we were able to provide financial support totaling approximately 34 million PLN to over 300 enterprises representing the Small and Medium Enterprises sector, including 95 newly created ones. As a consequence, 111 new jobs were created. The funds devoted to this purpose, as in the previous years, came both from the FDPA own financial resources, as well as from the European Union – the Regional Development Fund throughout Regional Operational Programs and the JEREMIE initiative.

Entrepreneurship in the countryside was also the subject of a research project conducted jointly with the Institute of Geography and Spatial Organization of the Polish Academy of Sciences, commissioned by the Ministry of Agriculture and Rural Development. The conducted research allowed to formulate a conception of the development of entrepreneurship in rural areas, containing recommendations on how to support the development of entrepreneurship in rural areas for new businesses to be started and for the existing firms to raise their competitiveness and create new jobs.

2014 also abounded in events related to the promotion of the Polish countryside.

In the past year we issued yet another edition of the "Rural Development Report. Rural Poland 2014". The eighth edition of the Report on the con-

dition of the countryside. "Rural Poland 2014" focuses on an attempt to summarize the past 25 years of socio-economic change in rural areas and agriculture as well on the evaluation of a 10-year experience of Poland's European Union membership, including assessing the impact of European integration, and particularly the Common Agricultural Policy. The importance of the publication and the event was strengthened by the fact that the promotion was held at the Palace of the President of the Republic of Poland. Participating in the presentation, President Bronisław Komorowski stressed that the source of the success of Polish agriculture is its ability to survive on the European market. The President also stressed the need for more growth-oriented impulses, truly increasing our chances to successfully compete in a world that is built on a competitive basis.

There was a lot of interest concentrating on yet another seminar being part of "The Polish countryside in the twenty-first century" series, of which subject – "Alternative agriculture and alternative access to food" – was inspired by the issues discussed in the award-winning paper presented by PhD Wojciech Goszczyński, during the fifth edition of "The Polish countryside – heritage and future" competition.

For several years the FDPA has been actively involved in educational activities to promote renewable sources of energy. Such undertakings fit into the strategy of the Foundation, of which aim it is to raise the awareness of rural residents in terms of sustainable rural development, to promote rational ecological activities, to spread good practices in this area and to provide comprehensive support in their implementation.

We sought to achieve these objectives through the implementation of effective educational and information campaigns. In 2014 we ran two campaigns dedicated to biogas installations. Biogas plants is a new growing trend which inspires hope that environmental problems could be solved, but it is also a way towards energy independence of farms and rural areas, new jobs and a contribution towards the economic development of regions.

For these reasons, we were persuading country dwellers and farmers who participated in a project called "Biogas plants – an opportunity for agriculture and the environment". A measurable effect of the project is the creation of a nationwide network of counselors who provide information and advisory services in the field of biogas plants to farmers, rural residents, employees of municipalities, as well as a lot of contribution towards the activities of all of the institutions supporting the development of Renewable Sources of Energy, and towards consultation and accelerating work on the adoption of the Act on renewable sources of energy.

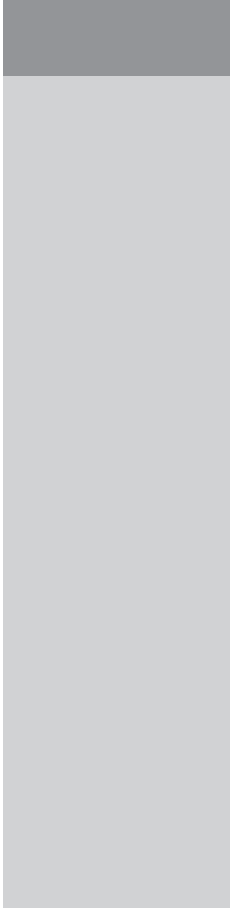
Recognizing the barriers faced by entrepreneurs while realizing their investments, our next campaign in the field of biogas plants was devoted to the representatives of local governments, especially municipal offices. We called it "An agricultural biogas plant – a public matter", in an effort to draw attention to the role of local governments in taking initiatives in the area of creating energy policy of a given municipality, involvement in public consultations and ensuring competent services for investors.

Another target group of our environmental campaigns were entrepreneurs representing the Small and Medium Enterprises sector. Through our project "Climatic entrepreneur" we try and encourage them to expand their knowledge on reducing ecological footprint through the use of simple, low-cost solutions that reduce energy consumption and are applicable in every enterprise.

We are planning to continue our activity within these fields in the subsequent years.

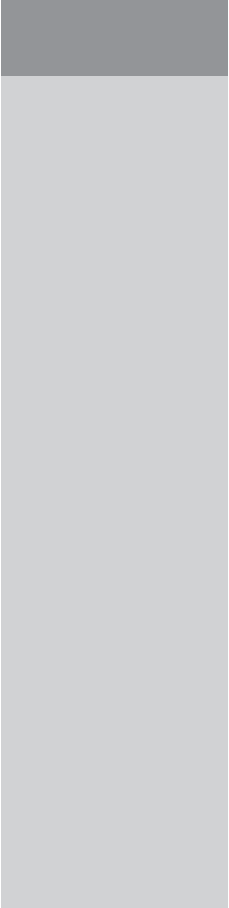
On behalf of the Management Board we would like to thank all of the Foundation's employees, the Supervisory Board and our partners and collaborators for their contribution and commitment to our efforts and endeavors.

***Management Board of the Foundation
for the Development of Polish Agriculture***

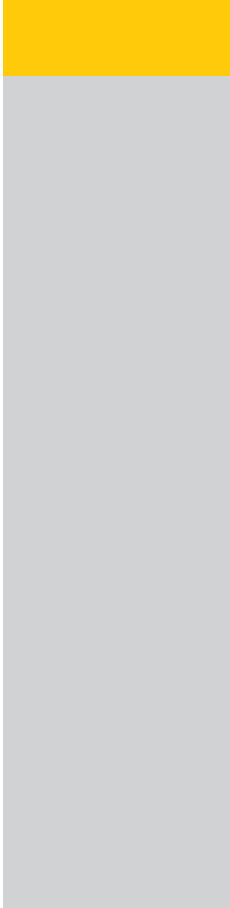


The mission of the Foundation is to support the sustainable development of rural areas, particularly entrepreneurship and creating non-agricultural job vacancies, as well as to provide equal opportunities for women, the unemployed and young people.

The mission of the Foundation is realized through microcredit activity and investment grants for the creation and development of small enterprises within rural areas; local development programs, publications, studies and specialist socio-economic reports on the condition of rural areas in Poland.



STATUTORY ACTIVITIES



ACTIVITIES FOR RURAL DEVELOPMENT

“Rural Poland 2014. Rural Development Report”

Implementation period: 2014

Source of funding: Foundation own resources

Recipients: representatives of ministries and public institutions, government agencies, non-governmental organizations, agricultural advisory centers, research institutes, researchers, students, journalists



Development of reports on the condition of the countryside in Poland started a few years prior to Poland accessing the European Union. These reports first presented the process of our country's preparations to join the EU structures and problems associated with it, and finally the socio-economic impact of the European integration on the development of rural areas in Poland. The reports are, thus, a form of monitoring of the major changes taking place in the countryside and the effects of the policy supporting the development of rural areas during a time of rapid institutional change.

The report was presented at the Presidential Palace located at Krakowskie Przedmieście in Warsaw

during the Public Forum Debate; it was part of the "25 years of freedom" celebrations. Alongside the Polish President Bronisław Komorowski, almost all of the former ministers of agriculture, as well as the Minister of Agriculture and Rural Development in the current Government of the Republic of Poland Marek Sawicki participated in the event.

The eighth edition of the "Rural Development Report. Rural Poland 2014", which was presented by science editors – Iwona Nurzyńska, PhD and Associate Professor Walenty Poczta, PhD as well as the initiator of the project Associate Professor Jerzy Wilkin, PhD appeared in a special year in which Poland celebrated a double anniversary: the 25th anniversary of the onset of political reforms and the 10th anniversary of Poland's accession to the European Union.



The authors of this edition of the Report took up the challenge to trace the changes that have occurred as a result of political and economic reforms;



both changes enforced due to a difficult period of Poland integrating with the EU structures and those which can be observed under the conditions of full membership and making use of the effects of the EU policy. The Report encompasses a summary of the achievements and successes, but it also indicates what has not been realized.

Following the presentation, a panel discussion was held during which the President clearly articulated



his views, pointing to the enormity of the tasks to be realized in the future; at the same time stressing that today's source of the success of the Polish agriculture is, proving the resourcefulness and good education of the Polish farmer, the ability to cope on both the European and world market.

The publication is available on the Foundation's website.

V edition of “The Polish countryside – heritage and future” competition

Implementation period: February 2014–April 2014

Source of funding: Foundation own resources

Recipients: country dwellers, representatives of the world of science, students, journalists



Foundation for the Development of Polish Agriculture (FDPA) ever since 2009 has been announcing and organizing a competition presenting works on Polish agriculture and rural areas called "The Polish countryside – heritage and future". The competition promotes Polish agriculture, issues related to rural areas and their cultural heritage; it also enriches the public debate on the Polish countryside.

In 2014, the fifth edition of the contest was announced, which attracted 41 works. Within the first category – scientific research papers (PhD theses, among others), popular science and other papers not belonging to any of the above categories, but

presenting a particularly inspiring and innovative look concerning the problems of rural development – 12 works were submitted. In the second category – works presenting the cultural heritage of both the country and the region, describing local initiatives, rural heritage (village monographs, archival collections of images that are part of the documentation, diaries) and works illustrating an example of success in the development of the Polish countryside – 29 papers were submitted.

Thorough their works, the authors elaborated on, among others, the history and future of palatial mansions, production and distribution systems of organic food; they also raised the issue of social economy, undertook analyzing farmer poetry as well as described the cultural aspects of rural areas. Moreover, among the submitted papers were many monographs of villages, personal recollections, novels, chronicles, articles, and even collections of artistic work.

The jury awarded the prize only within the first category. The winner was **Wojciech Goszczyński**, the author of a dissertation titled **"A taste of change. New forms of social organization of agriculture and food consumption in the European Union"**. The winning paper concerns the sociology of agriculture, rural areas and consum-

ption. It presents an analysis of the impact of consumers and new social movements on the shape and nature of agricultural production systems; it also includes case studies of alternative forms of agriculture in Poland. "It is – as Associate Professor Jerzy Wilkin noted – a very good doctoral dissertation in terms of its scientific and implementation approach. It shows new functions of agriculture and the importance of socio-economic context which modern European agriculture exists within. The paper draws on a very rich empirical material. In addition, it shows the evolution of European agriculture quite well."



V seminar

“Alternative agriculture and alternative access to food”

Implementation period: April 16th, 2014

Source of funding: Foundation own resources

Recipients: representatives of ministries and public institutions, researchers, students, journalists

The fifth seminar within the series "Polish countryside in the XXI century" was held on 16th April, 2014. Its topic – "Alternative agriculture and alternative access to food" – was inspired by the pro-



blems discussed in the award-winning work presented in the fifth edition of "The Polish countryside – heritage and future" competition. The author of the award-winning work – Wojciech Goszczyński, PhD – emphasized that alternative production networks, distribution and consumption of food are multifaceted and complex phenomena. Moreover, there is no single model of the development of alternative forms of agriculture in Europe.

The discussion was introduced through papers by Wojciech Kniec, PhD representing the Institute of Sociology at the Nicolaus Copernicus University in Toruń and Anna Jastrzębiec-Witowska, PhD, the author of a distinguished paper called "The American civil agriculture as a response to the globalization of the production and food consumption system."

ing, among others, the theoretical aspects of the organization of food chains, opportunities to develop alternative networks of production and distribution of food in Poland and worldwide, the role of corporate agribusiness more and more often "appropriating" food alternatives such as organic farming and state policy towards the production of alternative networks and distribution of food. Both the seminar and discussion was led by Dominika Milczarek-Andrzejewska, PhD, from the Institute of Rural and Agricultural Development of the Polish Academy of Sciences. The scientific patronage over the seminar was taken by the Institute of Rural and Agricultural Development.



Developing a concept of system support for entrepreneurship in rural areas within the framework of a project called “Development of entrepreneurship in rural areas – diagnosis, directions, recommendations for rural development policy”.

Implementation period: December 2013–June 2014

Source of funding: Ministry of Agriculture and Rural Development

Partner: Institute of Geography and Spatial Organization of the Polish Academy of Sciences

Recipients: ministries and central offices, government agencies, local government institutions, universities and research institutes, local agricultural self-governments, trade unions and associations, non-governmental organizations, entrepreneur and employer organizations as well as labor market institutions

Rural development and agriculture policy, which focuses on multifunctional and sustainable rural development, attaches great importance to the development of entrepreneurship in rural areas.

How to support the development of entrepreneurship in rural areas to encourage the development



of new businesses and to help the existing firms raise their competitiveness and create new jobs?

Providing such knowledge was the role of the project, completed in 2014 at the request of the Ministry of Agriculture and Rural Development and developed by experts on rural development and entrepreneurship, economists and sociologists, among others representing the Foundation for the Development of Polish Agriculture (FDPA) and the Institute of Geography and Spatial Organization of the Polish Academy of Sciences (IGSO PAS).

Within the project there was a nationwide survey conducted among businesses from the Small and Medium-Sized Enterprises sector, operating in rural areas and business environment institutions. Various forms of research were implemented: PAPI questionnaires, in-depth interviews, theme workshops, presentations and consultations (local and national). The research focused on 5 core problem areas, i.e.: institutional environment, regulatory environment, financial support, competitiveness of enterprises and their cooperation.

The conducted study allowed to formulate a vision for rural development in which rural entrepreneurship is a key factor in the growth of economic activity of country residents and in the diversity of rural enterprises. This objective can be achieved through the implementation of four strategic objectives:

- variety and making use of local advantages - presupposes greater use of local and regional strengths and assets in the development of the Polish countryside. Using local natural and socio-economic specificity is conducive to higher efficiency and greater diversity of enterprises operating in rural areas;
- constructing a system of business support institutions – means enhancing the efficiency of business support system and optimizing the use of financial support to increase the competitiveness of rural businesses. Business institutions should make the fullest use of their potential and mutually complement each other. The accessibility of business environment institutions in rural areas should also be improved;
- stability and transparency of the regulatory environment – assumes that stable and unambiguous rules are a prerequisite for the development of rural entrepreneurship. Thus, changes in this area appear to be most urgent;
- cooperation increasing efficiency and competitiveness – increasing the competitiveness of rural entrepreneurship is regarded as a prerequisite for modernization and

development of non-agricultural economic activities in the countryside. In the long run, only competitive businesses will be able to continue operating on the market and contribute to the economic and social development of rural areas. Apart from modernization itself and recapitalization of companies, to improve the competitiveness of companies operating in the country, it is necessary, among others, to "shorten the distance" to the benefits of agglomeration through the use of the Internet. Companies operating in the countryside should also benefit more from the increase in the level of qualification of the rural population.

The conclusions were contained in the document "A concept of a system support of entrepreneurship in rural areas", of which full version is available on the website of the Public Information Bulletin of the Ministry of Agriculture and Rural Development <https://bip.minrol.gov.pl/Opracowania.-ekspertyzy.-publikacje/Koncepcja-systemowego-wsparcia-przedsiębiorczosci>, and at www.fdpa.org.pl.

The project continued into the year 2015.



ACTIVITIES FOR ENVIRONMENTAL EDUCATION

RENEWABLE SOURCES OF ENERGY

“An agricultural biogas plant – a public matter”

Implementation period: March 2014–June 2015

Source of funding: National Fund for Environmental Protection and Water Management

Recipients: representatives of municipalities and other levels of local self-government

Goal of the project: a activation of municipalities as concerns pursuing energy policy at the local level, based on diversification of energy sources

Specific objectives:

- raising the awareness of the representatives of local self-government units on biogas plants.
- improving the quality of services provided to investors by the employees municipalities as concerns investing in biogas plants,
- increasing the competences of local self-government units in terms of their role in conducting negotiations,
- promoting good biogas practices,
- overcoming stereotypes concerning biogas plants that exist even among the employees of municipalities.

The following educational activities were carried out within the project in 2014:

- launching the project website www.gmina.bio-gazownie.edu.pl popularizing good

practices and reliable information on biogas plants, including legal, economic and technological aspects,

- developing and sending to each of the 2,237 rural and urban-rural municipality a publication entitled: "An agricultural biogas plant – a guide of a local civil servant"
- publishing a series of articles and interviews with the representatives of local self-governments on the benefits that a biogas plant brings to the municipality and its residents.

The realization of the project continues in the year 2015.



“Biogas plants as an opportunity for the development of agriculture and a chance for the environment” – a nationwide education and information campaign

Implementation period: September 2012–September 2014

Source of funding: National Fund for Environmental Protection and Water Management

Recipients: representatives of ministries, farm advisors, countryside residents, local self-government representatives, non-governmental organizations, farmers

Purpose: To raise the awareness about the functioning of biogas plants and to overcome stereotypes related to such investments that are still being spread among the Polish society.

2014 saw a continuation of the activities undertaken in 2013 and connected with organizing regional conferences for farmers and representatives of the authorities on biogas plants, as well as social, financial and legal aspects associated with these installations.

The summary of the implemented project took the form of a national conference held on 18 June, 2014 at the Ministry of Economy in Warsaw. The conference was attended by representatives of ministries, the National Fund for Environmental Protection and Water Management, agricultural advisory centers and non-governmental organizations, as well as investors and the media.

The participants of the meeting discussed the issue of the renewable energy sources act and the difficulties investors encounter in the development of biogas plants. A report based on a survey concerning the state of knowledge of farmers and representatives of local authorities in the area of biogas plants, carried out within the project, was also promoted. The report confirmed farmers' interest in the subject but it also pointed to the need for further action for education in the field of green energy. The research shows that lack of stable regulations inhibits and even prevents the development of biogas plants market in a Poland.



ENERGY EFFICIENCY

“A climatic entrepreneur”

Implementation period: August 2014–October 2016

Source of funding: National Fund for Environmental Protection and Water Management

Recipients: Entrepreneurs

The project aims to broaden knowledge on reducing the impact of micro, small and medium-sized enterprises on the environment and climate change by promoting the following:

- eco-friendly solutions that can be implemented in any enterprise,
- simple and low-cost measures to reduce energy consumption,
- possibility of using renewable energy sources,
- using local resources and services of regional entrepreneurs.

The project envisages implementing information-and-education activities in the field of energy efficiency in businesses, aiming to limit energy consumption and reduce the costs of running a business activity.

Activities:

- trainings for the employees of the Foundation and consultants,
- consultations for entrepreneurs,
- regional conferences,
- developing a guidebook for entrepreneurs,
- organizing the "Climatic entrepreneur" contest,
- launching the project website and sending out newsletters,

- preparing a report on the implementation of the project.

W In October of 2014 the project website www.przedsiębiorcazklimatem.pl was launched. Through the site entrepreneurs can obtain information on energy efficiency and low-cost solutions to reduce energy consumption as well as news on the conferences held, opportunities and possibilities of financing investments implementing renewable energy sources and improving energy efficiency in the enterprise. The project news-letter is also sent to more than 200 entrepreneurs, containing a set of information related to energy efficiency.

Proper training on the implementation of energy efficiency within an enterprise was conducted for the consultants providing information-and-education services to entrepreneurs and all the employees of the Foundation in order to reduce energy consumption in the offices of the Foundation.

Since November 2014 there have been consultations provided by the employees of regional offices of the Foundation and a representative of the Warmia and Mazury Province Agricultural Consultancy Center in Olsztyn. The most popular issues raised by entrepreneurs include: financing investments in the area of energy efficiency, applying renewable energy sources installations, monitoring of energy consumption and ways to reduce its consumption in the enterprise.

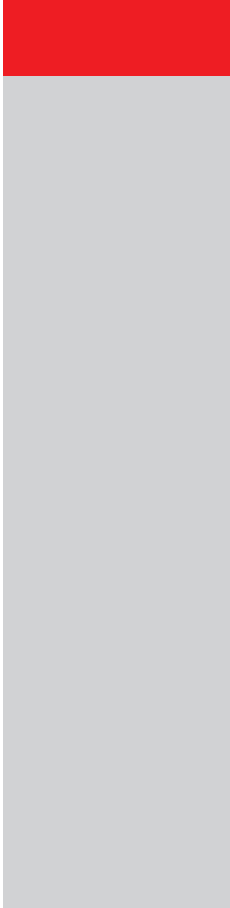
Surveys are also carried out to verify the awareness and knowledge of entrepreneurs concerning energy efficiency, ways to reduce energy consumption, possibilities of using renewable energy sources, energy costs and monitoring its consumption, as well as the basic concepts related to energy. The collected data shall be compiled in a report summarizing the project.

There has also been "A climatic entrepreneur" contest announced which aims at identifying entrepreneurs who have implemented the most interesting low-cost solutions reducing energy consumption, energy efficiency measures or who have introduced a new eco-friendly product or service into their business activity (characterized by reduced footprint on the environment or reduced energy consumption). Announcing the verdict is scheduled for the beginning of the year 2016. The main prize is a preliminary training on the implementation of ISO 50001 – Energy Management System.

The project shall be continued in the years 2015 and 2016.



LOAN PROGRAM



The FDPA Loan Program

It has been twenty-two years ever since the Foundation for the Development of Polish Agriculture started its loan fund activity within areas up to 20 thousand residents. Our loan activity is conducted through six regional offices located in the provinces of Małopolska – in Nowy Sącz; Mazowsze – in Plock, Siedlce and Radom; Podlasie – in Zambrów, and Zachodniopomorskie - in Połczyn Zdrój.

The year 2014, as well as a few previous years, meant for us a time of intensive work on the implementation of loan projects co-financed by the European Union from the European Regional Development Fund under the Regional Operational Programs:

1. **Janosik Loan Fund** – co-financed under the Regional Operational Program for the province of Małopolska.
2. **Sami Swoi Loan Fund** – co-financed under the Regional Operational Program for the province of Podlasie.
3. **MIŚ Loan Fund** – co-financed under the Regional Operational Program for the province of Mazowsze.
4. **Zachodniopomorski Loan Fund** – co-financed in the form of a global loan for the second time under the Regional Operational Program for the province of Pomorze Zachodnie.
5. **REP Loan Fund with JEREMIE portfolio guarantee** – co-financed for the second time under the Regional Operational Program for the province of Mazowsze.



The FDPA Loan Fund financing sources

At the end of 2014 the value of the loan capital at the disposal of the Foundation for the Development of Polish Agriculture amounted to over 88.6 million PLN, of which 64 million PLN, i.e. over 72%, was disbursed in loans. The loss ratio accounted for 0.11%, with the total amount of granted loans of over 303 million PLN that have been distributed since the beginning of the Foundation's activity. The total number of loans distributed since the onset of the Foundation's activity amounts to nearly 7 thousand, and the average loan value fluctuates around 43 thousand PLN.

More than three-quarters of the FDPA loan fund comes from the European Union. However, the subsidies obtained from the Regional Operational Programs for the period of 2007-2013, representing nearly 59% of the loan capital, are refundable and are only entrusted to be managed for a strictly specified time.

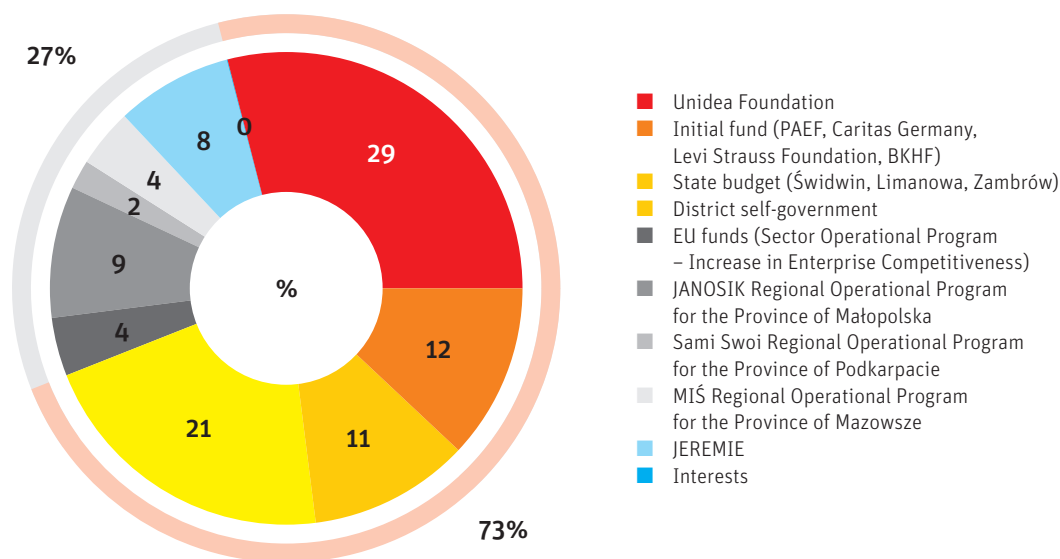


Fig. 1. Loan capital structure.

Average loan value

In 2014 we paid out 305 loans totaling nearly 33.6 million PLN. This represents an increase in the loan share, comparing the total value of distributed loans, contrasted with the year 2013 by 5.2%. In the analyzed period the average value of the distributed loans went up only slightly from 108 thousand PLN to over 110 thousand PLN (an increase of 1.7%).

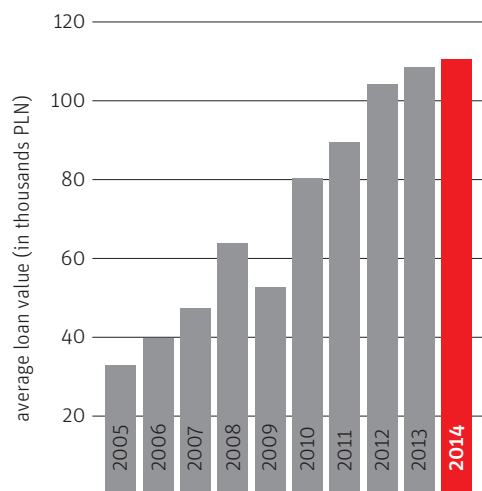


Fig. 2. Average loan value.

Loan purpose

Among the loans distributed in 2014 it was investment loans (over 40%) that dominated, another 40% accounted for loans granted for the so-called mixed purposes, i.e. financing both working and investment purposes.

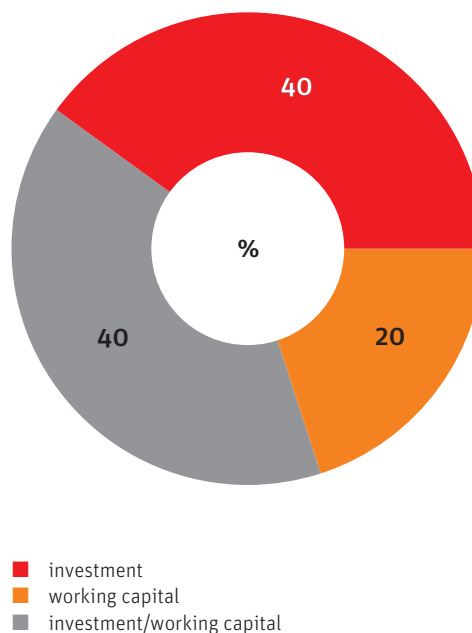
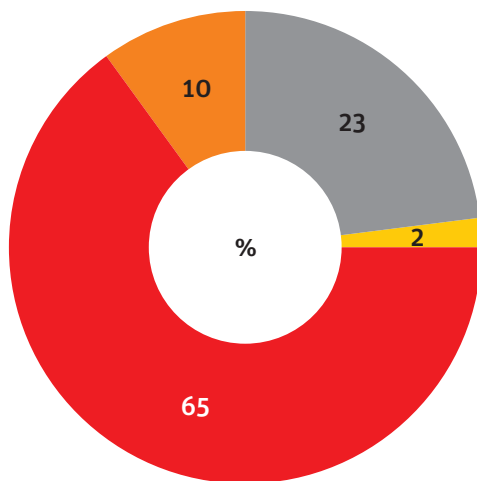


Fig. 3 Loan purpose.

Age of the borrower

The recipients of our loans, just like in the previous years, were mainly people aged 30-50 – they accounted for 65% of all the clients. What is more, there has been an increase in the participation of this recipient group by 13% compared to the year 2013. The second largest group were borrowers within the 50+ age group. This group, compared to the previous year, decreased by 4% to 23%, and the smallest group, similar to the previous years, consisted of people under 25 years of age – 2%.

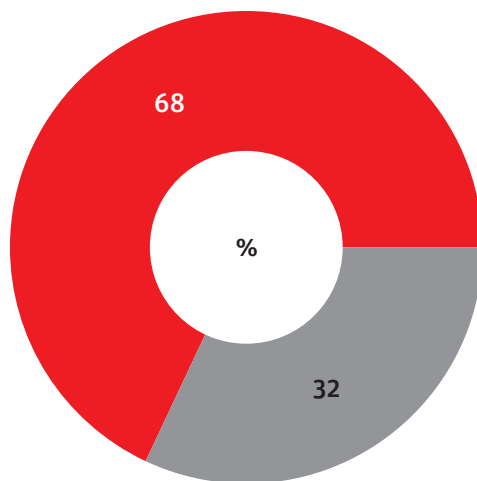


■ <25 years old
■ <30 years old
■ <50 years old
■ >50 years old

Rys. 4. Age of the borrower.

Gender of the borrowers

Among the entrepreneurs who took out a loan with us in 2014 the still dominating group were men, accounting for almost 68% of all the borrowers. This situation has not changed for several years.

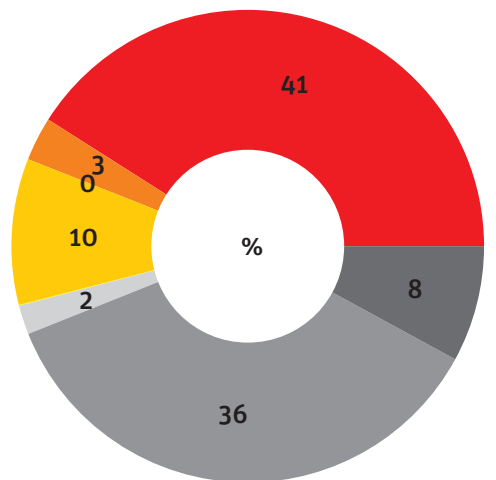


■ man
■ woman

Rys. 5. Gender of the borrowers.

Business activity sector

Over 41% of businesses financed by us were related to trade. 36% of business activities were related to services, nearly 8% to transportation, and about 3% to construction.



- agriculture, forestry, hunting and fishing – PKD 01-03
- industrial processing – PKD 10-33
- construction – PKD 41-43
- trade – PKD 45-47
- transport – PKD 49-53
- other services – PKD 55-96
- other types of business activity – PKD 97-99

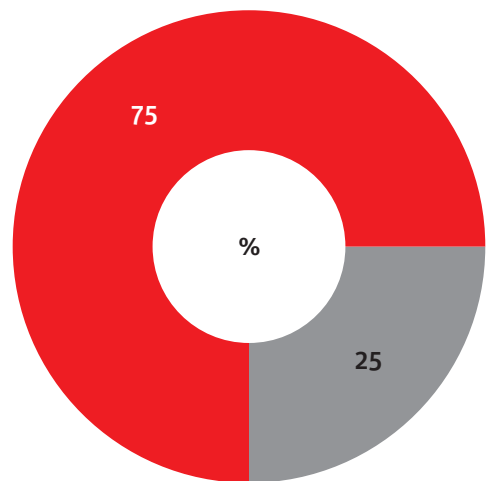
Rys. 6. Loans by business activity sector.

To sum up, 2014 was a year of hard work for our loan division. Focusing the loan activity on entrepreneurs who were starting their experience with running own businesses resulted in nearly 20% increase in this group of beneficiaries, a group that

Business activity status

Nearly 75% of the loan resources was destined to co-finance businesses present on the market for over two years.

Newly established enterprises accounted for 25% of the total number of the financed enterprises, 18% more than in the year 2013.



- continued business activity
- start-up business activity

Rys. 7. Business activity status.

is still facing particular difficulties within the commercial market of financial services. Thanks to our loans and the adopted credit policy, we were able to support the labor market helping create 111 new workplaces.



Company Name: **“Pstrąg u Eda” Roadhouse (civil law partnership), Natalia Skrabska, Joanna Spólnik**
Beneficiary: Natalia Skrabska, Joanna Spólnik
Foundation year: 2011
Location: Łosie (province of Małopolska)
Strona www: **www.pstragueda.pl**

BENEFICIARIES

History

“Pstrąg u Eda” Roadhouse is a family business. In the year 2002 the current owners' parents built a small Fish Farm dealing exclusively with selling fresh rainbow trout. Over time, their guests began to suggest that they do not only want to fish, but also to have a possibility to taste fish on the spot. In less than a year since the launch of the fishery, a small fish grill called “Pstrąg u Eda” Bar opened. The following years proved a growing interest in the services provided by the facility, so it became clear the offer had to be extended. As a result, it was decided to expand the catering complex, resulting in re-opening “Pstrąg u Eda” roadhouse in 2014.

Offer

The business specializes in serving rainbow trout in a number of varieties. The business activity focuses not only on catering but also on providing the guests with entertainment. In the summer season, the clients may go fishing. Everyone, regardless of age or experience can, without the need to have their own fishing equipment, try their hand in this discipline. In the winter season, sleigh rides are organized in Dolina Łosia (the Moose Valley). In addition, there take place all kinds of special parties organized at clients' request and other events open to the public, such as New Year's Eve Party, etc.



What prompted you to benefit from the loan offered by the Foundation?

In view of the fact that “Pstrąg u Eda” Roadhouse is relatively new on the market, it did not have sufficient creditworthiness for banks. To complete the investment within the planned time, we needed external funds, so we were looking for an alternative solution. It was then that we heard about the FDPA. Thanks to their offer, we were able to realize our plans.

Purpose of the loan

The loan granted by the Foundation for the Development of Polish Agriculture was used to equip the kitchen facilities and the dining hall for the consumers.

Plans for the development of the business

In the years to come we are planning to increase the number of activities and attractions for our child guests – we want to build a professional playground. As in the case of expanding the place, there are plans as well to benefit from the European Union funds. The next step will be completing a chamber of memory of the Lemko community. In this way we would like to commemorate the culture of our region, which is largely populated by the Lemko peoples.





Company Name: **AUTO-TRANS Marcin Pasikowski**
Beneficiary: Marcin Pasikowski
Foundation year: 2007
Location: Leśniewice (province of Mazowsze)
Strona www: **www.atmp.pl**

“THE HIGHEST QUALITY AND A SATISFIED CUSTOMER”

A few words about the company

The company was founded in 2007 and ever since has been developing quite dynamically. The business produces agricultural and construction machinery designed on the basis of own projects and made-to-order (single-purpose machines like pickers, loaders). In addition, the company provides such services as plasma cutting by means of CNC machine tools according to a technical drawing as well as turning cases, machine teeth and other components with the use of CNC machining services. The company, in response to the changing market of agricultural machinery, is now introducing modern-design machinery. All of the machines developed by AUTO-TRANS Marcin Pasikowski meet the requirements of the Machinery Directive and bear the CE declaration of conformity (European Conformity mark).

The highest quality and reliability of the products are a priority for the company owner, which is why he strives for the continuous development of the business by expanding his own machine park for the machine production and finishing. A professional paint shop and shot-blasting machines were purchased. The business is developing really fast, adapting to the growing demand for its products and services. It has been appreciated on both the domestic and foreign markets (among others in Germany, Sweden, France). In recent years, the company has acquired

EU funds from the Agency for Restructuring and Modernization of Agriculture (ARMA) and the BGK Bank to finance investments in fixed assets of the company, and it has created new jobs.

What prompted you to benefit from the Foundation loan offer?

Due to the dynamic development of the company, obtaining grants for investments in fixed assets, new customers (through our participation in trade fairs) and new markets, we hired additional new employees. In 2014 employment within the company rose by a total of 6 full-time jobs. The increase in the employment was caused by the business reaching a much larger production capacity, but also state aid to finance investment expenditures acquired by the company – all this made us obliged to create new jobs. To maintain this level of employment, we needed support in the form of work-



ing capital financing. We reached the Foundation for the Development of Polish Agriculture through its advertisements on websites which we looked through in order to raise further funds. We went to the Foundation's field office in Płock, where we obtained help in writing a loan application and soon received permission to grant us a loan on favorable terms, compared to a bank offer that we received in the meantime.

Purpose of the loan

We dedicated the funds from the loan for the purchase of raw and other materials to increase production. We already had a huge machine park where half of the invested resources came from our own funds and investment loans and the other half was co-financed from public funds. At that time, I had to draw cash from the turnover to realize all of these investments. We increased the employment and the only thing we lacked back then to make the most of the development opportunities were funds for the working capital - raw materials and other materials for production. Without this, even the best machinery and most qualified staff would not be able to contribute to the success of the company. Today, we continue the process of modernizing and expanding the technological park and we have better and better conditions for running the business, and thanks to the support of the Foundation we can realize our future plans for development.

Plans for the development of the company

The current condition of the company looks very good. We have now created more jobs, hi-tech machinery and equipment have been purchased. The dynamic growth in the production is the main factor enabling us to carry out continuous modernization of the machine park. Owing to our specialized staff, with each month there is an increase in the number of contracts and trade agreements. Our company is entering new markets abroad and we are rapidly gaining market share in Germany, Scandinavia, France, Ireland and the Czech Republic. Our mission is to become the leading manufacturer of agricultural machinery. We strive for excellence through purchasing innovative machinery or equipment; recently our machine park has been enriched with a high quality press brake and hydraulic shears. We are aware of the high competition, so we are always up to date with technical innovations and innovative solutions that we are trying to implement in our production. In the near future, we are planning to introduce new models of machinery and equipment into our offer, to modernize the existing commercial offer and to introduce innovative technological solutions. All of the current activities, as well as those planned, are aimed at a continuous professional development of our workforce, increased production capacity, and therefore, purchasing machinery for the production (or replacing the old ones). We want to be a recognizable brand both within the domestic market as well as internationally.

Company Name: **Fabryka Reklam (civil law partnership), Grzegorz Otoka, Ryszard Stasiewicz**
 Beneficiary: Grzegorz Otoka, Ryszard Stasiewicz
 Foundation year: 2008
 Location: Sokółka (province of Podlasie)
 Strona www: **www.fabryka-reklam.com**

“CLIENTS ARE MOST IMPORTANT TO US – THEIR SATISFACTION AND LOYALTY”

A few words about the company

FABRYKA REKLAM was founded in 2008 by Grzegorz Otoka and Ryszard Stasiewicz. It is run with great passion and commitment. The company is developing dynamically. The services provided by the company are popular both among clients from Poland and abroad. Extensive experience and knowledge gained through realizing tens of thousands of projects allowed the business to work for the leading companies and brands in Poland. The company offers a wide range of products and services that are targeted at both commercial and retail customers.

The company’s activities are carried out in several areas:

- **ADVERTISING PRODUCTS AND SERVICES**

The offer: large format printing, digital and offset printing, company gadgets, graphic design, manufacturing and assembling advertising media and installations.

- **INTERIOR DESIGN**

The company produces photo wallpapers, glass panels, wall and furniture stickers, magnetic mats, pictures on canvas and frosted glass films.

- **PERSONALIZED GIFT PRODUCTS**

What prompted you to benefit from the Foundation loan offer?

The dynamic development of the company prompted us to build new, much larger and, most importantly, our own premises. The building which currently houses our business is too small, which has prevented us from expanding our machine park.

Towards the end of 2013 we decided to purchase a building plot located in the suburbs of the town of Sokółka. The financial resources we possessed were insufficient to cover the investment and so we had to apply for external financing.

We reached the Foundation following a recommendation of a befriended company. We reported to the Foundation's field office in Zambrów, where an employee helped us prepare a loan application. We were offered really favorable conditions, which no bank could grant us. The loan did not involve any additional costs.

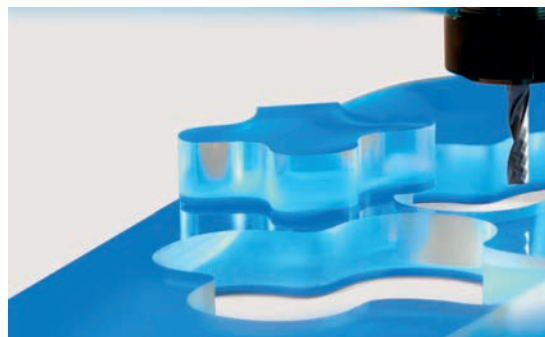
Purpose of the loan

We devoted the financial support to build our company's new seat. This will enable the further development of our business and create new jobs in the region.

Plans for the development of the company

The current condition of the company looks good. We are working on launching new online stores as well as on the modernization of the existing ones. Customers will have access to our offer on-line, quick valuation and, above all, a possibility to place orders at any time of day or night.

We are planning to expand our machine park with new, innovative technologies and by investing in the workforce.



Company Name: **“WIKTORIA II” service and trading company, Janusz Macioszek, Małgorzata Karolewska (civil law partnership)**
Beneficiary: Janusz Macioszek, Małgorzata Karolewska
Foundation year: 2013
Location: Kołobrzeg (province of Pomorze Zachodnie)
Strona www: **www.pijalniaczekolady-kolobrzeg.pl**

A few words about the company

“CHOCO CYMES” hot chocolate café has been operating in Kołobrzeg since July 2014. It is situated close to the seafront promenade. A wide selection of drinks made with the finest species of Belgian chocolate is a specialty of this chocolaterie and café. The offer includes traditional coffee brewed in several ways, a large selection of teas, delicious desserts, and of course homemade cakes.

Chocolate has been known for thousands of years, its unique flavor tantalizes palates around the world, and also here in Kołobrzeg. This hot chocolate shop has gained tremendous recognition and is often visited mainly by Polish and foreign tourists vacationing by the sea.

It makes a perfect place for socializing, to enjoy family and business meetings.

Additionally, the company owns a general store in the town Redłó, which was built and launched in 2013.

What prompted you to benefit from the Foundation loan offer?

The Foundation’s field office in Połczyn Zdrój has been known to us for years. Running separate business activities we used its support repeatedly, which largely contributed to the development of our companies. We have always been very satisfied with the offer and quality of service.

Purpose of the loan

The funds from the loan were used to adapt the premises to the needs of a catering facility, to purchase equipment for the dining hall and kitchen, for advertising and the purchase of commercial goods.



Plans for the development of the company

The company is planning to launch two more hot chocolate cafés in other cities. We are currently seeking suitable premises.



Company Name: **HPD sp. z o.o. (Ltd.)**
 Beneficiary: Leszek Więcaszek, President and owner HPD sp. z o.o. (Ltd.)
 Foundation year: 2006
 Location: Radom (province of Mazowsze)
 Strona www: **www.hpd.radom.pl**

A few words about the company

The HPD company, since its beginning, has been providing repair and modernization services of timber trailers (trucks) for transporting long timber and cordwood. The company also deals with repairing and maintenance of cranes, actuators (servomotors), grippers, hydraulic power units, crimping of hydraulic hose for air conditioning and pressure washers. HPD produces forestry trailers, long timber stanchions, stanchion sockets and hydraulic cylinders.

In cooperation with SORTER, HPD manufactures trailers harvesting fruit in orchards and arms them with hydraulic equipment.

Recently the business has expanded its scope of activity by the sale of: hydraulic components, distributors, technical seals, connector plates, hydraulic pumps, electro-pumps, trailer pneumatics, valves, precision pipes, parts for loading lifts and many others.

HPD is DHOLLANDIA's trading partner and is authorized to sell as well as provide warranty service of the full range of loading lifts produced by this company.

"Our main advantage is providing comprehensive services and, as concerns our business activity, being focused on widely understood professionalism and high level of service quality achieved through adapting our offer to the individual needs of our clients" - says the company's president and owner Mr. Leszek Więcaszek.

What prompted you to benefit from the Foundation loan offer?

Increasing the supply of our services helps HPD continue to develop. In 2013 we were completing the construction of a production hall when it turned out that we would have to make use of external financing.

The first thought that occurred to us was the Foundation for the Development of Polish Agriculture. Here we were treated as partners, the procedures



were beneficiary-friendly and, which is really vital, the Foundation personnel possessed vast business knowledge and provided us with professional service related to taking our first loan. The funding we received in November 2014 allowed HPD to enter the next level of development.

Purpose of the loan

We devoted the financial support to develop the company through the purchase of hydraulic actuator components to install orchard platforms, to purchase lift trucks, shelving, furniture, equipment and installations in the hall, as well as to buy hydraulic actuator components in order to fulfill newly-received orders.

Plans for the development of the company

Our partnership with DHOLLANDIA in the area of sales and maintenance of loading lifts significantly expanded the number of our customers. These contacts allow us to offer the entire range of our products to a whole new target group. The production facility – hall with a crane – allows us to realize even the most complex of orders irrespective of the weather. Due to the development of the company we are planning to create new jobs. It is also necessary to conduct a much broader advertising campaign, which will allow new customers to become familiar with HPD's business offer.



Company Name: **Krzysztof Chromiński PRZEDSIĘBIORSTWO HANDLOWO USŁUGOWE “WALOR”**
(trading and service company)

Beneficiary: Krzysztof Chromiński

Foundation year: 2001

Location: Zbuczyn (province of Mazowsze)

A few words about the company

“Walor” trading and service company was established in March 2001. The main profile of the business is running a gas station with a round-the-clock grocery store and a snack bar.

The company is located on the A2 international motorway, the Siedlce-Terespol section. It is a modern gas station with plenty of parking space. In the immediate vicinity of the station, Mr. Chromiński’s wife runs and manages a modern restaurant, along with a hotel facility, making the whole complex an attractive stopover place for the drivers. Additionally, the business also offers free fuel transportation to the indicated place, according to a customer’s order.

Krzysztof, the owner, makes certain the business is developing continuously. He is constantly working on improving and expanding the offer.

What prompted you to benefit from the Foundation loan offer?

A desire to improve customer service standards and to adapt to the growing needs of potential clients led me to carry out modernization work of the existing station, together with its technical facilities. I have already made use of the Foundation loan offer on a few occasions and therefore, having made up my mind to invest in the business, I first turned to

the FDPA field office in Siedlce, where I received funds to cover the planned investment project.

Purpose of the loan

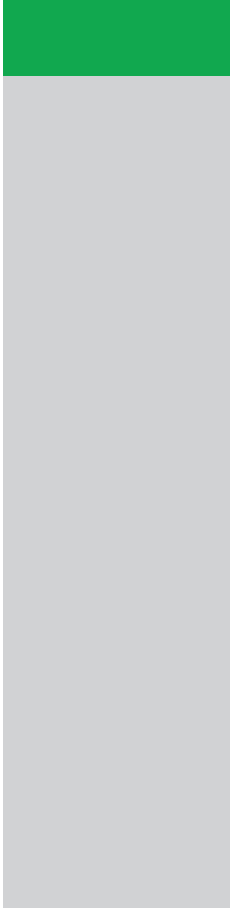
The funds coming from the Foundation loan financed the renovation and modernization of the company’s sales and service building, as well as the exterior and interior of the gas station itself. The sales area also underwent modernization, with client service desks at the shop and the gas station getting combined, furniture and catering equipment for the snack bar were bought, too. As for the gas station, it became visibly more attractive in form.

Plans for the development of the company

In the long run, continuously aiming to raise the standards of the offered services and their comprehensiveness, I am planning to expand our business activity by building a touch-free carwash, including a special sector for trucks, and a garage.



SUMMARY FINANCIAL



ASSETS	Polish currency (PLN). Balance as of:	
	31/12/2013	31/12/2014
Fixed assets	38 820 670,32	42 899 903,61
Intangible assets	659,37	0,00
Tangible fixed assets	3 510 333,51	3 501 555,90
Tangible fixed assets in use	3 510 333,51	3 501 555,90
land (including right to perpetual usufruct)	1 033 060,47	1 032 805,11
buildings, premises, civil engineering structures (including cooperative right to a property)	2 335 941,38	2 331 976,97
technical equipment and machines	13 361,39	24 596,04
vehicles	108 288,25	97 026,28
other tangible fixed assets	5 899,34	2 794,66
investments in external fixed assets	13 782,68	12 356,84
Long-term receivables	35 008 663,16	39 361 147,86
Long-term investments	301 014,28	0,00
Long-term prepayments	0,00	37 199,85
Current assets	54 638 208,86	48 656 229,66
Inventory	119 771,48	9 774,98
Short-term receivables	20 980 078,13	22 410 560,37
trade receivables maturing up to 12 months	150 000,00	888,40
other receivables	20 830 078,13	22 409 671,97
Short-term investments	33 282 659,60	26 048 496,78
Short-term prepayments	255 699,65	187 397,53
TOTAL ASSETS	93 458 879,18	91 556 133,27

LIABILITIES

Polish currency (PLN). Balance as of:		
	31/12/2013	31/12/2014
Equity	40 314 502,45	40 303 265,24
Statutory capital	1 190 978,52	1 190 978,52
Supplementary capital	1 022 704,30	3 885 983,99
Statutory activity supplementary capital	433 449,10	3 141 301,23
Business activity supplementary capital	589 255,20	744 682,76
Lending activity provident capital	36 392 531,27	33 816 544,88
Net profit (loss) for the financial year	1 708 288,36	1 409 757,85
Liabilities and provisions for liabilities	53 144 376,73	51 252 868,03
Provisions for liabilities	19 680,00	0,00
Long-term liabilities	7 506 657,86	4 483 939,63
long-term liabilities to other entities	7 506 657,86	4 483 939,63
credits and loans	0,00	135 291,81
other	7 506 657,86	4 348 647,82
Short-term liabilities	45 414 540,60	46 484 932,25
short-term liabilities to other entities	3 995 417,67	3 643 126,51
credits and loans	274 708,00	39 016,74
trade liabilities maturing up to 12 months	86 767,50	61 173,81
tax, customs, insurance and other liabilities	178 334,62	182 655,15
payroll liabilities	98 795,84	107 602,89
other liabilities	3 356 811,71	3 252 677,92
Special funds	41 419 122,93	42 841 805,74
Loan funds	41 411 842,75	42 832 837,81
Employee Benefit Fund	7 280,18	8 967,93
Prepayments	203 498,27	283 996,15
Other short-term prepayment	203 498,27	283 996,15
TOTAL LIABILITIES	93 458 879,18	91 556 133,27

PROFIT AND LOSS ACCOUNT for financial year 2014

(multiple-step format by function of expense)

Specification	Polish currency (PLN)	
	01/01/2013 – 31/12/2013	01/01/2014 – 31/12/2014
Gratuitous statutory activity revenues	1 337 549,17	411 875,24
Gratuitous statutory activity expenses	1 676 810,91	890 253,08
Financial result of gratuitous statutory activity	-339 261,74	-478 377,84
Net revenues from sales of services	4 284 784,30	5 037 633,87
Revenues from lending activity	4 209 811,61	4 763 123,13
Net revenues from sales of services	74 972,69	274 510,74
Cost of services sold	3 007 702,64	3 268 338,84
Cost of lending activity	2 910 881,98	3 032 047,90
Manufacturing cost of services sold	96 820,66	236 290,94
Gross profit (loss) on sales	1 277 081,66	1 769 295,03
General and administrative costs, including:	179 593,30	233 044,50
amortization and depreciation	2 411,49	2 155,31
consumption of materials and energy	14 631,23	22 105,58
external services	70 382,56	77 706,99
taxes and charges	3 002,05	3 666,84
payroll	69 908,67	101 365,95
social security and other benefits	16 537,97	21 581,67
business trips	2 135,93	1 820,52
other costs	583,40	2 641,64
Profit (loss) on operating activities: statutory and business	758 226,62	1 057 872,69
Other operating revenues	179 418,88	250 386,86
Other operating expenses	90 972,76	107 911,88
Profit on operating activities	846 672,74	1 200 347,67
Financial revenues	1 335 527,68	913 658,05
Financial expenses	22 762,06	310 026,87
Profit on statutory and business activities	2 159 438,36	1 803 978,85
Gross profit (loss)	2 159 438,36	1 803 978,85
Income tax	451 150,00	394 221,00
Net profit (loss)	1 708 288,36	1 409 757,85

INDEPENDENT STATUTORY AUDITOR OPINION

For the Foundation Board:

We have audited the accompanying financial statement of the Foundation for the Development of Polish Agriculture with its registered seat in Warsaw, ul. Gombrowicza 19, which consists of:

1. introduction to the financial statement,
2. balance sheet as of 31/12/2014,
whose assets and liabilities total
91.556.133,27 zł,
3. profit and loss account for the period
from 01/01/2014 to 31/12/2014,
showing a net profit of
1.409.757,85 zł,
4. additional information and explanations.

The Foundation Board takes full responsibility for the preparation of the financial statement in compliance with the applicable regulations.

The Board of the Foundation for the Development of Polish Agriculture is obliged to ensure that the financial statement meets the requirements described in the Accounting Act of 29th September 1994 (Journal of Laws of 2013, No. 0, item 330 as amended), hereinafter referred to as the "Accounting Act".

Our task was to audit and express an opinion on the compatibility of this financial statement with the applicable accounting principles (policies) and whether the statement provides truly and fairly, in all essential respects, the material status and the financial standing, as well as the financial

results achieved by the Foundation and the correctness of the underlying accounting records.

We have conducted our audit in accordance with:

- Chapter 7 of the Accounting Act;
- The national auditing standards issued by the National Council of Statutory Auditors in Poland;
- Act of 6th April 1984 on Foundations (Journal of Laws 199, No. 46, item. 203 as amended).

The audit was planned and conducted in such a way as to provide us with reasonable assurance to express an opinion on the financial statement. In particular, the audit involved verifying the rules (policy) and significant estimates, verification - largely on a random sampling basis - accounting records supporting the amounts and disclosures presented in the financial statement, as well as an overall assessment of the financial statement.

We believe that our audit provides a reasonable basis for our opinion.

In our view, the audited financial statement, including figures and explanations:

1. presents fairly and clearly all the information essential to evaluate the material status and financial standing of the audited entity as of 31/12/2014, as well as its financial result for the fiscal year from 01/01/2014 to 31/12/2014,
2. was prepared in accordance with the applicable accounting principles (policies) and based on properly maintained accounting records,

3. is in compliance with the content of the financial law and provisions of the Statute of the Foundation for the Development of Polish Agriculture.

Warsaw, 30th March 2015.

Key Statutory Auditor

Jerzy Lewandowski
Statutory Auditor
Reference No. 2219

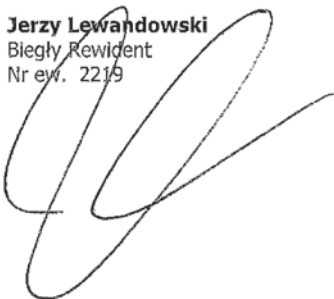
Instytut Studiów Podatkowych

Modzelewski i Wspólnicy-AUDYT Sp. z o.o.,
Warszawa
ul. Kaleńska 8
Reference No. 2558

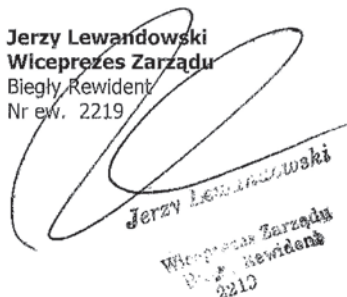
Jerzy Lewandowski

Vice-President
Statutory Auditor
Reference No. 2219

Jerzy Lewandowski
Biegły Rewident
Nr ew. 2219

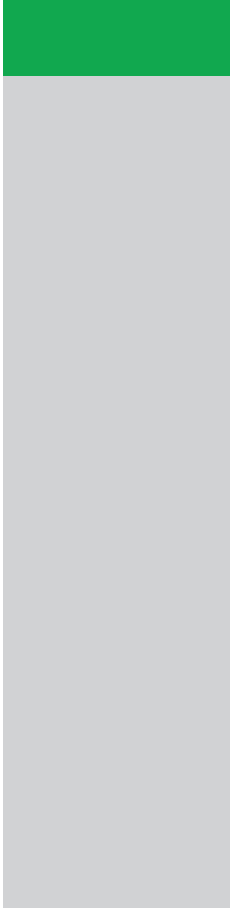


Jerzy Lewandowski
Wiceprezes Zarządu
Biegły Rewident
Nr ew. 2219

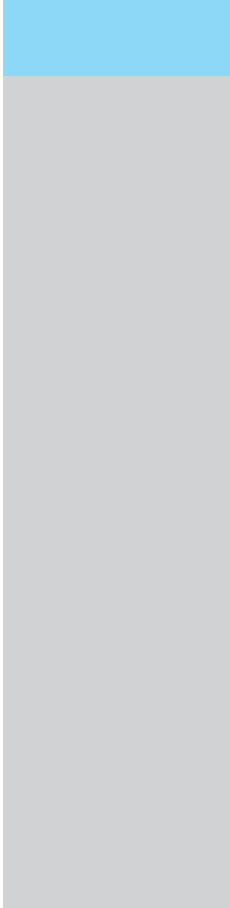


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FOUNDATION TEAM



FDPA Council:

Chairman

Vice-Chairman

Secretary of the Board

Member of the Board

Member of the Board

Member of the Board

Member of the Board

prof. dr hab. Jerzy Wilkin

dr Andrzej Hałasiewicz

Urszula Budzich-Tabor

dr Krzysztof Mularczyk

Wojciech Paciorkiewicz

dr Piotr Gradziuk

Grzegorz Galusek

FDPA Management Board:

President

Vice-President

Monika Szymańska

Katarzyna Sabarańska

FDPA Personnel:

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Director of the Office

Main Accountant

Accountant

Financial Coordinator

Specialist for Monitoring and Collection

Specialist for financial clearing of Loan Fund

Junior Specialist for Loan

Loan Analyst

Loan Analyst

Senior Specialist for Rural Development Programs

Specialist for Rural Development Programs

Justyna Krawczyk

Ewa Kurek

Agnieszka Wołek

Marek Skowronek

Paulina Sabarańska

Anna Chmura

Martyna Sawka

Monika Mondzelewska

Joanna Szymczak

Karolina Witeska-Chmielewska

Sylvia Konopacka-Bąk

Junior Specialist for Rural Development Programs
Senior Specialist for Training and Advisory Projects
Secretary
Secretary

Anna Misiewicz
Ewa Stygienko
Monika Banaś-Samartzi
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Senior Loan officer

Elżbieta Petryla
Łukasz Pasiut

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Loan officer
Loan officer

Katarzyna Bułakowska
Magdalena Mlonek
Edyta Włodarczyk

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Monika Ludwicka

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Director of the field Office

Senior Loan officer

Witold Makulski

Aneta Kibler

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Director of the field Office

Loan officer

Marta Orłowska

Joanna Zalewska

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ul. Koszalińska 8a, 78-300 Połczyn Zdrój

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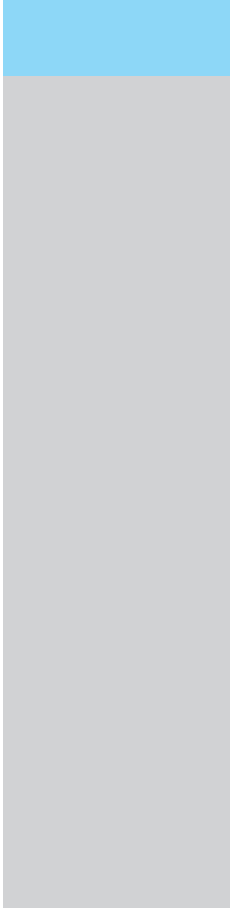
e-mail: polczyn@fdpa.org.pl

Director of the field Office

Loan officer

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