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Dear Sirs and Madams,

The year 2018 is of special importance to our Foundation. This year marks 30 years since the registration date of the Foundation for the Development of Polish Agriculture (FDPA) and the beginning of its operation. This anniversary encourages historical reflection and drawing conclusions.

I am pleased to say that these three decades have been well utilized by those involved in the Foundation's activities: its employees, the Management and Supervisory Board. The Foundation is constantly growing, expanding its scope of activity, has more funds and has gained a strong and respected position among non-governmental organizations supporting the development of agriculture and rural areas.

Apart from the expanding micro-loan business, the Foundation realizes projects related to research and deployment, information and knowledge dissemination projects. This year, the tenth report in a series titled "The Polish

Countryside" will be published, both in Polish and English. These reports have become some of the most commonly known interdisciplinary publications on rural development in our country. We are also announcing the tenth edition of the competition: "Polish countryside – heritage and future". The Foundation develops research and education activities in the field of environmental protection and climate change.

These achievements have become possible thanks to the great commitment of the Management Board and the employees of the Foundation, supported by the members of our Supervisory Board. I would like to thank them for this effort and wish further successes in working for the Foundation, which facilitates the development of the Polish countryside.

Faithfully,

Professor Jerzy Wilkin, Ph.D.

Chairman of the FDPA Supervisory Board

Dear Sirs and Madams,

We are pleased to present you with the Annual Report, which is a summary of the activities of the Foundation for the Development of Polish Agriculture in 2017.

It was yet another successful year for the development of our loan program. Over 31.8 million PLN financed investments and development of 260 enterprises from the small and medium-sized enterprises sector, including 44 newly established ones. The funds for this purpose, as in the previous years, came from both the FDPA own resources and co-financing from the Regional Operational Programs, the JEREMIE initiative and PARP (the Polish Agency for Enterprise Development), thanks to which it was possible to create a loan fund for entrepreneurs from the district of Myślenice.

However, human business activity, including agricultural activity, exacerbate issues related to the quality of the natural environment and the scarcity of natural resources. Due to the scale and intensity of the utilization of environmental resources, the Foundation's key focus has become activities related to stimulating sustainable development, bearing in mind the relationship between environmental protection and socio-economic development.

The year 2017 is a time of changes in legislative regulations concerning water management in Poland. The transition to a resource-efficient economy requires reorientation not only at the level of national policy and regulations, but above all, raising the awareness of users, that

is consumers, individual households, enterprises, local authorities. This was the objective of the activities undertaken as part of the project titled "Protection and development of water resources in rural areas" co-financed from the resources of the National Fund for Environmental Protection and Water Management. Sustainable management of water resources and support in the implementation of Poland's environmental policy, the Water and Nitrate Directive together with the identification and promotion of good practices will be the goal of subsequent projects implemented by the Foundation.

In 2017, the activities of the FDPA focused on educational campaigns aimed at raising the awareness of rural residents, which was fully implemented as part of the project titled "Rational and efficient resource management in agriculture and rural areas" realized from the European Agricultural Fund for Rural Development. Through the publications issued, we have supported farmers, agricultural advisors and employees of local governments in the field of agricultural economy, but also effective energy utilization on the farm.

Last year, we also implemented a project titled "Together for the climate", co-financed by the National Fund for Environmental Protection and Water Management, whose main purpose was to mobilize the society as concerns the implementation of comprehensive projects on effective education and information on adaptation to climate change by way of organizing a high-popularity grant contest.

Completely new activities were undertaken within a project realized with partners and titled “E-resources in the area of agriculture and woodland with environmental protection in two groups of professions: forest and gardening as well as agriculture and breeding.” Lack of modern educational materials that would support teachers in running profession-specific foreign language classes was one of the impulses to implement the project.

Last year was also significant as continuation of a contest titled “The Polish countryside – heritage and future”.

The winner of the IX edition was Ms. Anna Błachucka, author of the work entitled “Back roads” (original “Opłotki”), which is a fascinating story about the life of the village of Kozłowo in the Świętokrzyskie Province.

On behalf of the Management Board, we would like to thank all the employees of the Foundation, the Supervisory Board and our partners and associates for their contribution and commitment in realizing our activities.

the FDPA Management Board

The mission of the Foundation is to support the sustainable rural development, in particular entrepreneurship and creating non-agricultural jobs, and to ensure equal opportunities for women, the unemployed and young people.

The mission of the FDPA is realized through micro-loan activity and investment grants for the creation and development of small businesses in rural areas; local development programs, publications, studies and specialized socio-economic reports presenting the condition of Polish rural areas.

THE FOUNDATION'S MISSION

STATUTORY ACTIVITIES

PROTECTION AND DEVELOPMENT OF WATER RESOURCES IN RURAL AREAS

Implementation period: November 2016 – June 2017

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

Project budget: 95,824.66 PLN

Participants: representatives of municipalities (especially rural and urban-rural) who are responsible for water and sewage system management in the commune, representatives of marshal offices, national and landscape parks, state forests, representatives of Regional Water Management Boards, representatives of scientific centers, agricultural advisors, entrepreneurs.

2017 was a time of significant changes in legislative regulations related to water management in Poland. A new Water Directive entered into force, introducing new legal, organizational and institutional solutions in water management that are to ensure sustainable and balanced socio-economic development, taking into account the economic needs of water usage and ensuring availability of water resources of adequate quality and quantity. In connection with the above, the main objective of the project titled “Protection and development of water resources in rural areas” implemented by the Foundation for the Development of Polish Agriculture has been increasing the awareness of water protection in rural areas, promotion of innovative solutions for water and sewage management and protection of sur-



face waters ecosystems while maintaining the principles of sustainable development.

The project was aimed at the residents of the countryside, but above all to local governments, which bear the real obligation and responsibility for solving problems related to water and sewage-wastewater management. Poland is a country relatively poor in water resources, characterized by high temporal and territorial variability. This results in floods, submergence and periods of hydrological drought. In addition to this, the state of our water reserves is assessed as moderate (45%) or poor, or even bad (over 20%). Agriculture, next to the industry, is an economy sector most dependent on

the availability of water. It is also one of the industry branches responsible for influencing the quality of water resources. It is important that local governments do not only have the awareness of the necessity to protect the existing water resources, but have also been equipped with financial resources and effective tools that will enable successful management in this area.



In January 2017, the FDPA carried out surveys among rural and urban-rural communes, which showed the most important issues related to water and sewage-wastewater management. The questionnaires were filled in by 510 communes (of which 69% were rural communes, and 31% rural-urban ones). Despite the fact that almost 82% of the respondents indicated that there are central sewage treatment plants in their communes, at the same time in 86% of the communes their inhabitants make use of individual wastewater treatment systems. This is most probably one of the reasons that as much as 50-60% of the total amount of nitrogen and

30-40% of the total amount of phosphorus discharged from Poland's waters to the Baltic Sea is of agricultural origin. This has a significant impact not only on the quality of groundwater, but is primarily responsible for the eutrophication and degradation of surface waters. Visible consequences of rapid water eutrophication are the deterioration of its organoleptic properties, mass blooms of cyanobacteria, including their various types releasing strong toxins into the waters, dangerous both for humans and animals.

On 28th February 2017, a conference took place at the Press Center of the Polish Press Agency in Warsaw. Its title was "Protection and development of water resources in rural areas" and it provided an opportunity to spread awareness that in the face of climate change and international obligations imposed on Poland, there is an urgent need for decisive action that will effectively protect existing water resources. This requires the involvement of institutions responsible for the development and implementation of water and sewage system management at all levels, as well as educational activities in the sustainable management of water resources targeted at the actual users. The conference participants had an opportunity to learn about innovative solutions in the field of water and sewage management in the countryside and rainwater management, as well as new methods of surface water and ecosystem protection. Among the invited guests and panel discussion participants were scientists, representatives of institutions and ministries responsible for water and wastewater management as well as representatives of municipalities (espe-

cially rural and urban-rural), marshal offices, national parks, agricultural advisors and non-governmental organizations.

Another element of the project implementation was a publication titled “Protection and development of water resources in rural areas”, with academic editing by Professor Krzysztof Józwiakowski, Ph.D. of the University of Life Sciences in Lublin and Professor Waldemar Siuda, Ph.D. of the University of Warsaw, published in 3,000 copies. The study is partly a response to the needs of local self-governments. It consists a compendium of basic knowledge and a useful tool for ecological education of rural residents. The publication was sent to all rural and urban-rural communes in Poland.

Currently, the areas of interest for the FDPA and the focus of subsequent projects implemented by the Foundation are the following: promotion of sustainable development among rural residents, farmers and especially sustainable water resources management and support in the implementation of Poland's environmental policy, Water and Nitrates Directive with the identification and promotion of good practices and innovative activities in the field of water management in the countryside and rainwater management, as well as activities in the field of surface water and ecosystem protection.



Ochrona i kształtowanie zasobów wodnych na terenach wiejskich



Foundation for the Development
of Polish Agriculture
Fundacja na Rozwój Rolnictwa
Polskiego Rolnictwa

RATIONAL AND EFFICIENT RESOURCE MANAGEMENT IN AGRICULTURE AND RURAL AREAS

Implementation period: July 2017 – October 2017

Source of funding: European Agricultural Fund for Rural Development: Europe investing in rural areas, Rural Development Program Managing Authority for 2014-2020 – Minister of Agriculture and Rural Development, operation co-financed from the European Union resources within the National Rural Network of the Rural Areas Development Program for the years 2014-2020

Project budget: 107,029.20 PLN

Participants: farmers, agricultural advisors, employees of local self-governments

Partners: Kujawsko-Pomorski Agricultural Advisory Center in Minikowo, Lublin Agricultural Advisory Center in Końskowola, Opole Agricultural Advisory Center in Łosiów

As part of the National Rural Network action plan for 2014-2020, the Foundation for the Development of Polish Agriculture implemented a project titled “Rational and efficient resource management in agriculture and rural areas”, which is a series of publications aimed at farmers and agricultural advisors. The objective of the project was to draft and issue the first two publications within the series. The first one of them – “Methods of protection and rational water management in agriculture and in rural areas” concerned the qualitative and quantitative protection of water resources. The publica-



tion points to the necessity for economical management of water resources in agriculture, especially in the context of increasingly noticeable climate change, but also

considering the implemented Water Directive and the new law called the Water Act. The study also addresses the issue of area pollution, which is caused by both improper agricultural practices, as well as poor management of municipal sewage. The aim was to provide advisory assistance to farmers and agricultural advisors as well as employees of local self-governments within the scope of broadly understood water management in rural areas, from the collection of water resources, through its economical consumption, to limiting the emission of surface and groundwater pollution caused by agricultural production, which deteriorate the quality of the resources and often threaten the health of the population.

The second of the publications – “Effective management of electricity and heat supply on the farm” concerns the effective use of energy on the farm. It also points to the threat posed by the low emission problem, till now almost unnoticed in rural areas. The content of individual chapters has been designed in such a way as to provide readers with a compact and practical compendium, supporting decision making related to resource-efficient energy management, which is an economic and environmental benefit.

Each of the publications was issued in the amount of 7,000 copies and distributed to all Provincial Agricultural Advisory Centers and the Agricultural Advisory Center in Brwinów, and its three field offices which use the publications in their daily cooperation with farmers.

The project contributed to increasing the awareness of farmers and agricultural advisors as concerns effective management of resources in agriculture and in rural areas.



“TOGETHER FOR THE CLIMATE” PROJECT

Implementation period: December 2015 – October 2017

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

Project budget: 515,194.73 PLN

Participants: local communities

The main objective of the project titled “Together for the climate” was to mobilize local communities in terms of effective education and information on adaptation to climate change and counteracting its effects and the impact of human activity on improving the condition of the environment.

The project encompassed a grant competition whose aim was to encourage the local community to take environmentally friendly activities through small education and information campaigns. The contest was in particular aimed at non-governmental organizations, local self-government units, Local Action Groups (LAGs), local leaders, agricultural advisory centers and other entities interested in activities for ecology and adaptation to climate change operating in the Province of Mazovia, Łódź, Lublin and Świętokrzyskie.

All of the implemented projects were characterized by an educational and social dimension. Financing a given initiative obliged the grantees to take further actions raising awareness of the environment, atmosphere, climate and ways to resolve related issues. The collective

solution to problems within individual projects resulted in a noticeable integration of local communities and joint actions aimed at improving the condition of the natural environment. Various social groups got involved in the implementation of the initiatives: teachers, students, parents, non-governmental organizations, universities and local self-government units.

Many of the implemented projects were dedicated to the issues of water conservation. The Special Purpose School and Education Center in Włodawa, in the project titled “A school environmentally friendly garden”, put an emphasis on water management, promoting taking advantage of opportunities offered by collecting rainwater. Water was also the main subject of a project implemented by Ekostatus Consulting Agnieszka Hobot, “The WOW project! – i.e. Knowledge about water”, in which educational activities were conducted in 10 primary schools located near Warsaw, addressing issues of drought and floods. The state Primary School No. 2 in Ząbki also paid attention to water resources as part of a project titled “Water, a gift of life”. The main objective was to make students aware of the importance of protecting the environment, in particular water resources of the Earth, for sustainable development. The topic of rainwater management and the necessity to take action to retain water in soil was also the most vital goal of a project titled “Every tree and plant retains water in the soil” developed by the state Primary School in Bierwce.



The issue of water was also closely related to a project implemented by the Society of Friends of the Wodynie Area titled “Cleaning the pond in Wola Wodyńska”. Through its implementation, the small retention was improved, the water reservoir was cleaned and the intensity of periodic submergence near the pond and the nuisance associated with the sewage treatment plant located in the vicinity of the pond decreased. Moreover, 65 school students from Ruda Wolińska and Wodynie, as well as 350 residents of Wola Wodyńska, took part in the educational activities accompanying the project. The subject matter of the water was also raised through another project titled “Creating a comprehensive system of early flood warning in the Wyszaków Commune – stage I” by the Wyszaków Commune Office, which included improvement of the flood prevention system by creating a comprehensive early warning system in the village of Kamieńczyk. Another project titled “Development of part of the area of the sewage treatment plant and the area around the administrative building of ZGK in Urzędów” consisted in increasing the biological-active area around

part of the sewage treatment plant and the area around the administrative building of ZGK in Urzędów by planting 700 trees, shrubs and perennials. The implementation of biodiversity plantings was also the goal of a project titled “Increasing the diversity of plant species within the school grounds and the restoration of natural water retention”, implemented by the Secondary School Complex No. 2 of the Tadeusz Kościuszko Agricultural Continuing Education Center in Łowicz. As part of the grant, it was possible to create an irrigation system, perform the mentioned plantings and carry out educational activities for 600 students. While a Local Action Group “Together for a better future” implemented a project titled “Natural and educational development of the water-hole in Nurzyń as an example of mitigating climate change”, within which a pond with a surface area of 950 m² was revitalized, and there was a raise in the awareness of rural residents concerning the scale of problems related to water management and the importance of small retention in counteracting climate change in the area of the Łuków commune.



Expansion of green areas also became the main task of the Wysokie Municipality project titled “I notice and work for the climate”. During the educational activities, the importance of the condition of the natural environment and its impact on adaptation to climate change was emphasized. The aim was also to raise the awareness of the residents regarding the protection of the environment through workshops and contests.

A lot of attention was devoted to the issues of climate change. The promotion of low-emission strategies, as well as mitigation and adaptation measures relating to climate change, and an increase in the social awareness of residents regarding the impact of climate change on the quality of life became the goal of the “Climate debate in Jeziorzany”, implemented by the Jeziorzany Commune. As a result, it was possible to arrive at a vision of a low-emission development of the commune. The issues related to climate change were also promoted among the youngest. An example of this is the “Eco-pre-schooler” – a project of the Municipal Kindergarten No. 49 in Łódź.

An extremely interesting project was one titled “The establishment of a demonstration and experimental plantation of perennial thermophilic plants” by the University of Life Sciences in Lublin. The initiative was aimed at improving the condition of the environment and popularizing plant species useful for the energy sector. The plantation of oxygen trees had a positive effect on the quality of the air of the industrialized zone of the city of Lublin. A project by the Foundation of the Institute for Sustainable Development titled “A calcu-

lator of CO₂ emission and financial savings EKO-SKNERA “ was also connected with limiting the emission of pollutants to the environment. It is an internet tool illustrating that pro-environmental behaviors are measurable benefits for our household budgets. The issue of clean air was also associated with a project titled “Limitation CO₂ and other air pollution emissions by eliminating carbon heating installations” in the building of Primary School No. 1 at the School Complex No. 1 in Łaskarzew. 394 students took part in the educational activities. The technical condition of the school's heating system was also improved.



As part of the “Together for the climate” initiatives, pro-ecological undertakings were strongly emphasized. The Sadowne Commune Office carried out a project titled “Everything in our hands”, focusing on educational activities on the possibilities of improving the environment and adaptation to climate change, in which over 750 students were involved. An educational initiative was also run by the Primary School in Nowy Grab. By eliminating an i



illegal garbage dump and conducting land reclamation, appropriate attitudes towards the environment and climate were formed among the students. The same was true for another project named “Ecologically crazy” by the Frano-pol Sosnowa Kraina Association, which aimed at effective education of the local community in the field of renewable energy sources. During an educational picnic, apart from the presentation of the purchased equipment (2 solar lamps and 3 solar sets), a training course on Renewable Energy Sources was carried out. The development of correct attitudes related to environmental protection through an ecological picnic was also carried out by the Commune Office of Ostrówek, actively involving over 300 residents. While the Tyszowce Commune Office carried out a project named “Let's remember about the gardens”, within which about 150 students were trained, and the didactic aids purchased as part of the project will be used in the future to conduct workshop activities.

Popularization of knowledge in the field of ecology was carried out in various ways. A Local Action Group called

“Fruit Trail” held an ecological competition titled “Let's awaken eco-consciousness” for primary school youth so that they are already aware of the threats and possibilities of reducing environmental pollution. On the other hand, the Bohdan Dobrzański Institute of Agrophysics of the Polish Academy of Sciences acquainted young people with the issue of climate change through educational workshops entitled “The impact of climate change on the environment, economy and society (changes, effects and ways to limit them)”.

“Creating a weather information bank for the town of Jarosławice” is a grant realized by the Józef Piłsudski Junior High School in Jarosławice. Thanks to co-financing, a climate station was created providing information on standard parameters defining weather conditions in the area of Jarosławice, i.e. air temperature, relative humidity, atmospheric pressure, wind speed and direction, atmospheric precipitation and improving knowledge of climate change and ways of preventing it.

An interesting initiative was also a project developed by the EKOOSTOJA Foundation, consisting in protection of traditional beekeeping within the area of state forests as well as natural and protection areas, taking into account new trends in nature through the creation of breeding sites for wild bees.

The CampoSfera Foundation, as part of a grant, set up the “Community Garden in Klimontów”. The creation of an innovative permaculture green area made it possible to raise the awareness and knowledge on the impact of



daily consumer choices on the environment and climate change.

Among the grantees there were also scouts from the Polish Scouting Association of the Łódź area, whose multifaceted activities (e.g. ecological workshops, competitions, rally) activated 618 people.

An interesting project was also the Regional Qualifying Round titled “V National Wind Propelled Machines Tournament” in the Province of Lublin, Świętokrzyskie and Łódź organized by the Ecological Foundation in Piaseczno, within which three provincial competitions were held, with 281 students and 69 supervisors who made wind machine constructions. An educational competition in the field of renewable energy sources “Pure energy” was also proposed by the Siedlce Commune, which got the students interested in current topics concerning renewable energy sources, so important for environmental protection and directly related to everyday life of the society.

The role of the FDPA consisted not only in mediation in providing financing, but also content and technical sup-

port in the preparation and implementation of the projects, and their settlement. Each of the initiatives was implemented in accordance with the schedule, and the planned material and ecological results were achieved everywhere. After completing all of the activities within the individual projects, a contest was held consisting in the selection of the most interesting undertaking within the project – “Together for the climate”. The voting took place via the project website. Everyone could take part in it and submit one vote. It total, there were 1,923 votes submitted. Three entities with the highest number of votes were awarded material prizes. The final element of the project was project monitoring and preparation of a report summarizing the entire venture “Together for the climate”.

OGÓLNOPOLSKI
V TURNIEJ MASZYN WIAТРOWYCH
FINAL - 10 GRUDNIA 2016 - PIASECZNO

ELIMINACJE REGIONALNE
Pokaż, że potrafisz skonstruować maszynę przetwarzającą energię niesioną przez wiatr na energię mechaniczną
Zbuduj turbinę wiatrową i wygraj atrakcyjne nagrody!

NAGRODY W KLASYFIKACJI GENERALNEJ
PODZAS TURNIEJU FINALOWEGO

I miejsce	1000 PLN +
II miejsce	750 PLN +
III miejsce	500 PLN +

Odsłonek kategorię dla grup województwa łódzkiego

Atrakcyjne nagrody rzeczowe dla najlepszych drużyn klasyfikacji generalnej podczas eliminacji regionalnych

Pula nagród 30.000 PLN
1000 PLN dla opiekunów najlepszych drużyn, nagrody ulotniarskie i pamiątki dla Zespołu Nagrodzistów Polskiego
Każdy zawodnik otrzyma upominek pamiątkowy

Organizator: **PFE SIO**
Patronat honorowy: **MINISTERSTWO ŚRODOWISKA**
RAZEM DLA KLIMATU

www.TurniejMaszyn.pl

E-RESOURCES

Implementation period: February 2017 – October 2018

Source of funding: European Union programs from the European Social Fund

Project budget: 1,495,440.00 PLN

Participants: foreign language teachers, students of schools providing vocational education

Partners: Eduexpert Sp. z o.o., Funmedia Sp. z o.o.

The Foundation for the Development of Polish Agriculture together with its partners is implementing a project titled “E-resources in the area of agriculture and woodland with environmental protection in two groups of professions: forest and gardening as well as agriculture and breeding.” An impulse to carry out the undertaking was lack of modern didactic materials, which would significantly facilitate teachers in conducting profession-oriented language classes.

The “E-resources” project is being implemented within Priority Axis: II. Effective public policies for the labor market, economy and education, under Activity: 2.15 Vocational education and training adapted to the needs of the changing economy.

The aim of the project is to prepare 10 multimedia materials (e-resources) in the field of agriculture and woodland with environmental protection in two groups of professions: forest and gardening as well as agriculture and breeding.

The e-resources are being developed in accordance with the foreign language teaching methodology and the applicable educational law. Apart from their content matter value, the materials will also have an interesting graphic form, based on modern multimedia technologies. An accessible learning platform will facilitate the acquisition of knowledge and will enable the use of media and e-learning elements in teaching a foreign language.

The e-resources prepared by the FDPA relating to 10 professional areas in English will be made available to foreign language teachers and the students of vocational schools within such industries as: agriculture, forestry, veterinary medicine, horse breeding, equestrianism, inland fishery, geology, environmental protection, gardening, beekeeping.



“THE POLISH COUNTRYSIDE – HERITAGE AND FUTURE” CONTEST

Implementation period: January 2017 – March 2018

Source of funding: own resources of the Foundation

Participants: residents of the countryside, representatives of the world of science, students, journalists, regionalists, publicists

Honorary auspices: Polish National Commission for UNESCO

Media auspices: KulturaLudowa.pl, WitrynaWiejska.org.pl

It has already been 9 years since the Foundation for the Development of Polish Agriculture started announcing a contest named “The Polish countryside – heritage and future” gathering works on Polish agriculture and rural areas.



The Polish countryside and agriculture are an important part of our identity. Their special value consists in the cultural heritage, which encompasses material and spiritual output of the previous generations and the achieve-

ments of our time. The heritage of the Polish countryside is not only architecture, art, but also traditional rites, customs and forms of farming (cultivation methods, traditional species of farmed animals and cultivated plants). Few of these elements are still around or survived for the future generations. That is why activities aimed at protecting the legacy of our ancestors are so important.

The Contest Chapter consists of prominent scientists involved in the promotion of the Polish agriculture and the cultural heritage of the countryside. Its members include: Professor Jerzy Wilkin, Ph.D. (chairman of the Chapter), Andrzej Hałasiewicz, Ph.D., Dorota Klepacka-Sulima, Ph.D., Barbara Perepeczko, Ph.D., Professor Józef Styk, Ph.D., and Professor Roch Sulima, Ph.D.

In accordance with the contest regulations, the winners receive money rewards of 5,000 PLN and are given an opportunity to publish the awarded work, at a volume determined by the Chapter of the Contest, in a Polish scientific publishing house Wydawnictwo Naukowe Scholar.

In the IX edition of the “The Polish countryside – heritage and future” contest, 23 works were submitted, 6 in the first category and 17 in the second category. The

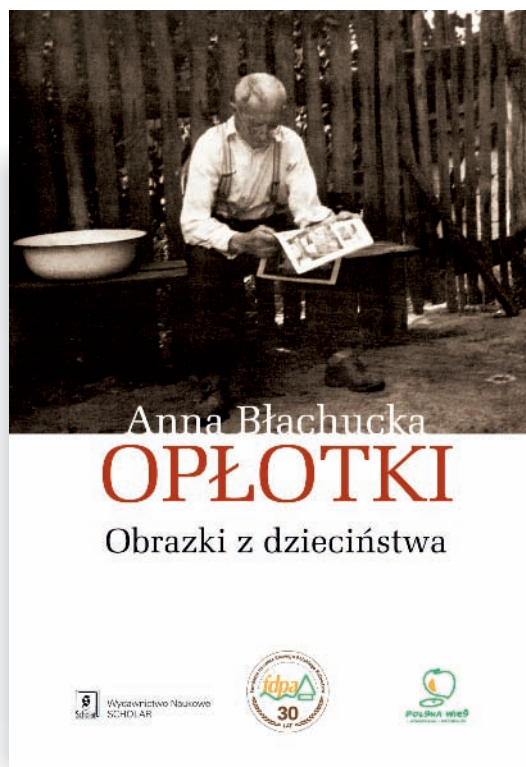
authors of the competition works are not only representatives of the world of science, but also students doing research into social phenomena, regionalists and history enthusiasts who passionately describe the traditions of the Polish countryside from different regions of the country.

Among the studies there were master's theses and doctoral dissertations, village monographs, valuable memoirs, collections of poems, personal reflections and journals. In their works, the authors raised a variety of topics. Most of the works were sent from the Province of Mazovia, Greater Poland and Lower Silesia.

In the IX edition of the Contest, in the first category – including scientific, popular science and other works presenting a particularly inspiring and innovative view on the issue of rural development – no main prize was awarded. Two works by the following authors were distinguished:

- Joanna Mroczkowska's "Politics of taste. The role of food in creating, maintaining and negotiating social and family ties in Dąbrowa Białostocka and its surroundings",
- Magdalena Sternicka-Kowalska's "Forms of spatial mobility of the inhabitants of a suburban commune".

In the second category, were the submitted works presented the cultural achievements of the country and the region, described local initiatives, historical heritage of



the countryside (monographs of the village, archival collections of photographs constituting an element of documentation, memoirs), the winner was Ms. Anna Błachucka, author of a work entitled "Back roads." It is a fascinating story about the life of the village of Kozłowo located in the Świętokrzyskie Province. It is a successful literary and factual attempt to renew the relationship with the peasant lineage, an act of maintaining cultural continuity. A work by Mr. Marcin Skowroński titled "A flowerbed in Sikorz – sketches from the past of the village".

The ceremonious gala was planned to take place in March 2018. We truly hope that the winner's book will become an interesting reading not only for the inhabitants of the described region, but also for readers seeking interesting information related to the cultural heritage of the Polish countryside.

BUSINESS ACTIVITY

The FDPA loan program

The FDPA Loan Fund was set up by the authorities of the Foundation for the Development of Polish Agriculture in 1993 to support the rural community during the period of economic transition and adjusting the Polish agriculture to functioning within the European Union structures. Knowing that most people affected by the privatization of state-owned farms will no longer find employment in agriculture, the Foundation decided to focus on promoting entrepreneurship and creating non-agricultural jobs in the countryside and in small towns. The main idea was to help the residents of rural and urban-rural municipalities to re-skill and gain new competences, to support them through trainings, advisory services, grants and loans to start non-agricultural businesses.

The first micro-loan program in Poland supporting rural areas in the provinces of: Małopolska, Podlasie, Mazovia and West Pomerania was created thanks to the funding by the Polish-American Enterprise Fund (Polsko-Amerykański Fundusz Przedsiębiorczości), Caritasverband Deutschland and the Levi Strauss Corporation. The Foundation received 3 million PLN. Since then, the FDPA has raised additional funds from numerous domestic, foreign and international organizations and institutions, including the European Union, and continues to support Polish entrepreneurs.

Today, the offer of the FDPA Loan Fund is addressed to all entrepreneurs from the small and medium-sized enterprise sector, both to companies that have been

running their business for a long time, and those under construction that are not yet experienced, so-called start-ups. Our programs are designed to: encourage the establishment and development of own businesses, help with running a business, providing funding for business development plans, support the improvement of competitiveness and creating new jobs. We offer financial support in the form of low interest loans which are designed not only to meet the investment, turnover and ad-hoc needs of small businesses, but also to a large extent the educational aspect, as they are targeted, among others, to those who have not previously benefited from external funding.

Our lending activity is carried out through six field offices located in the Provinces of Mazovia – in Płock, Siedlce and Radom; Podlasie – in Zambrów; West Pomerania – in Potczyn Zdrój and Małopolska – in Nowy Sącz.

2017 was for us a year of intensive work on the implementation of loan projects co-funded by the European Union from the European Regional Development Fund under the Regional Operational Programs for years 2007-2013. We continued the realization of following projects:

- **Janosik Loan Fund** – co-funded under the Regional Operational Program for the Province of Małopolska
- **Sami Swoi Loan Fund** – co-funded under the Regional Operational Program for the Province of Podlasie
- **MIŚ Loan Fund** – co-funded under the Regional Operational Program for the Province of Mazovia

we also brought to completion the realization of the below project:

- **Loan Fund for the West Pomerania Province within the JEREMIE initiative** – co-funded in 2016 with the amount of 6 million PLN in the form of a global loan under the Regional Operational Program for the Province of West Pomerania

In 2017, we also implemented a project co-funded by The Polish Agency for Enterprise Development (PARP) from the state budget, thanks to which a loan fund was established for entrepreneurs from the district of Myślenice.

The FDPA Loan Fund financing sources

At the end of 2017, the value of the loan capital remaining at the disposal of the FDPA amounted to over 97 million PLN – 70 million PLN of which, accounting for 72%, was involved in loans. The loss ratio was 0.13% with the total amount of over 369 million PLN disbursed from the beginning of the business. The total number of loans granted since the beginning of the Foundation's

activity has amounted to over 7.8 thousand, and the average value of a loan accounts for 47 thousand PLN. The funds obtained from the Regional Operational Programs for the years 2007-2013 still represent over 60% of the loan capital, but they are of refundable nature and their return will be successive.

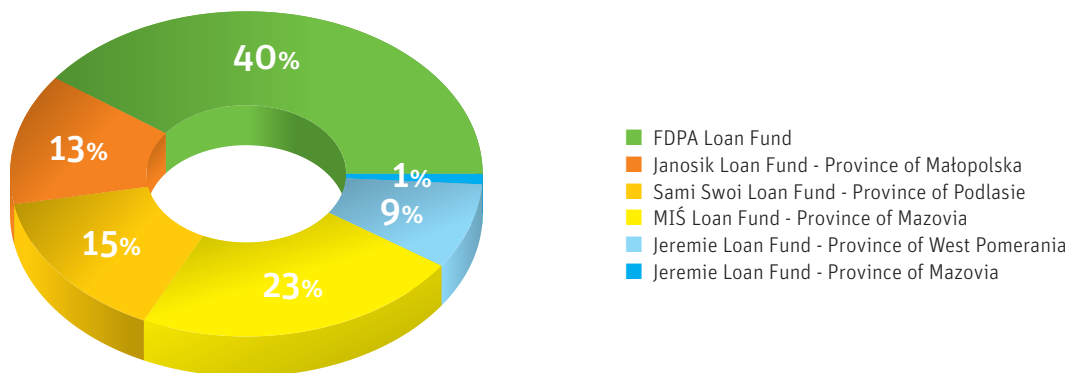


Fig. 1. Loan capital structure.

The average value of a loan

In 2017, we paid out 260 loans totaling over 31,8 million PLN. This represents an increase in the lending activity when considering the total value of distributed loans compared to 2016 by 14%. In the analyzed period, the average value of distributed loans increased from 111,9 thousand PLN in 2016 to 122,4 thousand PLN in 2017 (an increase of 9%).

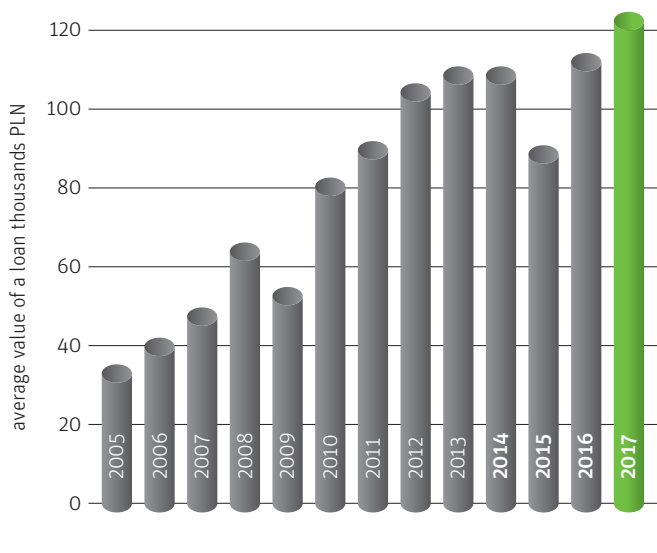


Fig. 2. Average value of a loan.

Loan purpose

Among the loans paid out in 2017, there dominated investment loans. They accounted for 40% of all the loans granted by us. Mixed-purpose loans, i.e. financing both working and investment purposes, accounted for 29%, while working capital loans accounted for 31% of the total capital paid out in 2017.

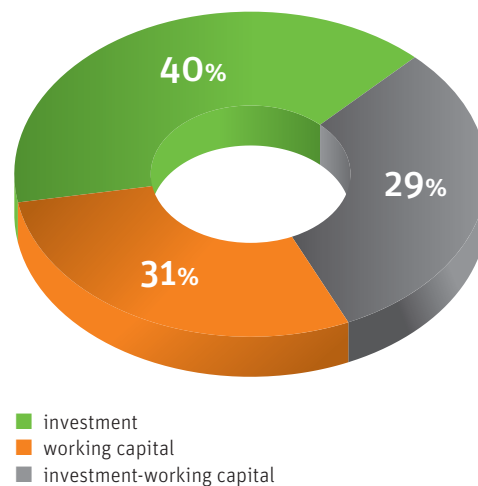


Fig. 3. Loan purpose.

Age of the borrower

The beneficiaries of our loans, as in previous years, were mostly people aged 30-50 year old – they accounted for 59,36% of all the clients. The second largest group consisted of borrowers aged 50+ (25,1%), and the smallest group, as in previous years, consisted of persons under 30 years of age (15,54%).

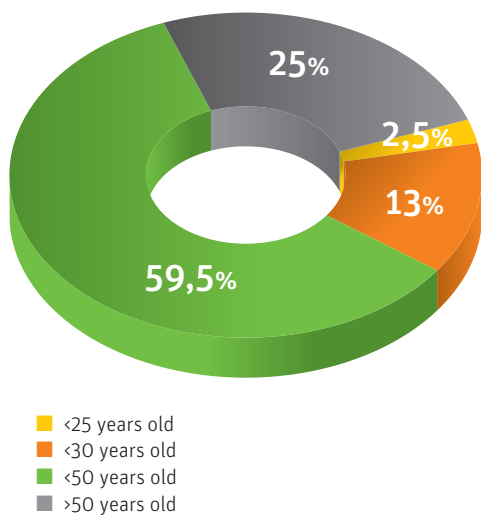


Fig. 4. Age of the borrower.

Gender of the borrower

Among the entrepreneurs who took a loan from us in 2017, men continued to dominate, accounting for almost 68,5% of all the borrowers. This situation remains unchanged for several years (women participation increased by 1,5% compared to 2016).

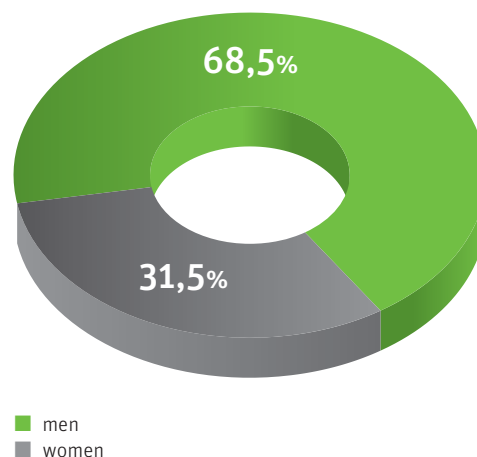


Fig. 5. Gender of the borrower.

Business activity sector

Over 29,23% of business activities funded by us were related to providing services. This means a drastic decrease compared to the previous year when companies of this profile constituted the first largest group of beneficiaries of the FDPA financial services (44%). 32,69% of the business activities that took a loan were related to trade. 13,85% of our borrowers are construction companies, approximately 10% are production companies, 12,69% are transportation companies, and the remaining 1,53% of our clients operate in other industries, including agriculture.

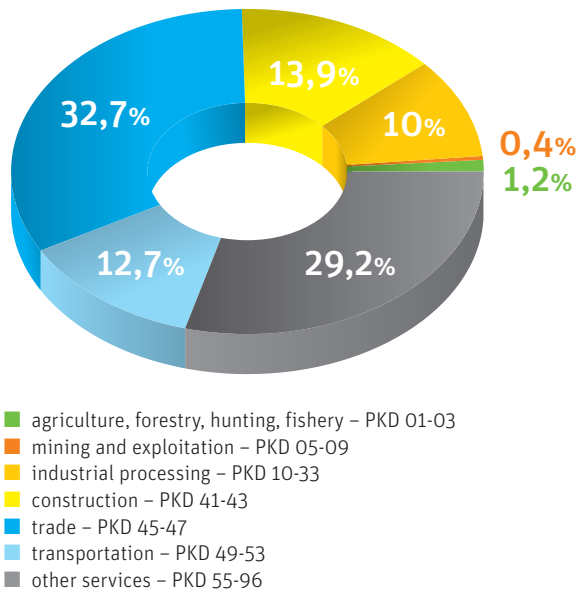


Fig. 6. Business activity sector.

Business activity status

Over 83% of the loan funds were allocated to funding business activities operating on the market for over two years. Newly established enterprises accounted for nearly 17% of the total of the financed business activities, 2% more compared to 2016.

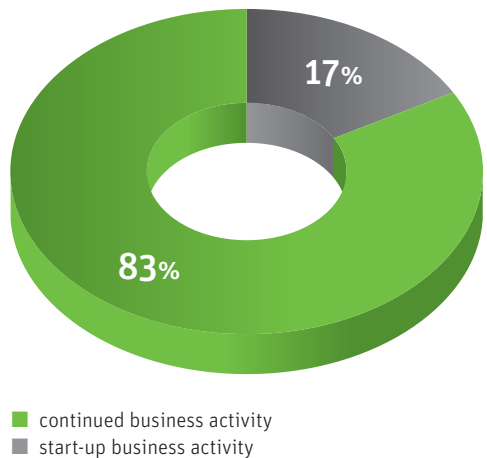


Fig. 7. Business activity status.

BUSINESS ACTIVITY

LOAN PROGRAM BENEFICIARIES

DIETERIG – DIETARY CATERING

COMPANY NAME: JAROSŁAW GOŁYŹNIAK – FIRMA HANDLOWO USŁUGOWA STAROWIEJSKA

BENEFICIARY: JAROSŁAW GOŁYŹNIAK

YEAR OF ESTABLISHMENT: 2010

LOCATION: STARA WIEŚ (MAŁOPOLSKIE PROVINCE)

WWW.DIETERING.COM



ABOUT THE COMPANY:

The basis of the company's activity is preparation and delivery of food to external recipients. The main product is dietary catering, which is delivered daily to the addresses indicated by the customers. The company originated from a passion for cooking and healthy eating. The team consists of chefs with many years of experience, dietitians and people involved in promoting a healthy, balanced and modern diet. "Dietering" proves that slimming can be a real culinary pleasure. Healthy nutrition is not only about losing weight, diet plans but above all, a lifestyle. – *We realize that most people live in a constant run and it is sometimes difficult to balance work and family life and still have space to think about a healthy lifestyle. That is why we meet the expectations of our clients. We deliver meals to over 80 towns and cities throughout Poland, constantly expanding our free delivery zone. Maintaining direct contact with our clients allows us to set our standards higher and higher, and to improve the quality of both our meals and services* – explains Jarosław Gołyźniak, the owner of the company.

The meals offered by "Dietering" combine flavors from various corners of the world, while choosing carefully selected products. – *We never take shortcuts and do not accept compromises in the selection of the ingredients of our meals. We buy from regional, proven suppliers. For many years, clients have been entrusting their health to us, confirming this way the trust they place in us, oftentimes appreciating what we are best at. Thanks to this, we were awarded statuettes: Best Diets 2016, Leader among dietary catering companies, and Consumer top choice 2017* – adds Mr Gołyźniak.



INVESTMENT – LOAN PURPOSE:

The company began to develop very quickly. It has already extended its market share to include the Wielkopolskie (Greater Poland), Kuyavian-Pomeranian and Pomeranian Provinces. There came more orders and at the same time there was lack of space in the company's building. The owner decided to expand the existing production plant. Initially, investment expenses were covered from the profits on the current operational activity, but wanting to speed up the work progress, Mr Gołyźniak started looking for convenient financing and this is how he came across the FDPA loan offer, which met his expectations as to the financing conditions. It has already been made possible to build a separate space for packing the products. The loan granted by the FDPA was devoted to the expansion of the production plant and the purchase of raw materials for production in connection with the continuous expansion of our business.

PLANS FOR COMPANY DEVELOPMENT:

This year, the owner is planning to complete work related to the expansion of the production building. In one part of the original building, adaptation works are carried out, improving communication. A floor was also added for office space. A car park and a vehicle maneuver area are in the last phase of construction; these will be funded from the FDPA resources. Among the development plans, the company is implementing cosmetic products, such as: vitamin C for facial application, 100% natural, and magnesium oil, also 100% natural.



ATELIER AMOS

COMPANY NAME: AMOS ALEKSANDRA KLIMCZEWSKA

BENEFICIARY: ALEKSANDRA KLIMCZEWSKA

YEAR OF ESTABLISHMENT: 2017

LOCATION: PŁOCK (MAZOVIA PROVINCE)

WWW.FACEBOOK.COM/AMOSBYAK



ABOUT THE COMPANY:

Atelier Amos is a place where – as says Ms Aleksandra Klimaszewska, the owner of the company – every woman can forget for a moment about everyday life and concentrate only on herself. The founder of the shop has always been interested in fashion and design and she has dreamed about having her own fashion collection and clothing brand.

In September 2017, Ms Klimaszewska decided to translate her dreams into reality and opened her own business, which she initially managed at her place of residence, and after receiving support from the FDPA she opened a boutique.

Choosing Amos, right at the entrance one can feel elegance, professionalism and a helping hand of Ms Klimaszewska, whose enormous commitment and a friendly attitude surrounds every person who visits her boutique. In Amos, the clients do not only feel special, but can also count on the owner's assistance in choosing the right styling, especially that the owner has experience working as a stylist, participating in numerous fashion shows and photo sessions organized in Płock and the surround-

ing area. Ms Klimaszewska also cooperates with people known in the fashion and cosmetics industry throughout the country.



INVESTMENT – LOAN PURPOSE:

– I received a subsidy from the Poviát Labor Office in Płock to start my business. Unfortunately, these funds and my savings were not enough to cover all the necessary goals, and therefore I decided to look for financing in the form of a loan. With such a short period of running a business, I could not count on any bank loan or grant. And then my accountant came to the rescue. It was following her recommendation that I visited a field office of the Foundation for the Development of Polish Agriculture in Płock – explains the owner the Atelier. The loan granted by the FDPA was devoted to renovating and equipping the boutique, and for the purchase of goods and materials necessary to create an own fashion collection.

PLANS FOR COMPANY DEVELOPMENT:

Currently the Amos boutique is developing quite dynamically. However, to complete the realization of her plans and dreams, Ms Klimaszewska needs to finish her studio, release her own Amos by AK collection and realize herself as a fashion designer, carrying out both projects suited to the individual needs of clients and creating collections in all sizes.

Amos is also planning to organize once-a-month meetings for women, during which the latest trends in styling will be discussed. Amos clients will be able to follow the advice of a hairdresser and a beautician. In addition, at the end of each meeting, there will be one full styling session performed with the participation of a selected client. In the summer, if there is interest, the meetings will additionally host the Amos fashion show.



OPTYK

COMPANY NAME: OPTYK HELENA I JACEK MIANOWSCY SPÓŁKA CYWILNA

BENEFICIARY: HELENA and JACEK MIANOWSKI

YEAR OF ESTABLISHMENT: 1998

LOCATION: ŚWIDWIN (WEST POMERANIA PROVINCE)

WWW.OPTYK.WER.PL



ABOUT THE COMPANY:

”Twenty years have passed ... – a success story”

The “OPTYK” company by Helena and Jacek Mianowski is a small family enterprise, existing on the market since 1998. It is a continuation of many years of tradition passed down from generation to generation. Both spouses are graduates of Ocular Optics in Łódź and Optometry of the Faculty of Physics of the Adam Mickiewicz University in Poznań, therefore the owners offer

their experience and knowledge, which they thoroughly deepen participating in numerous trainings.

The first of two optical studios of the Mianowski family was established in Świdwin. Initially, the offer included only the sale of glasses. In the following years, the company began to invest dynamically in the purchase of optical equipment for eye examination. Professionally equipped optometric studios and high-quality optical equipment enable precise selection of methods of vision defects correction..





INVESTMENT – LOAN PURPOSE:

The year 2014 was an extremely important time in the history of this small company, when a decision was made to implement a new venture aimed at launching a second optical studio in Kołobrzeg. This venture turned out to be a perfect choice. All this was made possible, among others, owing to the financial support granted by the FDPA.

Many years of work result in great knowledge and experience, which ensures the highest level of provided services. Cooperation with leading suppliers and manufacturers of the optical industry allows to offer top quality products in a wide range of prices.

The products and collections are being constantly updated and updated in accordance with optics standards and fashion trends. The company is a seller of such brands as: Christian Dior, Ray Ban, Gucci, Hugo Boss, Rodenstock, Versace and Mexx.

PLANS FOR COMPANY DEVELOPMENT:

The company places great emphasis on an individual approach to customer problems. It focuses on professionalism and modernity combined with practicality.

– *We are passionate about what we do, because with us you will see more* – that's what the owners say about their work.

"PINEZKA" STUDIO

COMPANY NAME: STUDIO EDUKACJI I ORGANIZACJI IMPREZ "PINEZKA" MAŁGORZATA STANISŁAWSKA-KŁOSIEWICZ

BENEFICIARY: MAŁGORZATA STANISŁAWSKA-KŁOSIEWICZ

YEAR OF ESTABLISHMENT: 2014

LOCATION: RADOM (MAZOVIA PROVINCE)

WWW.PINEZKA.EDU.PL



ABOUT THE COMPANY:

"Pinezka" is a company operating in the area of various out-of-school education activities and it also organizes events. "Pinezka" conducts artistic classes, workshops for organized groups, birthday parties, party happenings, trainings for teachers and seasonally summer camps, camps and summer play centres. "Pinezka" is the leader of leisure time animation in Radom. – *The team shares their passion with all children. The animators try to realize the dreams of the youngest clients. It is them who set the bar which we need to adapt to* – says Ms Małgorzata Stanisławska-Kłosiewicz, founder and owner of the company. – *"Pinezka" was originated from a fascination of children's world. This passion gave rise to a friendly, warm and safe place where everyone feels comfortable. Developing imagi-*

nation, creativity and maintaining the cheerful spirit of a child has become our most important goal. These aims are realized in two locations, including in a clubroom called "Cztery Słonie" (Four Elephants) – adds the owner.

INVESTMENT – LOAN PURPOSE:

Thanks to the FDPA financial support devoted to the development of the company through the purchase of equipment, furniture, carpeting and toys for the newly opened playroom – a day care center for the youngest called "Cztery Słonie" was opened. This was a consequence of the company's development plans and a response to customer demand. After the first months of operation, it turned out that the investment was a right choice. This is related, among others, to the fact that the



purchased equipment is of the highest quality, with all the necessary certifications and very attractive for little ones.

PLANS FOR COMPANY DEVELOPMENT:

Commencing cooperation with the FDPA and the attractiveness of the financing allowed the company to decide to develop further. Another loan will be used to open a mini gym for children, located in the Sports Center, where there is an adult gym open 24 hours a day. This will complement the offer for parents visiting this gym. The parents will be able to work out in peace and quiet, with their children left under the care of professionals with pedagogical and sports educational background.

The gym will be located in the Shopping Center. This decision was preceded by market research and a visit to several similar places in Poland and participation in trade fairs. For the following years, it is planned to create



a place to organize picnics and events that would end rafting trips on the Radomka River. For this purpose, Ms Stanisławska-Kłosiewicz will use a property she owns, located on the river bank. The FDPA will most probably also participate in this venture.



MEDIA FACTORY

COMPANY NAME: MEDIA FACTORY ANNA JASTRZĘBSKA

BENEFICIARY: ANNA JASTRZĘBSKA

YEAR OF ESTABLISHMENT: 2011

LOCATION: SIEDLCE (MAZOVIA PROVINCE)

WWW.MEDIAFACTORY.PRO

MEDIA FACTORY.
PRACOWNIA REKLAMY

ABOUT THE COMPANY:

The “Media Factory” company, whose owner is Ms Anna Jastrzębska, provides services in the advertising industry. It proposes original ideas, unconventional solutions, guarantees an individual approach to each client. – *Several years of experience in the advertising industry made it possible for us to get to know our clients well and define their needs, so that our projects build the company's value and put it ahead of the competition. We realize how important it is to offer professional service aimed at recipients who value good taste, the highest quality and elegance* – explains the owner. *We create the image of the company in a comprehensive way – from the design, through printing, to the execution and assembly. We carry out orders in the field of graphic design, advertising and marketing. We perform both single graphic creations as well as complex advertising campaigns. Our team also includes specialists in constructing websites and designing logos so that the visual identification of the company becomes complete.*

INVESTMENT – LOAN PURPOSE:

The funds obtained from the FDPA allowed for the renovation of the company's headquarters, which in turn made it possible to extend the range of services provided,

vehicle wrapping and improving the execution of orders and the purchase of a plotter.

PLANS FOR COMPANY DEVELOPMENT:

The company plans continual development, both by broadening the scope of employees' skills as well as the services offered to clients.



NATUR-TREND

COMPANY NAME: NATURALNY Z NATURY MARIA ANNA KAZIMIERCZUK

BENEFICIARY: MARIA ANNA KAZIMIERCZUK

YEAR OF ESTABLISHMENT: 2017

LOCATION: PADEREWSKIEGO 6, APARTMENT 5.3, 18-300 ZAMBRÓW (PODLASIE PROVINCE)

WWW.NATURTREND.PL



ABOUT THE COMPANY:

Ms Maria Kazimierczuk has concentrated on setting up a store selling products characterized by natural composition, without any preservatives. – *Since 2017 I have been running a shop with ecological food, herbs and cosmetics and domestic detergents made on the basis of natural ingredients. The store offers a wide range of products without preservatives or artificial colorings for people who care about what they eat, for those who want to stay slim or are on a diet, as well as for children, the elderly, allergy sufferers* – explains the owner. The store is located in the very center of Zambrów. – *I offer products thanks to which our body is provided with less toxins, and more natural elements that effectively support its proper functioning* – explains Ms Kazimierczuk, the owner of the store.



INVESTMENT – LOAN PURPOSE:

The loan was used to finance the advertising costs, purchase of commercial goods and furniture at an early stage of business operations.

PLANS FOR COMPANY DEVELOPMENT:

The owner is constantly looking for new company development plans. – *I am regularly searching for new suppliers from which I will order, apart from food, domestic detergents and cosmetics without parabens, without sls and without sles. I am already in direct contact with a bakery which supplies the shop with fresh bread and with farmers who will supply the store with organic fruits and vegetables. I want every customer to leave the store satisfied* – explains Ms Kazimierczuk.



LOAN PROGRAM BENEFICIARIES

FINANCIAL SUMMARY

ASSETS	Balance (in PLN) as of:	
	31.12.2016	31.12.2017
Fixed assets	45 190 025,77	42 607 710,2
Intangible assets	0	0
Tangible fixed assets, including:	3 262 512,05	3 175 044,64
Tangible fixed assets in use, including:	3 262 512,05	3 175 044,64
Land (including right to perpetual usufruct)	1 032 294,39	1 032 039,03
Buildings, premises, civil engineering structures (including cooperative right to a property)	2 192 551,37	2 122 838,57
Technical equipment and machines	8 485,41	2 121,21
Vehicles	19 166,55	9 966,51
Other tangible fixed assets	509,17	0
Investments in external fixed assets	9 505,16	8 079,32
Tangible fixed assets under construction	0	0
Long-term receivables	41 915 114,03	39 431 665,56
Long-term investments	0	1 000
Long-term prepayments	12 399,69	0
Current assets	57 210 216,52	52 764 197,78
Inventory, including:	12 206,15	22 423,24
Semi-finished products and work in progress	0	10 024,06
Advances for deliveries	12 206,15	12 399,18
Short-term receivables, including:	25 594 241,42	27 095 213,57
Trade receivables, maturing up to 12 months:	4 790,17	204,56
Receivables from tax, subsidy, customs, social security and other benefits	8	0
Other receivables	25 589 443,25	27 095 009,01
Short-term investments, including:	31 382 692,06	25 487 215,12
Short-term financial assets, including:	31 382 692,06	25 487 215,12
Cash in hand and at bank	7711 884,19	12 093 251,55
Bank deposits	23 670 807,87	13 393 963,57
Other short-term investments	0	0
Short-term prepayments	221 076,89	159 345,85
Payments due for statutory fund	0	0
TOTAL ASSETS	102 400 242,29	95 371 907,98

LIABILITIES

Equity

Statutory capital

Supplementary capital

Statutory activity supplementary capital

Business activity supplementary capital

Revaluation reserve

Lending activity supplementary capital

Profit (loss) from previous years

Net profit (loss) for fiscal year

Liabilities and provisions for liabilities

Provisions for liabilities

Long-term liabilities, including:

Credits and loans

Other

Short-term liabilities, including:

Credits and loans

Trade liabilities, maturing up to 12 months

Tax, customs, insurance and other liabilities

Payroll liabilities

Other liabilities

Special Funds

Loan funds

Employee Benefit Fund

Prepayments

TOTAL LIABILITIES

Balance (in PLN) as of:

31.12.2016

40 451 490,61

1 190 978,52

4 187 905,93

3 352 883,47

835 022,46

0

34 153 552,83

0

919 053,33

61 948 751,68

0

8 470 988,46

57 266,89

8 413 721,57

53 127 900,27

39 013,68

41 143,39

174 192,54

0

3 516 415,19

49 357 135,47

49 353 489,96

3 645,51

349 862,95

102 400 242,3

31.12.2017

43 139 936,81

1 190 978,52

4 816 209,68

3 969 492,57

846 717,11

0

35 366 507,65

1 040 652,1

725 588,86

52 231 971,17

0

6 537 701,71

18 250,77

6 519 450,94

44 907 580,32

39 013,68

31 094,38

127 292,57

104 374,21

4 226 238,79

40 379 566,69

40 378 405,21

1 161,48

786 689,14

95 371 907,98

PROFIT AND LOSS ACCOUNT for fiscal year 2017

Costs of lending activity – Specification	Sums (in PLN) as of:	
	01.01.2016 – 31.12.2016	01.01.2017 – 31.12.2017
Gratuitous statutory activity revenues	702 831,76	449 895,81
Gratuitous statutory activity expenses	1 109 381,28	814 763,20
Profit (loss) on statutory activities	-406 549,52	-364 867,39
Business activity revenues	4 411 084,66	4 383 646,27
Lending activity revenues	4 360 029,89	4 332 535,08
Net revenues from sales of services	51 054,77	51 111,19
Business activity expenses	3 272 933,77	3 132 816,65
Lending activity expenses	3 251 081,29	3 105 763,66
Manufacturing cost of services sold	21 852,48	27 052,99
Profit (loss) on business activities	1 138 150,89	1 250 829,62
General and administrative costs	89 848,73	0,00
Profit (loss) on operating activities	641 752,64	885 962,23
Other operating revenues	226 220,26	117 743,87
Other operating expenses	404 249,00	653 489,29
Financial revenues	577 271,62	427 599,92
Financial expenses	732,19	932,87
Gross profit (loss)	1 040 263,33	776 883,86
Income tax	121 210,00	51 295,00
Net profit (loss)	919 053,33	725 588,86

INDEPENDENT STATUTORY AUDITOR OPINION

For the FDPA Supervisory Board,

Report on the financial statement audit

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 of the financial statement,
2. balance sheet as of 31.12.2017, whose assets and liabilities total **95,371,907.98 PLN**,
3. profit and loss account for the period from 01.01.2017 to 31.12.2017, showing a net profit of **725,588.86 PLN**,
4. additional information and explanations.

Responsibilities of the entity director and supervisors for the financial statement

The Foundation Management Board takes responsibility for the preparation of the financial statement, based on the correctly kept accounts, and for its accurate presentation in compliance with the Accounting Act of 29th September 1994 (Journal of Laws of 2016, item 1047 as amended), hereinafter referred to as the “Accounting Act”, and also in compliance with the executive regulations issued on its basis, as well as with other applicable regulations and the Foundation's Statute.

The director of the entity is also responsible for the internal audit, which is considered to be indispensable for the

preparation of the financial statement free from any essential distortion caused by fraud or a mistake.

In compliance with the Accounting Act, the director of the entity and the members of the Supervisory Board are obliged to ensure that the financial statement meets the requirements described in the Accounting Act.

Statutory auditor responsibilities

Our task was to express an opinion if the financial statement presents fairly and clearly the material and financial status as well as financial result of the audited entity, in accordance with the applicable regulations of the Accounting Act and the established accounting principles (policies).

We conducted the financial statement audit in accordance with the provisions of:

- 1) Act of May 11th 2017 on statutory auditors, auditing companies and public supervision (Journal of Laws of 2017 item 1089) (“act on statutory auditors”),
- 2) the National Financial Audit Standards as they stand in the International Audit Standards adopted by Act No. 2783/52/2015 of the National Council of Statutory Auditors 10th February 2015, as amended in relation to Act No. 2041/37a/2018 of 5th March 2018 on national professional standards.

The mentioned standards require following ethical principles as well as planning and conducting the audit in

such a way as to provide sufficient certainty that the financial statement is free from any essential distortion.

The audit was conducted by way of implementing procedures aimed at producing reasonable evidence of the audited figures and disclosures in the financial statement. The choice of the audit procedures depends on the opinion of the statutory auditor, including risk assessment of any essential distortion of the financial statement caused by fraud or a mistake. When assessing the risk, the statutory auditor considers the internal audit in terms of the entity's preparation and fair presentation of the financial statement, in order to design audit procedures that are relevant for the circumstances, and not an expression of an opinion on the effectiveness of the entity's internal audit. The audit also involves assessing the appropriateness of the established accounting regulations (policy) and the rationality of the estimated values determined by the management of the entity, as well as an assessment of the overall presentation of the financial statement.

The scope of the audit does not include assurance as to the future profitability of the audited entity nor the

effectiveness or efficiency of managing the entity's affairs by the entity's management at present or in the future.

We believe that the audit evidence we obtained provides a sufficient and reasonable basis for our opinion.

Opinion on the financial statement

In our view, the attached financial statement:

- presents fairly and clearly the material and financial status of the audited entity as of 31.12.2017 as well as its financial result for the fiscal year from 01.01.2017 to 31.12.2017, in accordance with the applicable regulations of the Accounting Act and the established accounting principles (policies),
- was prepared based on properly maintained accounting records, in compliance with chapter 2 of the Accounting Act,
- is in compliance with the form and content of the financial law applicable to the entity and provisions of the Statute of the Foundation for the Development of Polish Agriculture.

Date of issuing the opinion: Warsaw, 30th March 2018

Key Statutory Auditor

Jarosław Stefaniak
Statutory Auditor
Reference No. 10832

**Acting on behalf of: Instytut Studiów Podatkowych
Modzelewski i Wspólnicy – AUDYT Sp. z o.o., Warszawa,
ul. Kaleńska 8, Reference No. 2558**

Jarosław Stefaniak
Vice-President
Statutory Auditor
Reference No. 10832

FDPA PERSONNEL and CONTACT INFORMATION

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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 hab. Piotr Gradziuk

Grzegorz Galusek

FDPA Management Board

President

Vice-President

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Financial Coordinator

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Specialist for Financial Clearing of Loan Fund

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Paulina Sabarańska

Anna Chmura

Loan Specialist
Loan Specialist
Loan Analyst
Loan Analyst
Rural Development Programs and Promotion Manager
Specialist for Rural Development Programs
Specialist for Rural Development Programs
Senior Specialist for Training and Advisory Projects
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