**Attachment A**

|  |  |
| --- | --- |
| Minnesota Pollution Control Agency (MPCA), 520 Lafayette Road North, St. Paul, MN 55155-4194 | EA Loan Application  Environmental Assistance (EA) Loan Program  Doc Type: Loan Application |

**Instructions:** Please read the complete Request for Proposals (RFP) and other associated documents before submitting this application. Refer to Part IV of the RFP for instructions on the submittal process. If you have questions on this form, please contact Kurt Soular, MPCA Fiscal Services, at [kurtis.soular@state.mn.us](mailto:kurtis.soular@state.mn.us) or phone 651-757-2748 or 800-657-3843.

## **Section I. General information**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Owner/Applicant name: | | | |  | | | | | | | | | | | | | | | | | | County: | |  | | | |
| Business/Political subdivision/Tribal government name: | | | | | | | | | | | | |  | | | | | | | | | | | | | | |
| Address: | |  | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mailing address *(if different)*: | | | | | |  | | | | | | | | | | | | | | | | | | | | | |
| Contact name and title *(if different from owner)*: | | | | | | | | | | |  | | | | | | | | | | | | | | | | |
| Phone: |  | | | | | | Fax: | |  | | | | | | Email: |  | | | | | | | MN House Dist: | | | |  |
| Select applicant type: | | | | MN small to medium sized business  MN political subdivision  Tribal government | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | Large business  Other: | | | | | | | | | |  | | | | | | | | | | | | | |
| Primary product or service: | | | | |  | | | | | | | | | | | | | | Number of years as this business: | | | | | | |  | |
| Number of years at above address: | | | | | | | |  | | | | Number of full-time employees: | | | | | |  | | | Total project cost ($): | | | |  | | |
| Estimated start date: | | |  | | | | | | | Estimated completion date: | | | | | | |  | | | Requested loan repayment term: | | | | | | | yrs |
|  | | | *mm/dd/yyyy* | | | | | | |  | | | | | | | *mm/dd/yyyy* | | |  | | | | | | |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Select loan type and amount requested** | |  | **Select project type** | |
| Participatory loan ($): |  |  | Green chemistry  Pollution prevention  Recycling | |
| Direct loan ($): |  |  | Source reduction  Organics recycling | |
|  |  |  | Other |  |
| **Project title and concise project description** *(purchase/install what equipment for what purpose and ending result)*: | | | | |
|  | | | | |

**Participatory loan applicants** *(participating financial institution information and required documentation)*

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Financial institution name: | | | | |  | | | | | | | | | |
| Mailing address: | | |  | | | | | | | | | | | |
| City: |  | | | | | | State: |  | Zip code: | |  | | County: |  |
| Contact name and title: | | | |  | | | | | | | | | | |
| Phone: | |  | | | | Fax: |  | | | Email: | |  | | |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Attached** | **Mailed** | **Faxed** |
| Copy of participating financial institution’s file on applicant’s loan |  |  |  |
| Letter containing the financial institution’s assessment of the risks associated with the loan and the creditworthiness of the applicant. |  |  |  |

**Direct loan applicants** *(provide the following required documentation)*

|  |  |
| --- | --- |
| Matching funds provided by applicant:  Yes  No If not, identify source: |  |

|  | **Attached** | **Mailed** | **Faxed** |
| --- | --- | --- | --- |
| Include federal and state tax returns filed by the business for the past three years. If the business is not incorporated, please attach the appropriate and complete individual’s returns for the past three years. |  |  |  |
| Audited business financial statements for past three years including a net worth statement (Audited financial statements may be forwarded in lieu of tax returns). |  |  |  |
| Request for Credit Information form (see Section VI). |  |  |  |
| Purchase agreement/quote from vendor(s) verifying equipment to be purchased. |  |  |  |
| Optional: Letter from a bank assessing risk and creditworthiness. |  |  |  |

## **Compliance and assistance**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1. | Does the business have any outstanding judgments, federal or state tax liens against it?  Yes  No | | | | | |
|  | If the answer is **yes,** please explain: | | | |  | |
| 2. | In the past seven (7) years, has the business declared bankruptcy?  Yes  No | | | | | |
|  | If the answer is **yes,** please explain: | | | |  | |
| 3. | Is the applicant in compliance with Minnesota’s tax and environmental regulatory requirements?  Yes  No | | | | | |
|  | If the answer is **no,** please explain: | | | |  | |
| 4. | Has the business pledged future income to anyone or any other financial institution for repayment of debts?  Yes  No | | | | | |
|  | If the answer is **yes,** please explain: | | | |  | |
| 5. | Has the applicant applied for or been awarded any other local, state, or federal grant, loan or other assistance for this project:  Yes  No | | | | | |
|  | If the answer is **yes**, identify all: | | |  | | |
| 6. | If the proposed project is in response to an environmental or waste and pollution prevention assessment conducted at the facility, please identify who conducted the assessment: | | | | | |
|  | MN Technical Assistance Program (MnTAP) | | | | | Minnesota WasteWise |
|  | MN Retiree Environmental Technical Assistance Program (RETAP) | | | | | Minnesota Pollution Control Agency (MPCA) |
|  | Private consultant (specify): | |  | | | |
|  | Other (specify): |  | | | | |

## **Section II. Project description**

*Due to limited program funding, the MPCA’s goal is to always fund those priority applicants and projects identified in the RFP. It is the goal of this program to award loans to projects that are focused on positive environmental benefits. For this reason, each application will be closely evaluated for the type and degree of environmental benefit expected. Proposed loan projects that cannot be principally characterized as RFP priority projects are eligible but will be considered only if funds remain available after consideration of all pending priority eligible projects. As funds are repaid, additional loans may be awarded for proposed projects that will serve to improve the environmental and economic quality of Minnesota.*

|  |  |
| --- | --- |
| **Describe the opportunity, problem, issue, or need the project will address:**   * Provide a narrative describing the project, including what opportunity/problem/issue/need it is filling. * Also describe what equipment will be purchased to accomplish the project’s activity. * Describe the technical and financial feasibility of the proposed project. * If applicable, briefly describe below the economic and social benefits to be achieved by the project. | |
|  |  |

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| --- |
| **Section III. Project workplan and implementation schedule** Outline the key steps (Objectives) to implement the project and the necessary actions (Tasks) to implement each step. There is no minimum or maximum number of Objectives or Tasks a project must have, but the two “must have” Objectives for every project are: (1) Evaluation; and (2) Reporting (see examples below for these two Objectives). For each Objective, identify the timeframe and estimated funds (including loan funding and external (non-loan) funding). |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Objective 1 of:** |  |  | | | | | |
|  | Task A: |  | | | | | |
|  | Task B: |  | | | | | |
|  | Task C: |  | | | | | |
| **Objective 1 timeframe:** | |  | | | | | |
| **Objective 1 total:** | | Loan ($): |  | External ($): |  | Total ($): |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Objective 2 of:** |  |  | | | | | |
|  | Task A: |  | | | | | |
|  | Task B: |  | | | | | |
|  | Task C: |  | | | | | |
| **Objective 2 timeframe:** | |  | | | | | |
| **Objective 2 total:** | | Loan ($): |  | External ($): |  | Total ($): |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Objective 3 of:** |  |  | | | | | |
|  | Task A: |  | | | | | |
|  | Task B: |  | | | | | |
|  | Task C: |  | | | | | |
| **Objective 3 timeframe:** | |  | | | | | |
| **Objective 3 total:** | | Loan ($): |  | External ($): |  | Total ($): |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Objective 4 of:** |  |  | | | | | |
|  | Task A: |  | | | | | |
|  | Task B: |  | | | | | |
|  | Task C: |  | | | | | |
| **Objective 4 timeframe:** | |  | | | | | |
| **Objective 4 total:** | | Loan ($): |  | External ($): |  | Total ($): |  |

|  |
| --- |
| *Examples of both required Objectives:*  **Objective 1 of 2:** Evaluation  **Task A:** Document tons of organic material collected for composting instead of disposal  **Task C:** Determine the environmental benefits of composting the collected material  **Timeframe:** July 2025 – June 30, 2027  **Objective 1 Total: Loan: $0.00 External: $0.00 Total: $0.00**  **Objective 2 of 2:** Reporting  **Task A:** A final report will be submitted 1 month prior to the end of the loan agreement  **Timeframe:** January 2027 – May 31, 2027  **Objective 2 Total: Loan: $0.00 External: $0.00 Total: $0.00** |

## **Section IV. Project budget**

**Eligible loan costs are limited to the capital costs associated with researching, developing, or implementing environmental assistance projects or practices in Minnesota.** Capital costs are limited to the costs of acquisition of machinery and equipment, including freight and installation, and related leasehold improvements. Collection vehicles may be eligible on a case-by-case basis. Costs related to freight and installation shall be limited to no more than 20 percent of total project costs.

1. Please use the table below to provide an itemized description of the project costs and correlate these itemized costs to the work plan and implementation schedule in Section III. Include total project costs including costs that are not loan-funded, if applicable.
2. Specify any collateral being used to secure the EA loan.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Item** | **Objective #** | **Description** | **Eligible cost ($)** | **Non-eligible cost ($)** | **Total cost ($)** | **Source of funding** (EA loan funds, participatory/matching funds, other) |
| **Capital costs** (eligible for loan funding with exceptions—see RFP) |  |  |  |  |  |  |
| Machinery/Equipment |  |  |  |  |  |  |
| Machinery/Equipment |  |  |  |  |  |  |
| Machinery/Equipment |  |  |  |  |  |  |
| Machinery/Equipment |  |  |  |  |  |  |
| Machinery/Equipment |  |  |  |  |  |  |
|  |  | Freight (max 20% of total project costs) |  |  |  |  |
|  |  | Installation |  |  |  |  |
|  |  | Taxes |  |  |  |  |
|  |  | **Subtotal** |  |  |  |  |
| **Non-Capital costs** (not eligible for loan funding) |  |  |  |  |  |  |
|  |  |  | n/a |  |  |  |
|  |  |  | n/a |  |  |  |
|  |  |  | n/a |  |  |  |
|  |  |  | n/a |  |  |  |
|  |  |  | n/a |  |  |  |
|  |  |  | n/a |  |  |  |
|  |  | **Subtotal** | n/a |  |  |  |
|  |  | **Project Total** |  |  |  |  |

## **Section V. Anticipated project outcomes and measurements**

|  |
| --- |
| **A. Describe how the project's impacts will be quantified and evaluated, including the criteria for a successful project:** |
|  |

**B. Outcomes at a glance** (Complete all applicable tables. Tables may be reformatted to fit the project’s baseline and estimated outcomes.)

**Table 1: Anticipated pollution prevention/source reduction**

| **Description** (Change materials listed below if needed to match your project) | **Annual waste stream quantity before project** | **Estimated annual waste quantity to be prevented/ reduced** | **Estimated annual waste stream quantity after project** | **Estimated economic savings** |
| --- | --- | --- | --- | --- |
| Hazardous waste (lbs/yr) |  |  |  |  |
| Solid waste (cu. yards) |  |  |  |  |
| Liquid industrial waste (gals) |  |  |  |  |
| Recycling (lbs/yr) |  |  |  |  |
| Organics recycling (lbs/yr) |  |  |  |  |
| Jobs created |  |  |  |  |
| Other |  |  |  |  |

**Table 2 Anticipated energy conservation or fuel type substitution**

|  |  |  |
| --- | --- | --- |
| Annual consumption **before** project: |  | kwh/yr |
| Est. annual consumption **after** project: |  | kwh/yr |
| Estimated economic savings ($): |  |  |

**Table 3 Anticipated water conservation**

|  |  |  |
| --- | --- | --- |
| Annual consumption **before** project: |  | gallons |
| Est. annual consumption **after** project: |  | gallons |
| Estimated economic savings ($): |  |  |

**Table 4 Anticipated chemicals or materials reduced**

|  |  |  |  |
| --- | --- | --- | --- |
| **Description** (i.e. Perchoroethylene, plating chemicals, etc.) | **Annual amount purchased** before **project** | **Estimated annual  amount purchased** after **project** | **Estimated annual economic savings** after **project** |
| a. |  |  |  |
| b. |  |  |  |
| c. |  |  |  |

## **Section V. Qualifications**

|  |
| --- |
| **Summarize applicant’s applicable qualifications to conduct this project:** |
|  |

**Section VI.** **Request for credit information (Direct loan applicants only)**

To be submitted by Direct Loan Applicants only. To be submitted for **each** financial institution where accounts are held. Please make copies of this sheet as necessary. Return all copies with application.

**Part I**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Direct Loan Applicant** | | | |  | | **Financial Institution** | | | |
| Name: |  | | |  | | Name: |  | | |
| Address: |  | | |  | | Address: |  | | |
| City: |  | | |  | | City: |  | | |
| State: |  | Zip code: |  |  | | State: |  | Zip code: |  |
| List account numbers applicant has with this Financial Institution: | | | | |  | | | | |
|  | | | | | | | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| *I hereby request the following information as to the status of the account between us.* | | | |
| Signature: |  | Date (mm/dd/yyyy): |  |
|  | *(This document has been electronically signed.)* |  | |
| Signature (2nd applicant, if applicable): |  | Date (mm/dd/yyyy): |  |
| *(This document has been electronically signed.)* |  | |

**Section below to be completed by financial institution.**

**Part II**

**Applicant financial position** (Loans outstanding to applicant)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Principal balance** | **Accured interest** | **Security installment amount** | **Interest rate** | **Final due date** (mm/dd/yyyy) | **Delinquent Amount** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Total outstanding balance of accounts and/or loans: | | |  | |  | |
| Number of years experience with your organization: | | |  | |  | |
| Collection experience:  Prompt  Satisfactory  Slow | | | | | | |
| Does the security agreement contain a future advance clause?  Yes  No | | | | | | |
| *If applicable:* | | | | | | |
| Savings account number: |  | | | Account balance ($): | |  |
| Checking account number: |  | | | Account balance ($): | |  |
| IRA/CD/Money market account number: | |  | | Account balance ($): | |  |

**Part III**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lenders comments:** |  | **Financial Institution** | | | | | | |
|  |  | Lender’s signature: | | | |  | | |
|  | *(This document has been electronically signed.)* | | | | | | |
|  | Title: |  | | | | | |
|  | Date (mm/dd/yyyy): | | |  | | | |
|  | Phone: | |  | | | Fax: |  |