

Mariposa County 4-H Loan Program

Dear Parents,

A loan program for qualifying 4-H members in Mariposa County is available for first time animal loans. 4-H members can obtain financial support to help ease the costs of many 4-H animal projects. Every year several youngsters who are interested in joining 4-H are disappointed to find out that the cost involved to complete a given animal project exceed their financial ability.

A no-interest loan will be given to qualifying individuals and will be due and payable with fifteen (15) working days following the Junior Livestock Auction or ten (10) working days after a private sale. In order to qualify for this loan, members must apply in writing. Applications are available at the UCCE Office and are due into the UCCE Office by November 15th for large animal loans or May 15th for small animal loans. All applications will be reviewed by the 4-H Council and the Loan Fund Committee, and the qualifying individuals will be selected by them. The funds are **only** available for first time market animals.

We hope this program will promote opportunity and growth in our 4-H program. If you have any questions regarding this program, please feel free to call the UCCE 4-H Staff at (209) 966-4829.

**MARIPOSA COUNTY 4-H LOAN PROGRAM
APPLICATION FORM**

PERSONAL INFORMATION:

Name: _____ Date: _____

Address: _____ Phone: _____

_____ Project Leader: _____

Project: _____ Club: _____

Years in 4-H: _____ Years in this Project: _____

PROPOSED BUDGET (you may contact your leader for assistance in filling out this section)

Cost of Animal \$ _____ Amount Requested \$ _____

Cost of Feeds \$ _____ Amount Approved \$ _____

Projected Cost of Project \$ _____

Why did you select this project and what do you expect to learn from it?

Please give a brief history of yourself (past accomplishments, interests, goals, etc.)- attach additional page.

Applications will be reviewed and processed by the Loan Fund Committee members. All applications are to be typed or printed in ink and turned in to the Cooperative Extension office. If an animal is already purchased, you still may qualify for this loan with proper receipt and under the discretion of the Loan Fund Committee. All information obtained on this application is confidential. No information obtained from this application will be used for any other than its intended purpose. Only Loan Fund Committee persons shall have access to its content.

Signature of Applicant: _____ Date- _____

Signature of Parent or Guardian: _____ Date- _____

I have read the attached Guidelines and rules and agree to comply with them to the best of my ability.

Signature of Applicant: _____ Date- _____

4-H MARKET ANIMAL LOAN PROGRAM GUIDELINES

1. All applicants must be a 4-H member and in good standing with their club and project (attendance, performance, etc.), which will be determined by the project leader.
2. Funds are available for the purchase of the 4-H member's first market animal only.
3. Funds will be used for purchase of market animal and/or necessary feeds for that animal **(tack, fencing, or veterinary supplies do not qualify)**.
4. If there is a money loss after the sale of an animal, the applicant is still responsible for the balance of the loan. Payment arrangements may be made.
5. **All animals are required to be insured through an insurance company with Mariposa County 4-H Club Council as lien holder.** Fees are based on animal's value (details available at Cooperative Extension office).
6. All qualifying applicants will be loaned a percentage of funds based on the average cost of the animal and the number of days in the owner's possession. This insures all qualifying applicants all or some of their financial needs.
7. Funding for an animal will only include the number of days the 4-H program requires an animal to be in your possession (if you have an animal longer than the required days, it will be at your own expense).
8. All feed receipts shall be authorized by project leaders for payment. Only those feeds for your market animal will be reimbursed. Alternative methods may be set between Loan Fund Committee, project leaders, feed stores, etc.
9. If all loan funds are used prior to sale, it is your responsibility to feed and care for the animal in the appropriate manner. However, further funds may be allocated upon approval of Loan Fund Committee.
10. Funds will be released as needed during the course of the project.
11. If the death of an animal should occur (illness, accident, or otherwise), the loan balance is still your responsibility.
12. Accurate records shall be maintained and reported to project leader.
13. Loan amounts authorized for each species are based on current feed and stock prices and normal feeding practices.

14. Animals will be required to have adequate facilities for their care and safety throughout the program. Conditions will be subject to inspection prior to and at any time during the program.
15. The Loan Fund Committee reserves the right to revoke the loan for due cause.
16. Applicants shall not be discriminated against because of race, creed, color, sex, or handicap.
17. If any of the loan rules are violated, your privilege of obtaining financial support through this program will become due and payable immediately.

Loans due- Animal loans are due and payable within fifteen (15) *WORKING DAYS* following the Junior Livestock Auction at the Mariposa County Fair or ten (10) *WORKING DAYS* following the sale of animal to a private party.

MARIPOSA COUNTY 4-H LIVESTOCK LOAN PROGRAM

Project Leader Facilities Approval

As project leader for _____ project
(Species)

I have inspected _____ facilities and believe them to be adequate and
(Member's name)

safe. I will also monitor and provide counsel for this member during the project year.

Date-

Project Leader's Signature

NOTE: This form must be completed before funds will be disbursed.

MARIPOSA COUNTY 4-H LIVESTOCK LOAN PROGRAM

CONTRACT

Name: _____ Club: _____

Address: _____ Project: _____

Phone: _____

Amount Requested: \$ _____ Amount Approved: \$ _____

() Initial

I hereby agree to take full responsibility for the approved funds for my market animal project. I agree to comply with all rules and guidelines set forth by the Loan Fund Committee pertaining to this program. I agree and understand that the loan balance is due and payable within fifteen (15) **WORKING DAYS** following the Junior Livestock Auction at the Mariposa County Fair or ten (10) **WORKING DAYS** after a private sale. Payment will be received at the Cooperative Extension office. All other payment arrangements must be made prior to the loan balance due date. Loan Fund Committee members are listed at the Cooperative Extension office for your convenience.

4-H Member Signature Date _____
Committee Member Signature Date

Signature of Parent/Guardian Date _____
Committee Member Signature Date

4-H LIVESTOCK LOAN PROMISSORY NOTE

FOR THE VALUE RECEIVED, the undersigned (*member-*, _____
*parent-*_____, & *address-*_____,
Mariposa) jointly and severally, promise to pay to, the order of:

*Mariposa County 4-H Club Council
5009 Fairgrounds Drive
Mariposa, CA 95338*

the sum borrowed, \$ _____ , within fifteen (15) working days following the Mariposa County Fair, Junior Livestock Auction or ten (10) working days following a sale with a private party.

THIS NOTE IS PAYABLE AS FOLLOWS:

The Mariposa 4-H Club Council enters into a contractual loan agreement with the undersigned for a short term (market animal) livestock project loan. The loan funds shall be used solely for the purchase of stock and/or feed for the project. A livestock insurance policy must be secured with the Mariposa 4-H Club Council named as lien holder. A copy of the policy shall be furnished to the Council. Upon receipt of a valid invoice for authorized expenses, the 4-H Club Council treasurer will issue a check for those expenses to the project member. The member's project leader shall supervise the expenditure of these funds.

If the loan is sold at a Junior Livestock Auction, the loan is due and payable within fifteen (15) working days following the sale of the project animal. If the project animal is sold private treaty, the loan is due and payable within ten (10) working days. The project leader shall supervise the private treaty sale to assure that the Council loan is repaid in a timely manner.

If the loan is not repaid within the specified time, it becomes delinquent and subject to legal action. Costs associated with the collection of this debt will be the responsibility of the borrower.

