



Report for the
**Tobacco Settlement Agreement Fund
Oversight Committee**



April 11, 2025

Meeting of the
Kentucky Agricultural
Finance Corporation Board

April 18, 2025

Meeting of the
Kentucky Agricultural Development
Board



Kentucky Agricultural Finance Corporation 2025/2026 12-Month Board Meeting Schedule

Note: Locations are subject to change

Month	KAFC Board Meeting	Location	Application Deadline
April	Friday, April 11, 2025	Franklin County Extension Office-Frankfort, KY	Friday, March 21, 2025
May	Friday, May 9, 2025	Franklin County Extension Office- Frankfort, KY	Friday, April 18, 2025
June	Joint Meeting-Friday, June 20, 2025	Kentucky Historical Society- Frankfort, KY	Friday, May 23, 2025
July	Friday, July 11, 2025	Franklin County Extension Office- Frankfort, KY	Friday, June 20, 2025
August	Friday, August 8, 2025	Franklin County Extension Office- Frankfort, KY	Friday, July 18, 2025
September	Friday, September 12, 2025	Franklin County Extension Office- Frankfort, KY	Friday, August 22, 2025
October	Friday, October 10, 2025	Franklin County Extension Office- Frankfort, KY	Friday, September 19, 2025
November	Friday, November 14, 2025	Franklin County Extension Office- Frankfort, KY	Friday, October 17, 2025
December	Friday, December 12, 2025	Franklin County Extension Office- Frankfort, KY	Friday, November 21, 2025
January	Friday, January 9, 2026	Franklin County Extension Office- Frankfort, KY	Friday, December 12, 2025
February	Friday, February 13, 2026	Franklin County Extension Office- Frankfort, KY	Friday, January 23, 2026
March	Friday, March 13, 2026	Franklin County Extension Office- Frankfort, KY	Friday, February 20, 2026
April	Friday, April 10, 2026	Franklin County Extension Office-Frankfort, KY	Friday, March 20, 2026



April Approved Loans

Program	County	Enterprise	Amount Approved	Total Project Cost	Lender
Ag Infrastructure	Graves	Poultry	\$250,000.00	\$2,665,168.00	River Valley Ag Credit
Ag Infrastructure	Calloway	Poultry	\$94,500.00	\$1,483,964.00	The Murray Bank
Ag Infrastructure	Graves	Poultry	\$250,000.00	\$3,395,570.00	River Valley Ag Credit
Ag Infrastructure	Meade	Beef	\$72,000.00	\$160,000.00	The Cecilian Bank
Ag Infrastructure	Washington	Beef	\$75,000.00	\$150,000.00	Farm Credit Mid-America Wilson
Beginning Farmer	Hart	Forage	\$85,000.00	\$200,000.00	Muir Bank & Trust Co Farm Credit
Beginning Farmer	Grayson	Beef	\$250,000.00	\$608,000.00	Mid-America South Central Bank
Beginning Farmer	Barren	Dairy	\$250,000.00	\$550,000.00	of Barren Co Farm Credit Mid-
Beginning Farmer	Grayson	Poultry	\$250,000.00	\$3,154,000.00	America Farm Credit Mid-America
Beginning Farmer	Washington	Beef	\$106,250.00	\$250,000.00	Farmers Bank & Trust Co Central
Beginning Farmer	Trigg	Beef	\$120,000.00	\$120,000.00	Ky Ag Credit
Beginning Farmer	Madison	Beef	\$162,500.00	\$650,000.00	Farm Credit Mid-America
Beginning Farmer	Gallatin	Lamb/Goat	\$150,000.00	\$300,000.00	
Total			\$2,115,250.00	\$13,686,702.00	



Kentucky Agricultural Finance Corp. approves more than \$2.1 million in loans

Financing bolsters beef, forage, poultry, and grain farmers across the Commonwealth

FRANKFORT (April 11, 2025) – The Kentucky Agricultural Finance Corp. (KAFC) approved 13 agricultural loans totaling \$2,115,250 for projects across the Commonwealth today at its monthly board meeting.

Agricultural Infrastructure Loan Program (AILP)

Five Agricultural Infrastructure loans totaling up to \$741,500 were approved. Loan recipients were in Calloway (\$94,500), Graves (\$250,000 and \$250,000), Meade (\$72,000), and Washington (\$75,000) counties.

KAFC participates with lenders to provide financing to producers making capital expenditures for agricultural projects through the AILP. Eligible projects include permanent farm structures with attached equipment that improves the profitability of farming operations. Producers may be eligible for up to \$250,000 not to exceed 50 percent of the project.

Beginning Farmer Loan Program (BFLP)

Eight Beginning Farmer loans totaling up to \$1,373,750 were approved. Loan recipients were in Barren (\$250,000), Gallatin (\$150,000), Grayson (\$250,000 and \$250,000), Hart (\$85,000), Madison (\$162,500), Trigg (\$120,000), and Washington (\$106,250) counties.

The BFLP is designed to assist individuals with some farming experience who desire to develop, expand, or buy into a farming operation. Beginning farmers may qualify for financing to purchase livestock, equipment, or agriculture facilities; to secure permanent working capital; for the purchase of farm real estate; or to invest in a partnership or LLC.

For more information on KAFC participation loans, contact your lender or Bill McCloskey at Kentucky Office of Agricultural Policy at (502) 382-6093 or email kafc@ky.gov.

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The Kentucky Office of Agricultural Policy (KOAP), a division within the Kentucky Department of Agriculture, provides staff support to the Kentucky Agricultural Finance Corporation (KAFC) and the Kentucky Agricultural Development Fund (KADF). The KADF is administered by the Kentucky Agricultural Development Board. KOAP ensures Kentucky is being good stewards of dollars from the 1998 Tobacco Settlement Agreement by overseeing the boards' investments into diversifying and supporting Kentucky agriculture.



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Kentucky Agricultural Development Board 2025/2026 12-Month Board Meeting Schedule

Note: Locations are subject to change

Month	KADB Meeting	Location	Application Deadline
April	Friday, April 18, 2025	Franklin County Extension Office-Frankfort, KY	Friday, March 28, 2025
May	Friday, May 16, 2025	Franklin County Extension Office-Frankfort, KY	Friday, April 25, 2025
June	Joint Meeting-Friday, June 20, 2025	Kentucky Historical Society-Frankfort, KY	Friday, May 30, 2025
June	Friday, June 20, 2025	Franklin County Extension Office-Frankfort, KY	Friday, May 30, 2025
July	Friday, July 18, 2025	Franklin County Extension Office-Frankfort, KY	Friday, June 27, 2025
August	Friday, August 15, 2025	Courtyard by Marriott-Louisville, KY	Friday, July 25, 2025
September	Friday, September 19, 2025	Franklin County Extension Office-Frankfort, KY	Friday, August 29, 2025
October	Friday, October 17, 2025	Franklin County Extension Office-Frankfort, KY	Friday, September 26, 2025
November	Friday, November 21, 2025	Franklin County Extension Office-Frankfort, KY	Friday, October 24, 2025
December	Friday, December 19, 2025	Franklin County Extension Office-Frankfort, KY	Monday, December 1, 2025
January	Friday, January 16, 2026	Franklin County Extension Office-Frankfort, KY	Friday, December 26, 2025
February	Friday, February 20, 2026	Franklin County Extension Office-Frankfort, KY	Friday, January 30, 2026
March	Friday, March 21, 2025	Franklin County Extension Office-Frankfort, KY	Friday, February 28, 2025
April	Friday, April 17, 2026	Franklin County Extension Office-Frankfort, KY	Friday, March 27, 2026

Programs Recommended for Approval

CAIP

<u>Application</u>	<u>Program Administrator</u>	<u>County</u>	<u>Funds Requested</u>
A2025-0054	Washington County Conservation District	Washington	\$120,000.00
A2025-0057	Logan County Cattlemens Association Incorporated	Logan	\$51,421.00
A2025-0058	Knott County Conservation District	Knott *	\$38,000.00
A2025-0063	Green County Cattlemen's Association, Inc.	Green	\$63,000.00
A2025-0075	Kentucky Ketch, Inc	Clay	\$270,800.00
A2025-0076	Johnson County Agricultural Advancement Council, Inc.	Johnson	\$68,000.00
A2025-0078	Rockcastle County Conservation District	Rockcastle	\$148,590.00
			\$759,811.00

Deceased Farm Animal Removal (DAR)

<u>Application</u>	<u>Program Administrator</u>	<u>County</u>	<u>Funds Requested</u>
A2025-0080	Scott County Soil Conservation District	Scott	\$15,000.00
A2025-0081	Shelby County Fiscal Court	Shelby	\$15,000.00
			\$30,000.00

Next Generation Farmer (NextGen)

<u>Application</u>	<u>Program Administrator</u>	<u>County</u>	<u>Funds Requested</u>
A2025-0055	Washington County Conservation District	Washington	\$30,000.00
			\$30,000.00

Youth Ag Incentives Program (Youth)

<u>Application</u>	<u>Program Administrator</u>	<u>County</u>	<u>Funds Requested</u>
A2025-0051	Logan County Cattlemens Association Incorporated	Logan	\$70,000.00
A2025-0056	Washington County Conservation District	Washington	\$20,000.00
			\$90,000.00

Total County Funds Recommended for Approval in Programs: **\$909,811.00**

* Indicates a portion of the project is funded from the "State Funds To Support to Counties with Limited Allocation initiative."

Requested Program Amendments

App #	A2024-0245
Applicant Name	Mason County Conservation District
Original Amount Approved	\$230,000
Execution Date	01/09/2025
Requested Change	<p>The applicant requests an <u>additional</u> \$40,000 in Mason County funds for the <i>CAIP Program</i>. The request received a <u>high</u> priority from the County Council.</p> <p>This is the first request for an amendment to this application number. The term of the program shall remain 12-months from the execution date of the original agreement.</p> <p>Approval of this request would bring the program total to \$270,000.</p> <p>Recommend Approval</p>

Approved Project

Grace Elizabeth Boyd**A2025-0018***Application County: Mason**Date Submitted: 2/12/2025**Total Funds Awarded: \$28,277***FUNDING REQUEST**

Ironside Animal Health is requesting \$23,564 in state funds and \$4,713 in county funds as part of the Large & Food Animal Veterinary Incentives Program to purchase a truck.

APPLICATION SUMMARY

Funding will be used to purchase a truck for large animal practice. Dr. Boyd will be joining Ironside Animal Health in February as a fulltime mobile food animal veterinarian in Northeast Kentucky.

The total cost of the project is estimated at \$37,703 with funding from the following sources:

\$23,564 KADF state funds

\$4,713 Mason county funds (committed)

\$9,426 Personal funds

PROJECTED PRODUCER IMPACT

Dr. Boyd estimates that 150 farm families will benefit in the first year from this project. Dr. Boyd services clients in Mason, Fleming, Rowan, Robertson, Lewis, Bracken, Harrison, Nicholas, Bourbon, Scott and other counties.

Board Decision:

04/18/2025: Grace Elizabeth Boyd was approved up to \$23,564 in state funds and \$4,713 in county funds as part of the Large & Food Animal Veterinary Incentives Program to purchase a truck.

Approved Project

University of Kentucky Research Foundation-UKDRS**A2025-0020***Application County: _ALL**Date Submitted: 2/12/2025**Total Funds Awarded: \$35,048***FUNDING REQUEST**

UK Research Foundation is requesting \$35,048 in state funds to purchase forage testing equipment.

APPLICATION SUMMARY

The applicant plans to transition the Kentucky Forage Testing Program to the University of Kentucky Division of Regulatory Services in collaboration with the UK Cooperative Extension Service, modernizing equipment and processes to improve efficiency, accuracy, and accessibility of forage testing services for Kentucky's agricultural producers.

The total cost of the project is estimated at \$89,646 with funding from the following sources:

\$ 35,048 KADF State Funds (Requested)

\$ 35,049 Martin-Gatton College of Agriculture, Food & Environment (Secured)

PRODUCER IMPACT

The applicant indicates that farm families in every county will benefit from this project.

Board Decision:

04/18/2025: University of Kentucky Research Foundation-UKDRS was approved up to \$35,048 in state funds to purchase forage testing equipment.

Approved Project

Bluegrass Animal Clinic**A2025-0025***Application County: Carter**Date Submitted: 2/17/2025**Total Funds Awarded: \$59,026***FUNDING REQUEST**

Bluegrass Animal Clinic is requesting \$49,188 in state funds and \$9,838 in county funds as part of the Large & Food Animal Veterinary Incentives Program to purchase a truck and Portavet.

APPLICATION SUMMARY

Funding will be used to purchase a truck and Portavet for large animal, food animal, equine and small animal.

The total cost of the project is estimated at \$78,701 with funding from the following sources:

\$49,188 KADF state funds

\$9,838 multi-county funds

\$19,676 Personal

PROJECTED PRODUCER IMPACT

Dr. Whitley estimates that a significant number of farm families will benefit annually from this project. Dr. Whitley services clients in Carter, Boyd, Greenup, and Elliot counties.

Board Decision:

04/18/2025: Bluegrass Animal Clinic was approved up to \$49,188 in state funds and \$9,838 in county funds as part of the Large & Food Animal Veterinary Incentives Program to purchase a truck and Portavet.

Approved Project

W&W Veterinary Services, PLLC**A2025-0032***Application County: Madison**Date Submitted: 2/21/2025**Total Funds Awarded: \$66,241***FUNDING REQUEST**

W&W Veterinary Services, PLLC is requesting \$66,241 in state and Madison County funds to make upgrades to their large animal handling facility as a part of the Large & Food Animal Veterinary Incentives Program.

APPLICATION SUMMARY

Drs. Nick and Kate Werle currently serve farmers in Madison, Estill, Jackson, Bourbon, and other surrounding counties at their haul-in clinic and on the farm.

After yearly repairs, the applicant plans to renovate their old loadout area to make it safer for themselves and producers. The hydraulic tilt chute will replace their old manual one, and the ultrasound machine will expand and speed up their services.

KADB funds will be used to purchase and install a drive-thru load out, a chute, and an ultrasound machine.

The total cost of the project is estimated at \$88,322 with the following funding sources:

\$55,200 KADB State Funds

\$11,041 KADB Madison County Funds

\$22,081 W&W Veterinary Services Funds (Secured)

PROJECTED PRODUCER IMPACT

The applicant states that this project will benefit multiple farm families in Madison and surrounding counties.

Board Decision:

04/18/2025: W&W Veterinary Services, PLLC was approved up to \$66,241 in state and Madison County funds to make upgrades to its large animal handling facility as a part of the Large & Food Animal Veterinary Incentives Program.

Approved Project

Harton Farms LLC**A2025-0033***Application County: Christian**Date Submitted: 2/24/2025**Total Funds Awarded: \$3,750***FUNDING REQUEST**

Harton Farms, LLC is requesting \$3,750 in state funds for consultation fees for assistance maintaining their food safety plan and to assist with a GAP audit.

APPLICATION SUMMARY

Funding will be used to work with a consultant from Coastal Ag Consultants to assist in maintaining their Food Safety Plan, and a GAP audit.

The total cost of the project is estimated at \$6,000 with funding from the following sources:

\$3,750 KADF state funds

\$2,250 Personal Funds

Board Decision:

04/18/2025: Harton Farms LLC was approved up to \$3,750 in state funds for consultation fees for assistance in maintaining its Food Safety Plan, and a Good Agricultural Practices audit.

Approved Project

Logan County Agricultural Extension Foundation, Inc.**A2025-0037***Application County: Logan**Date Submitted: 2/26/2025**Total Funds Awarded: \$7,000***FUNDING REQUEST**

The Logan County Extension District Board is requesting \$7,000 in Logan County funds to purchase fencing to enclose their outdoor arena.

APPLICATION SUMMARY

Funding will be used to install a perimeter fence of panels with support posts around the Logan County Extension Office's outdoor arena. A perimeter fence is needed to ensure the safety of participants who attend events. The arena will be able to host many agricultural events including livestock shows, rodeos, tractor pulls, farm equipment demonstrations and more.

The total cost of the project is estimated at \$15,482 with funding from the following sources:

\$7,000 Logan County funds (secured)

\$8,482 Logan County Extension District Board (secured)

PROJECTED PRODUCER IMPACT

The applicant states they are not able to give a definite answer to the number of farm families that will be impacted, but the seating capacity is 1600 people per event.

Board Decision:

04/18/2025: Logan County Agricultural Extension Foundation, Inc was approved up to \$7,000 in Logan County funds to purchase fencing to enclose its outdoor arena.

Approved Project

Kentucky Fresh Harvest, LLC.**A2025-0041***Application County: Lincoln**Date Submitted: 2/28/2025**Total Funds Awarded: \$3,750***FUNDING REQUEST**

Kentucky Fresh Harvest is requesting \$3,750 in state funds for food safety consulting to prepare for a third-party audit as a part of the Food Safety & Efficiency Incentives Program.

APPLICATION SUMMARY

Funding will be used for 40 hours of Food Safety Consulting by Krista Schoen of Coastal Ag Supply. This will prep the applicant for their third-party audit.

The total cost of the project is estimated at \$6,000 with the following funding sources:

\$3,750 KADB State Funds

\$2,250 Personal Funds (Secured)

Board Decision:

04/18/2025: Kentucky Fresh Harvest was approved up to \$3,750 in state funds for food safety consulting to prepare for a third party audit as a part of the Food Safety & Efficiency Incentives Program.

Approved Project

Barren County Board of Education**A2025-0042***Application County: Barren**Date Submitted: 2/28/2025**Total Funds Awarded: \$212,675***FUNDING REQUEST**

The Barren County Board of Education is requesting \$132,775 in state funds and \$79,900 in multi-county funds to expand their agriculture education livestock facility to include a USDA meat processing component.

APPLICATION SUMMARY

Funding will be used to build an extension on the livestock facility for loading and unloading. Funding will also be used to purchase and install walk-in refrigeration units, carcass rail system, knocking pen, and meat processing equipment such as a vacuum sealer, grinder and band saw. The applicant's goal is to enhance workforce development skills in the agricultural industry with specific concentration in the areas of livestock production, humane livestock handling, USDA slaughtering and processing protocols, and food safety principles. This facility will also be used for collaborations with other agricultural entities within the region and state to host clinics, training sessions, certification opportunities and demonstrations.

The total cost of the project is estimated at \$644,468 with funding from the following sources:

\$132,775 KADF state funds

\$39,900 multi-county funds

\$40,000 Barren County funds (secured)

\$431,793 Barren County Board of Education (secured)

PROJECTED PRODUCER IMPACT

The applicant states that over 500 farm families will be directly impacted by this project within the first year. This number includes agriculture students and the farm families they represent and additional farm families in the community and region.

Board Decision:

04/18/2025: Barren County Board of Education was approved up to \$212,675 in multi-county funds to expand its agriculture education livestock facility to include a USDA meat processing component.

Denied Project

The Local Butcher, LLC**A2025-0043***Application County: Taylor**Date Submitted: 2/28/2025**Total Funds Awarded: \$0***FUNDING REQUEST**

The Local Butcher is requesting \$250,000 in state funds as a forgivable loan and \$150,094 in state funds as a KADB participation loan to construct a retail meat shop in Elizabethtown, KY as an extension of Green River Meats.

APPLICATION SUMMARY

Funding will be used for construction, purchasing processing equipment, refrigeration, and other start-up costs. The applicant's goal is to provide Kentucky Proud Beef through a farm to table retail experience. The Local Butcher will purchase finished cattle from local producers. The Local Butcher will also provide a variety of both fresh and frozen meat products as well as hot plate lunches and bulk meat. The store will also offer other Kentucky Proud products. This project is expected to create 7-10 full-time jobs.

The total cost of the project is estimated at \$850,189 with funding from the following sources:

\$150,094 KADB Participation Loan

\$250,000 Forgivable Loan

\$50,000 Cash (pending)

\$400,095 Community Trust Loan (pending)

PROJECTED PRODUCER IMPACT

The applicant states that at least ten farm families from seven different counties will benefit from this project in the first year. In the beginning, the applicant plans to purchase 15 head of cattle per month from local producers. By year five, the applicant plans to grow that number to 25 head per month.

Committee Recommendation:

The KADB Application Review & Compliance Committee recommends denying the application due to limited producer impact and being unable to justify giving grant funding to a stand-alone retail business. The committee encourages the applicant to apply for a KAFC loan.



Kentucky Agricultural Development Board approves more than \$1.3 million for projects across the Commonwealth

Funded projects focus on agricultural diversification, rural development

FRANKFORT (April 18, 2025) – The Kentucky Agricultural Development Board approved \$1,365,578 for agricultural diversification and rural development projects across the Commonwealth at its monthly board meeting.

“The projects awarded today help weave a vibrant patchwork of agricultural diversity across Kentucky,” said Commissioner of Agriculture and Kentucky Agricultural Development Board Chair Jonathan Shell. “With each investment, the Kentucky Agricultural Development Board is helping build a stronger, more resilient, and prosperous future for our farm families and communities.”

County and State Funded Projects

- Barren County Board of Education was approved up to \$212,675 in multi-county funds to expand its agriculture education livestock facility to include a USDA meat processing component. For more information, contact Andy Moore at andy.moore@barren.kyschools.us.
- Bluegrass Animal Clinic was approved up to \$49,188 in state funds and \$9,838 in county funds as part of the Large & Food Animal Veterinary Incentives Program to purchase a truck and Portavet. For more information, contact Dr. Philip Whitley at bluegrassanimalclinic@gmail.com.
- Grace Elizabeth Boyd was approved up to \$23,564 in state funds and \$4,713 in county funds as part of the Large & Food Animal Veterinary Incentives Program to purchase a truck. For more information, contact Dr. Grace Boyd at Dr.boyd@heritage.vet.
- Harton Farms LLC was approved up to \$3,750 in state funds for consultation fees for assistance in maintaining its Food Safety Plan, and a Good Agricultural Practices audit. For more information, contact Jill Harton at Jill.harton@gmail.com.

- Kentucky Fresh Harvest was approved up to \$3,750 in state funds for food safety consulting to prepare for a third party audit as a part of the Food Safety & Efficiency Incentives Program. For more information, contact Julian Gander at jgander@gandercpa.com.
- Logan County Agricultural Extension Foundation, Inc was approved up to \$7,000 in Logan County funds to purchase fencing to enclose its outdoor arena. For more information, contact Lonny Epley at lonnyepley@yahoo.com.
- University of Kentucky Research Foundation-UKDRS was approved up to \$35,048 in state funds to purchase forage testing equipment. For more information, contact Kim C. Karter at ospa@uky.edu.
- W&W Veterinary Services, PLLC was approved up to \$66,241 in state and Madison County funds to make upgrades to its large animal handling facility as a part of the Large & Food Animal Veterinary Incentives Program. For more information, contact Dr. Nicholas Werle at werleDVM@gmail.com.

County Programs

County Agricultural Incentives Program (CAIP)

CAIP provides Kentucky agricultural producers with cost-share assistance on practices to allow them to improve and diversify their current farm operations. CAIP covers a wide variety of agricultural enterprises in its 11 incentive areas, including, but not limited to, beef and dairy cattle; farm infrastructure, fencing, and water enhancement; equine; forage; goats and sheep; horticulture; poultry; swine; bees and honey; timber and technology, as well as energy efficiency and production; marketing; and value-added production.

Eight CAIPs were approved by the board in the following counties totaling \$799,811:

- Clay (\$270,800)
- Green (\$63,000)
- Johnson (\$68,000)
- Knott (\$38,000)
- Logan (\$51,421)
- Mason (\$40,000)*
- Rockcastle (\$148,590)
- Washington (\$120,000)

Deceased Farm Animal Removal (DAR)

The Deceased Farm Animal Removal Program serves as a measure to facilitate the coordination of environmentally sound and cost-effective disposal of deceased livestock for Kentucky producers.

Two DARs were approved by the board in following counties totaling \$30,000:

- Scott (\$15,000)
- Shelby (\$15,000)

Next Generation Farmer Program (NextGen)

NextGen addresses the growing need for a specialized program that would benefit producers ages 18 to 40 that have been engaged in an agricultural operation for a minimum of three years.

One NextGen was approved by the board in Washington County totaling \$30,000.

Youth Agricultural Incentives Program (YAIP)

YAIP encourages youth to engage in and explore agricultural opportunities.

Two YAIPs were approved by the board in the following counties, totaling \$90,000:

- Logan (\$70,000)
- Washington (\$20,000)

All application periods and deadlines for CAIP, NextGen, and YAIP will be advertised locally.

*Existing programs receiving additional funding.

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