

OKABENA-OCHEDEA WATERSHED DISTRICT
WORTHINGTON, MINNESOTA

REPORT ON AUDIT OF
BASIC FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2015

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OKABENA-OCHEDEA WATERSHED DISTRICT

WORTHINGTON, MINNESOTA

ORGANIZATION

Board of Managers

Les Johnson

Rolf Mahlberg

Jeff Rogers

Casey Ingenthron

Jay Milbrandt

Dan Livdahl

Position

President

Vice President

Secretary

Treasurer

Manager

Administrator

Advisory Committee

John Ahlers

Bob Demuth, Jr.

Galen Gordon

Ben Krohn

Jim Mc Gowan

Robert Rohrer

Keith Schroeder

Doug Anton

Richard Fellows

Dwayne Haffield

Paul Langseth

Scott Rall

Eric Roos

DENNIS L. RICK, LTD.

CERTIFIED PUBLIC ACCOUNTANTS

Minnesota Society of Certified Public Accountants

DENNIS L. RICK, CPA
TISHA S. PAPLOW, CPA

INDEPENDENT AUDITOR'S REPORT

To The Board of Managers
Okabena-Ocheda Watershed District
Worthington, Minnesota

We have audited the accompanying financial statements of the governmental activities of Okabena-Ocheda Watershed District, Worthington, Minnesota, as of and for the year ended December 31, 2015, and the related notes to the financial statements, which comprise the District's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Basis for Qualified Opinion

Management has not adopted the requirements for GASB 68 in the government-wide financial statements and accordingly has not considered the additional reporting requirements under GASB 68. Accounting principles generally accepted in the United States of America require that the required information would change the assets, liabilities, net position and expenditures in the governmental activities. The amount by which this departure would affect the assets, liabilities, net position and expenditures has not been determined.

Qualified Opinion

In our opinion, except for the effects of the matter described in the "Basis for Qualified Opinion" paragraph, the financial statements referred to above present fairly, in all material respects, the financial position of the governmental activities of the Okabena-Ocheda Watershed District as of December 31, 2015, and the changes in financial position thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 4 through 6 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Dennis Z. Ruck, Ltd.

Worthington, Minnesota
June 20, 2016

OKABENA-OCHEDA WATERSHED DISTRICT
MANGEMENT'S DISCUSSION AND ANALYSIS
DECEMBER 31, 2015

This section of the annual financial report of the Okabena-Ocheda Watershed District presents the Management Discussion and Analysis. The discussion and analysis provides an overview of the District's financial activities for the fiscal year ended December 31, 2015. This information is designed to focus on the current year's activities, resulting changes, and currently known facts. It should be read in conjunction with the District's basic financial statements following this section.

USING THIS ANNUAL REPORT

This annual report consists of the: Management's Discussion and Analysis, Independent Auditor's Report, the Basic Financial Statements, Notes to the Financial Statements and Report on Legal Compliance. The basic financial statements include a series of financial statements. The Statement of Net Position and the Statement of Activities on pages 7 and 8 provide information about the activities of the Okabena-Ocheda Watershed District as a whole and presents a longer-term view of the Okabena-Ocheda Watershed District's finances. Fund financial statements start on page 7. The statements for governmental activities tell how the services were financed in the short term as well as what remains for future spending. Fund financial statements also report the Okabena-Ocheda Watershed District's operations in more detail than the government-wide statements by providing information about the Okabena-Ocheda Watershed District's most significant funds. Since Okabena-Ocheda Watershed District is a single-purpose special purpose government, it is generally able to combine the government-wide and fund financial statements into single presentations. Okabena-Ocheda Watershed District has elected to present in this format.

Statement of Net Position and Statement of Activities

The District presents governmental activities in the Statement of Net Position and the Statement of Activities. All of the District's basic services, including appropriations from the county and state, and finance activities, are reported in these financial statements.

Our analysis of the Okabena-Ocheda Watershed District begins with the Statement of Net Position and the Statement of Activities of which can be found on pages 7 and 8 of this report. One of the most important questions asked about the District's finances is, "is the District as a whole better or worse off as a result of the year's activities?" The Statement of Net Position and the Statement of Activities report information about the District as a whole and about its activities in a way that helps answer this question. These statements include all assets and liabilities using the accrual basis of accounting, which is similar to the accounting used by most private-sector companies.

All of the current year's revenues and expenses are taken into account regardless of when cash is received or paid. These two statements report the District's net position and changes in them. You can think of the District's net assets - the difference between assets and liabilities - as one way to measure the District's financial health, or financial position. Over time, increases or decreases in the District's net position are one indicator of whether its financial health is improving or deteriorating. You will need to consider non-financial factors to assess the overall health of the District.

OKABENA-OCHEDA WATERSHED DISTRICT
MANGEMENT'S DISCUSSION AND ANALYSIS

REPORTING THE OKABENA-OCHEDA
WATERSHED DISTRICT'S GENERAL FUND

FUND FINANCIAL STATEMENTS

Our analysis of the Okabena-Ocheda Watershed District's (WSD) general fund begins on page 7. The financial statements continue on page 8 and provide detailed information about the district as a whole. The WSD presents only a general fund, which is a governmental fund. All of the WSD's basic services are reported in the general fund, which focuses on how money flows into and out of those funds and the balances left at year-end that are available for spending. The fund is reported using an accounting method called modified accrual accounting. This method measures cash and all other financial assets that can be readily converted to cash. The general fund statements provide a detailed short-term view of the WSD's general government operations and the basic services it provides. Governmental fund information helps you determine whether there are more or fewer financial resources that can be spent in the near future to finance the WSD's programs. We describe the relationship (or differences) between governmental activities (reported in the Statement of Net Position and the Statement of Activities) and governmental funds in a reconciliation included with the financial statements.

Notes to the Financial Statement

The Notes to the Financial Statements provide information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. These notes provide information such as: 1) Summary of Significant Accounting Policies; 2) Deposits and Investments; and 3) Risk Management. The Notes to the Financial Statements are on pages 9 - 14.

Statement of Net Position

The total assets of the District's governmental activities increased by \$60,187 from one year ago, (from 2014 to 2015), due to the District having revenues in excess of expenditures in 2015. Under the fund balance, the Assigned funds are designated for certain programs specified by the District. During 2015, there were no assigned funds used. Unassigned funds are the part of fund balance that can be used to finance day-to-day operations without constraints established by debt covenants, enabling legislation, or other legal requirements. Unassigned fund balance was \$127,266 in 2014 and \$187,453 in 2015, an increase of \$60,187 or approximately 47%.

Statement of Net Position:

	<u>Governmental Activities</u>	
	<u>Dec. 31, 2015</u>	<u>Dec. 31, 2014</u>
Current and Other Assets	\$ 187,453	\$ 127,266
Total Assets	<u>\$ 187,453</u>	<u>\$ 127,266</u>
 Net Position, Unrestricted	 \$ 187,453	 \$ 127,266
Total Net Position	<u>\$ 187,453</u>	<u>\$ 127,266</u>

OKABENA-OCHEDA WATERSHED DISTRICT
MANGEMENT'S DISCUSSION AND ANALYSIS

GOVERNMENTAL ACTIVITIES

The District's total revenues increased by \$43,155, or 24% more than revenues from one year ago (from 2014 to 2015). The total cost of all programs and services decreased by \$72,930, or 31% (from 2014 to 2015).

Changes in Net Position:

	<u>Governmental Activities</u>	
	<u>Dec. 31, 2015</u>	<u>Dec. 31, 2014</u>
Revenues		
County	\$ 186,865	\$ 169,574
State	6,844	1,153
Other Governmental	9,896	8,533
Charge for Services	350	375
Interest	353	397
Property Rent	350	350
Contributions for Projects	19,219	-
Misc. Revenue	848	1,188
Total Revenues	<u>\$ 224,725</u>	<u>\$ 181,570</u>
Expenditures		
General Government	\$ 105,532	\$ 103,749
Projects	59,006	63,647
Contributions	-	60,000
Capital Outlay	-	10,072
Total Expenditures	<u>\$ 164,538</u>	<u>\$ 237,468</u>
Change in Net Position	<u>\$ 60,187</u>	<u>\$ (55,898)</u>

CONTACTING THE DISTRICT'S FINANCIAL MANAGEMENT

This financial report was designed to provide our citizens, taxpayers, customers, investors and creditors with a general overview of the District's finances and to show the District's accountability for the money it receives. If you have questions about this report or need additional financial information, contact Dan Livdahl at the Okabena-Ocheda Watershed District, PO Box 114, Worthington, Minnesota 56187-2822 or call (507)372-8228.

STATEMENTS OF NET POSITION AND
GOVERNMENTAL FUND BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 2015

	General Fund	Adjustment	Government-wide Statement of Net Position
<u>ASSETS</u>			
Cash	\$ 17,840	\$ -	\$ 17,840
Investments	169,613	\$ -	169,613
Total Assets	\$ 187,453	\$ -	\$ 187,453
<u>FUND BALANCE</u>			
Fund Balance			
Unassigned	\$ 187,453	\$ (187,453)	\$ -
Total Fund Balance	\$ 187,453	\$ (187,453)	\$ -
<u>NET POSITION</u>			
Unrestricted		\$ 187,453	\$ 187,453
Total Net Position		\$ 187,453	\$ 187,453

The notes to the financial statements are an integral part of this statement.

STATEMENT OF ACTIVITIES AND
GOVERNMENTAL REVENUE, EXPENDITURES AND CHANGES IN FUND BALANCE
FOR THE YEAR ENDED DECEMBER 31, 2015

	General Fund	Adjustment Note E	Government- wide Statement of Net Assets
<u>REVENUES</u>			
Intergovernmental	\$ 203,605	\$ -	\$ 203,605
Charges for Services	350	-	350
Investment Earnings	353	-	353
Property Rent	350	-	350
Contributions for Projects	19,219	-	19,219
Miscellaneous	848	-	848
Total Revenues	<u>\$ 224,725</u>	<u>\$ -</u>	<u>\$ 224,725</u>
<u>EXPENDITURES</u>			
Conservations			
Current	\$ 164,538	\$ -	\$ 164,538
Total Expenditures	<u>\$ 164,538</u>	<u>\$ -</u>	<u>\$ 164,538</u>
Excess of Revenues Over Expenditures	\$ 60,187	\$ -	\$ 60,187
Fund Balance/Net Position January 1, 2015	127,266	-	127,266
Fund Balance/Net Position December 31, 2015	<u>\$ 187,453</u>	<u>\$ -</u>	<u>\$ 187,453</u>

The notes to the financial statements are an integral part of this statement.

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2015

1. Summary of Significant Accounting Policies

The financial reporting policies of the Okabena-Ocheda Watershed District conform to accounting principles generally accepted in the United States of America. These statements are prepared in accordance with professional standards, which require specific criteria in which the statement of net position and the statement of revenues and expenditures are reported.

A. Financial Reporting Entity

The District is organized under the provisions of MN Stat. Chapter 103C and is governed by a Board of Managers composed of five members nominated by voters of the District and elected to four-year terms by the voters of the County. The purpose of the District is to assist land occupiers in applying practices for the conservation of soil and water resources. These practices are intended to control wind and water erosion, pollution of lakes and streams, and damage to wetlands and wildlife habitats.

The Okabena-Ocheda Watershed District, in cooperation with the U.S. Department of Agriculture's Natural Resources Conservation Service and other agencies, provides technical and financial assistance to individuals, groups, organizations, and governments in reducing costly waste of soil and water resulting from soil erosion, sedimentation, pollution and improper land use.

Each fiscal year, the District develops a work plan which is used as a guide in using resources effectively to provide maximum conservation of all lands within its boundaries. The work plan includes guidelines for employees and technicians to follow in order to achieve the District's objective.

Accounting principles generally accepted in the United States of America require that the financial reporting entity include the primary government and component units for which the primary government is financially accountable. Under these principles, the District does not have any component units.

B. Basis Of Presentation

Government-wide Financial Statements:

The Statement of Net Assets and Statement of Activities display information about the Okabena-Ocheda Watershed District as a whole. They include all funds of the District. Governmental activities generally are financed through taxes, intergovernmental revenues, and other non-exchange revenues.

Fund Financial Statements:

Fund financial statements of the Okabena-Ocheda Watershed District are organized into a single general fund.

General Fund

The General Fund is the primary operating fund of the Okabena-Ocheda Watershed District. It is used to account for all activities except those legally or administratively required to be accounted for in other funds.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2015

C. Summary of Significant Accounting Policies (continued)

D. Measurement Focus and Basis of Accounting

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. Expenditures are generally recorded when a liability is incurred.

Intergovernmental revenues are reported in conformity with the legal and contractual requirements of the individual programs. Generally, grant revenue is recognized when all eligibility requirements have been met. The District also receives an annual appropriation from the County, which is recognized as revenue when received, unless it is received prior to the period to which it applies. In that case, revenue recognition is then deferred until the appropriate period.

Project expenditures represent costs that are funded from federal, state or district revenues. State project expenditures consist of grants to participants of the Cost-Share Program and other state programs. District project expenditures are costs of materials and supplies in District projects.

E. Assets, Liabilities And Equity Accounts

Assets

Cash and Investments

For the purpose of the Statement of Net Position, "cash" includes all demand, savings accounts, and certificates of deposits of the Okabena-Ocheda Watershed District.

Investments are stated at fair value, except for non-negotiable certificates of deposit, which are on a cost basis, and short-term money market investments, which are stated at amortized cost.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2015

D. Assets, Liabilities And Equity Accounts (Continued)

Equity

Government-wide Statements

Equity is classified as net position and displayed in two components:

- a. Restricted - Consists of net position with constraints placed on the use either by (1) external groups such as creditors, grantors, contributors, or laws or regulations of other governments; or (2) law through constitutional provisions or enabling legislation. The WSD reports no restriction on net position as of December 31, 2015.
- b. Unrestricted- The remaining net position that does not meet the definition of "restricted".

Fund Financial Statements

In the fund financial statements, governmental funds report fund balance in classifications that disclose constraints for which amounts in those funds can be spent. These classifications are as follows:

- a. Nonspendable - consists of amounts that are not in spendable form, such as prepaid items.
- b. Restricted - consists of amounts related to externally imposed constraints established by creditors, grantors or contributors; or constraints imposed by state statutory provisions.
- c. Committed - consists of internally imposed constraints. These constraints are established by Resolution of the Board of Trustees.
- d. Assigned - consists of internally imposed constraints. These constraints reflect the specific purpose for which it is the Association's intended use. These constraints are established by the Board of Trustees.
- e. Unassigned - is the residual classification for the general fund and also reflects negative residual amounts in other funds.

When committed, assigned, or unassigned resources are available for use, it is the City's policy to use resources in the following order; 1) committed 2) assigned 3) unassigned.

E. Reconciliation of Government-Wide and Fund Financial Statements

The governmental fund balance sheet includes reconciliations between total governmental fund balances and net position of governmental activities as reported in the government-wide statement of net position. One element of that reconciliation is the reporting of fund balances. Fund balances are reported as net position in accordance with professional standards.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2015

2. Deposits and Investments

Minnesota Statutes 118A.02 and 118A.04 authorize the District to deposit its cash and to invest in certificates of deposit in financial institutions designated by the Board of Supervisors. At December 31, 2015, the District's deposits totaled \$187,453, of which \$17,840 was cash deposits and \$169,613 was invested in a money market account. Minnesota statutes require that all District deposits be covered by insurance, surety bond or collateral. At December 31, 2015, all the District's deposits were covered by insurance.

3. Defined Benefit Pension Plans

A. Plan Description

The Okabena-Ocheda Watershed District participates in the following cost-sharing multi-employer defined benefit pension plans administered by the Public Employees Retirement Association of Minnesota (PERA). PERA's defined benefit pension plans are established and administered in accordance with Minnesota Statutes, Chapters 353 and 356. PERA's defined benefit pension plans are tax qualified plans under Section 401 (a) of the Internal Revenue Code.

a. General Employees Retirement Fund (GERF)

All full-time and certain part-time employees of the Okabena-Ocheda Watershed District are covered by the General Employees Retirement Fund (GERF). GERF members belong to either the Coordinated Plan or the Basic Plan. Coordinated Plan members are covered by Social Security and Basic Plan members are not. The Basic Plan was closed to new members in 1967. All new members must participate in the Coordinated Plan.

B. Benefits Provided

PERA provides retirement, disability, and death benefits. Benefit provisions are established by state statute and can only be modified by the state legislature.

Benefit increases are provided to benefit recipients each January. Increases are related to the funding ratio of the plan. Members in plans that are least 90% funded for two consecutive years are given 2.5% increases. Members in plans that have not exceeded 90% funded, or have fallen below 80%, are given 1% increases.

The benefit provisions stated in the following paragraphs of this section are current provisions and apply to active plan participants. Vested, terminated employees who are entitled to benefits but are not receiving them yet are bound by the provisions in effect at the time they last terminated their public service.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2015

B. Benefits Provided (Continued)

a. GERF Benefits

Benefits are based on a member's highest average salary for any five successive years of allowable service, age, and years of credit at termination of service. Two methods are used to compute benefits for PERA's Coordinated and Basic Plan members. The retiring member receives the higher of a step-rate benefit accrual formula (Method 1) or a level accrual formula (Method 2). Under Method 1, the annuity accrual rate for a Basic Plan member is 2.2% of average salary for each of the first ten years of service and 2.7% for each remaining year. The annuity accrual rate for a Coordinated Plan member is 1.2% of average salary for each of the first ten years and 1.7% for each remaining year. Under Method 2, the annuity accrual rate is 2.7% of average salary for Basic Plan members and 1.7% for Coordinated Plan member for each year of service. For members hired prior to July 1, 1989, a full annuity is available when age plus years of service equal 90 and normal retirement age is 65. For members hired on or after July 1, 1989, normal retirement age is the age for unreduced Social Security benefits capped at 66.

C. Contributions

Minnesota Statutes Chapter 353 sets the rates for employer and employee contributions. Contribution rates can only be modified by the state legislature.

a. GERF Contributions

Basic Plan members and Coordinated Plan members were required to contribute 9.1% and 6.5%, respectively, of their annual covered salary in calendar year 2015. The District was required to contribute 11.78% of pay for basic Plan members and 7.5% for Coordinated Plan members in calendar year 2015. The District's contributions to the GERF for the year ended December 31, 2015, were \$3,966. The District's contributions were equal to the required contributions as set by state statute.

D. Pension Plan Fiduciary Net Position

Detailed information about each pension plan's fiduciary net position is available in a separately-issued PERA financial report that includes financial statements and required supplementary information. That report may be obtained on the Internet at www.mnpera.org.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
DECEMBER 31, 2015

4. Risk Management

The District is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; employee health; and natural disasters. To cover these risks, the District has purchased commercial insurance. Property and casualty liabilities and worker's compensation are insured through Minnesota Counties Insurance Trust. The District is covered for errors and omissions through Minnesota Counties Insurance Trust.

The Minnesota Counties Insurance Trust is a public entity risk pool currently operated as a common risk management and insurance program for its members. There were no significant reductions in insurance from the previous year or settlements in excess of insurance coverage for any of the past three fiscal years.

5. Subsequent Events

Management evaluated events and transactions that occurred after the balance sheet date for potential recognition and disclosure through June 20, 2016, the date on which the financial statements were available to be issued.

DENNIS L. RICK, LTD.

CERTIFIED PUBLIC ACCOUNTANTS

Minnesota Society of Certified Public Accountants

DENNIS L. RICK, CPA
TISHA S. PAPLOW, CPA

AUDITOR'S REPORT ON LEGAL COMPLIANCE

To The Board of Managers
Okabena-Ocheda Watershed District
Worthington, Minnesota

We have audited, in accordance with auditing standards generally accepted in the United States of America, the financial statements of Okabena-Ocheda Watershed District, as of and for the year ended December 31, 2015, and the related notes to the financial statements, and have issued our report thereon dated June 16, 2016.

The *Minnesota Legal Compliance Audit Guide for Political Subdivisions*, promulgated by the State Auditor pursuant to Minn. Stat. § 6.65, contains six categories of compliance to be tested: contracting and bidding, deposits and investments, conflicts of interest, claims and disbursements, miscellaneous provisions and tax increment financing. Our audit considered all of the listed categories except that we did not test for tax increment financing as the organization is not currently involved in any TIF projects.

In connection with our audit, nothing came to our attention that caused us to believe that Okabena-Ocheda Watershed District failed to comply with the provisions of the *Minnesota Legal Compliance Audit Guide for Political Subdivisions*. However, our audit was not directed primarily toward obtaining knowledge of such noncompliance. Accordingly, had we performed additional procedures, other matters may have come to our attention regarding the Okabena-Ocheda Watershed District's noncompliance with the above referenced provisions.

This report is intended solely for the information and use of those charged with governance and management of Okabena-Ocheda Watershed District and the State Auditor and is not intended to be and should not be used by anyone other than these specified parties.

Dennis L. Rick, Ltd.

Worthington, Minnesota
June 20, 2016