



WWW.CCGA.CA

Financing for the CCGA cash advance program is provided by:



LOOKING FOR CASH FLOW SOLUTIONS?

WHO CAN APPLY?

Any individual producer, who is a Canadian citizen or a permanent resident of Canada and who has reached the age of majority in the province of operation, can apply. Corporations, cooperatives and partnerships are also eligible.

HOW TO APPLY

- On-line at www.ccca.ca
- Call 1-866-745-2256 to apply over the telephone or to request a paper application through the mail
- Fill out an application at your local elevator
- Apply in person at 400-1661 Portage Avenue, Winnipeg, Manitoba
- CCGA accepts applications by fax at (204) 788-0039

FOR MORE INFORMATION ABOUT CASH ADVANCE PROGRAMS OFFERED THROUGH THE CANADIAN CANOLA GROWERS ASSOCIATION VISIT WWW.CCGA.CA OR CALL OUR TOLL-FREE LINE 1-866-745-2256.



Cash Advances for Western Canadian Farmers

The cash advance program administered by CCGA is made available to Canadian farmers through Agriculture and Agri-Food Canada's Advance Payments Program.



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CCGA CASH ADVANCES WORKING FOR PRODUCERS

For nearly 30 years, the Canadian Canola Growers Association (CCGA) has helped to finance the operating cash flow needs of western Canadian farmers. The Advanced Payments Program, made available to farmers through Agriculture & Agri-Food Canada offers:

- Cash flow when you need it
- Flexibility to sell your commodity when market conditions are favourable
- Up to \$400,000 advance with \$100,000 interest free
- Up to 18-month repayment period
- Competitive interest rates
- Multiple ways to apply

Eligible Crops

Producers from Alberta, British Columbia, Manitoba and Saskatchewan can access financing for 25 different field crops.

Barley (New 2012)
Buckwheat
Canaryseed
Canola
Durum (New 2012)

Flax
Hemp Seed (for oil)
Mustard
Oats
Pulse Crops

Rye
Timothy Hay (for export)
Triticale
Wheat (New 2012)

PROGRAM DETAILS

Producers can apply for an advance throughout the program year. For spring, eligible advances are based on a producer's projected crop yield. Post-harvest advances are based on the volume of grain that a producer has already placed into storage.

A spring advance must be secured by a valid crop insurance contract or an AgriStability enrolment notice. Post-harvest cash advances are secured by the producer's unsold grain in storage.

CALCULATING YOUR ADVANCE

Spring Advances

Available Advance = *intended (or actual) seeded acres X insured yield X advance rate** for respective commodity

For an intended-seeded advance, producers receive 60% of their calculated advance when their application is approved. The remaining 40% will be issued when CCGA receives confirmation of the producer's actual seeded acreage.

Post-Harvest Advances

Available Advance = *volume of grain in storage X advance rate** for respective commodity

Producers can apply for a post-harvest advance at any time throughout the program year.

REPAYING YOUR ADVANCE

Repayment of a CCGA cash advance occurs whenever a portion of the commodity is sold. The advance must be repaid in full by September 30 of each 18-month program period. Producers have a number of repayment options, including:

- A CCGA authorized grain buyer can make repayments directly to a producer's account as grain is sold throughout the year, or
- Cash repayments can be made directly to the CCGA with accompanying sales documentation.

*Advance rates are established by Agriculture and Agri-Food Canada and are posted on the CCGA application form and web site. Rates are set in April and September of each program year.

