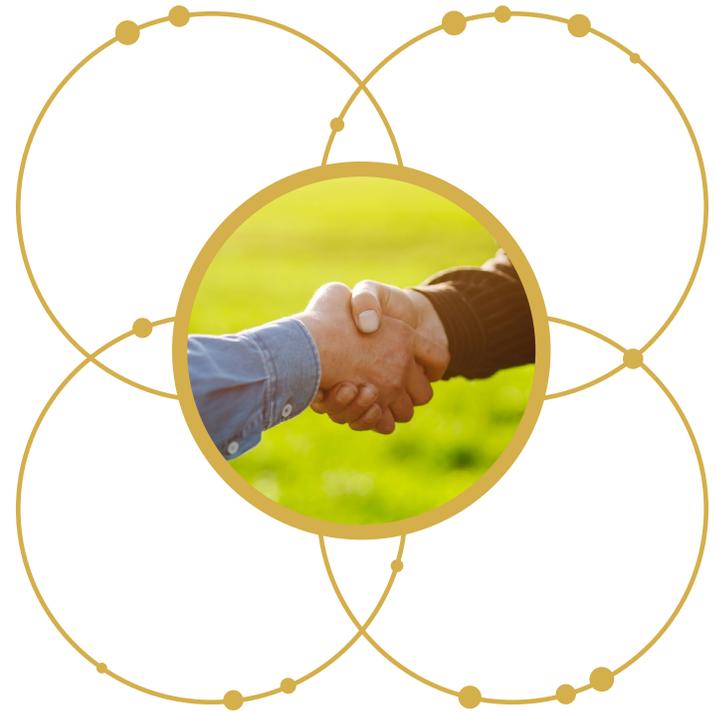


BUILDING CONNECTIONS



BUILDING CONNECTIONS



For more than 35 years, Canadian Canola Growers Association (CCGA) has been driven by its core purpose of Helping Farmers Succeed.

CCGA has long supported the financial needs of Western Canadian farmers through its administration of the Advance Payments Program. The organization has also been at the forefront of driving change for canola farmers, representing their interests on national and international agricultural issues, programs, and policies.

As the **national policy voice for Canada's 43,000 canola farmers**, CCGA enhances farm competitiveness by conducting in-depth policy analysis and advocating for policy, regulatory, and legislative changes that impact farm profitability. CCGA is governed by 10 farmer directors who represent Canada's five provincial canola associations.

The changes CCGA has seen over the past two years have meant we've had to learn to do things differently. We've supported our internal and external relationships with new approaches, and we've fostered new connections as we learn how to navigate an ever-changing world full of new challenges, new solutions, and new opportunities. Welcome to CCGA's 2021-22 Year in Review: Building Connections.

CCGA's commitment to the success of Canadian farmers is deeply rooted in the organization's core values:

HELPING OUR CUSTOMERS



BEING GENUINE IN OUR COMMUNICATIONS



BEING INVOLVED



BEING PART OF A TEAM



MAKING A DIFFERENCE





ADVANCE PAYMENTS PROGRAM



CCGA has been an administrator of the Advance Payments Program (APP) since 1984, providing cash advances to help Western Canadian farmers better market their farm commodities and supporting the working capital needs of their operations. The APP is a federal loan program administered by CCGA. It offers Canadian farmers marketing flexibility through interest-free and low-interest cash advances.

With nearly 40 years of experience Helping Farmers Succeed, CCGA strives to make the cash advance program as easy as possible, offering a one-stop service for farm cash advances on more than 50 conventional and organic commodities.

More and more, farmers are taking a second look at a cash advance to:

- ✓ balance the highs and lows of seasonal cash flow,
- ✓ realize grain marketing objectives by better timing their commodity sales, and
- ✓ reduce borrowing costs of their short-term financing needs.



"We have thousands of interactions with farmers, which helps us better understand the challenges farmers face throughout the year. This connection allows us to adapt and implement changes that improve farmers' experience with the cash advance program. It also provides important information that CCGA uses to when making recommendations to Government on improvements that will make the program more relevant and easier for farmers to use."

- Dave Gallant, Director of Finance & Operations

The 2021 program offered up to \$100,000 interest-free and up to an additional \$900,000 at CIBC prime rate less 0.75%. By taking a cash advance, farmers could see significant savings in interest costs, ranging from \$3,500 in savings for a smaller interest-free advance, up to nearly \$20,000 in savings.

During 2021-22, CCGA released several innovations that streamlined cash advance processes and enhanced value for farmers.

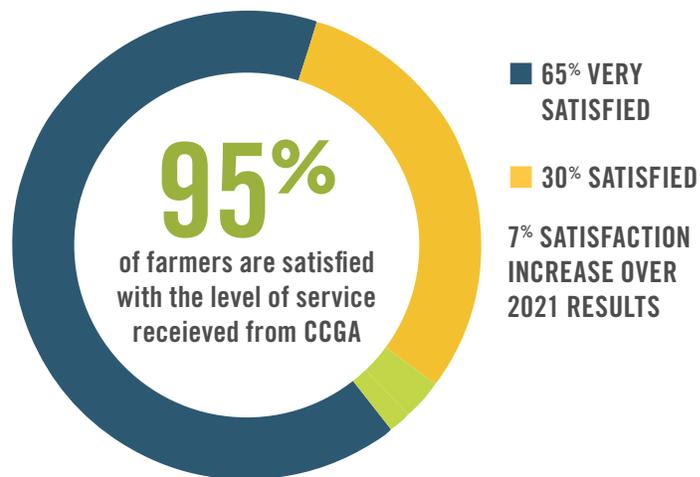
These included:

- To help spread out the farm workload, CCGA launched 2021 advance program applications earlier than ever before. On the first day of the 2021 program, CCGA issued 1,500 advances to farmers, injecting over \$200 million into Western Canadian farm operations as they prepared to plant the 2021 crop. [CCGA issues 1,500 cash advances to farmers on first day of 2021 APP](#)
- CCGA reduced administrative burdens by automating submission of supporting documents for existing customers through their online account.
- Added an application status tracker which allows customers with an online account to follow the processing of their advance once it has been submitted to CCGA.
- More effective targeting of our email messages with valuable information that farmers need to know about their cash advances.
- CCGA released cash advance [educational videos](#), with one of the most popular being, “What are the top 3 benefits of a cash advance?”. Each video provides important introductory information about the cash advance program in less than 1-minute.

DID YOU KNOW?



Each year, CCGA connects with thousands of Western Canadian farmers to ask for their feedback about how we are doing in providing Advance Payments Program (APP) cash advance services. The annual customer satisfaction survey provides CCGA with benchmark data and provides valuable feedback on ways to improve our services. CCGA also shares relevant feedback with Agriculture and Agri-Food Canada (AAFC), since many comments are often about the rules of the program, which are set by AAFC.



APP FUND SUMMARY OF OPERATIONS

For year ended March 31	2022
APP Revenues	\$ 13,450,336
APP Expenses	\$ 16,155,506
Other Income	\$ 32,182
APP Net Operating Income	\$ (2,672,988)
APP Contingency Fund	\$ (12,758,771)

LEARN MORE

- To read more about CCGA and the Advance Payments Program, visit the [Cash Advance](#) section of our website.
- Read our cash advance [press releases](#) or our cash advance [blog posts](#) from our website.



Agriculture and Agri-Food Canada
Advance Payments Program

Agriculture et Agroalimentaire Canada
Programme de paiements anticipés