

INTEREST-FREE & LOW-INTEREST FINANCING

A GUIDE TO CASH ADVANCES FOR FARMERS



CANADIAN
CANOLA GROWERS
ASSOCIATION



Agriculture and
Agri-Food Canada

Advance Payments
Program

Agriculture et
Agroalimentaire Canada

Programme de
paiements anticipés

HELPING FARMERS SUCCEED

Whether you're just getting started or have been farming for years, an Advance Payments Program cash advance from CCGA can unlock your farm's potential for growth.

An advance allows you to better manage cash flow throughout your growing season, or market your commodity when the time and price is best for you.

It also lowers your cost of production through low-interest financing solutions, giving you more control to manage your cash flow and improve your bottom line.

**GETTING ALL
THIS IS EASIER
THAN EVER,
WITH ALL
YOUR ADVANCE
NEEDS IN
ONE PLACE
AT CCGA.**



Pre-Harvest Grain Advances

For grain, farmers can apply for a pre-harvest advance either before or after planting. Farmers receive 60% of their calculated advance when their application is approved. The remaining 40% is issued when CCGA receives the farmer's Actual Seeded Report.



Post-Harvest Grain Advances

Grain farmers can apply for an advance on stored grain at any time throughout the program year.



Livestock Advances

Livestock advances can be applied for anytime during the program year, as long as the stock applied on is already born. Advance rates vary for different types and weights of livestock.

ALL YOUR CASH ADVANCE NEEDS FROM CCGA



OUR EXPERTISE

We've been doing this for 40 years, so we know exactly how to take farmers through the application process seamlessly from start to finish. Our staff handle, on average, over 10,000 advances every year and there isn't a question our contact centre cannot answer.



OUR ACCESSIBILITY

We have made our program as convenient as possible. There are many different ways to apply for an Advance Payments Program cash advance from CCGA and you can choose the application method that's best for you. You can also access all of your account information online anytime.



OUR PEOPLE

We live and breathe farming and truly care about helping farmers succeed. We understand farmers' specific needs and are always looking for new ways to meet those needs and to get better at what we do. If you have suggestions we would love to hear them, and we'll work to include your input.



YOUR SUCCESS

An Advance Payments Program cash advance from CCGA means financial flexibility for your farm. Regardless of your farm's size or experience, a cash advance offers benefits through low interest rates and the ability to sell when the time and price are right for you.



ELIGIBLE COMMODITIES

Advance Payments Program cash advances from CCGA are available for more than 50 commodities, including all major field crops, honey, and large and small livestock. These include:

- Cereal grains, including wheat, durum, barley, and oats
- Oilseeds, including canola, flax, and soybean
- Pulse crops, including lentils, peas, chickpeas, and beans
- Coarse grains, including corn
- Specialty crops, including mustard, buckwheat, and camelina
- Forage, hay crops, and grass seed
- Sweeteners, including honey
- Livestock, including cattle, bison, hogs, goats, and sheep
- Organic crops and livestock

\$100K
INTEREST-FREE

|
the rest at
|

PRIME RATE LESS
0.25%

**AN ADVANCE PAYMENTS PROGRAM CASH ADVANCE
FROM CCGA OFFERS FARMERS:**

Up to \$1,000,000 advance

Competitive rates: Interest-bearing portion at prime less 0.25%

Flexibility to sell your commodity when market conditions are favourable

Up to 18-month repayment period on crops, honey, hogs, goats and sheep

Up to 24-month repayment period on cattle and bison

ELIGIBLE COMMODITIES

WHO CAN APPLY

Any farmer can apply, as long as they are a Canadian citizen or a permanent resident of Canada who has reached the age of majority in the province where they farm. Corporations, cooperatives, and partnerships are also eligible.

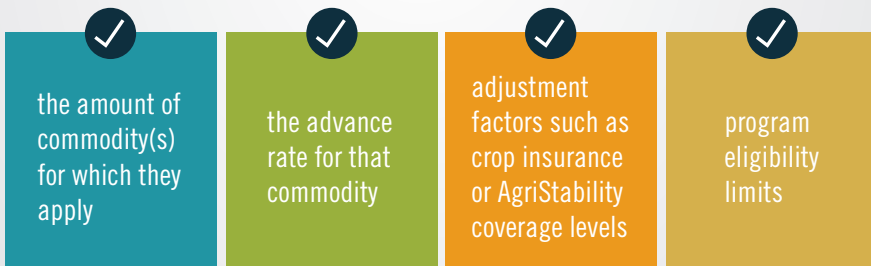


Farmers can apply for an advance throughout the program year. A pre-harvest grain advance must be secured by crop insurance or AgriStability. Post-harvest grain advances are secured by the unsold stored crop.

To be eligible for a livestock advance, the animals must already be born and the advance must be secured by AgriStability.

HOW DOES AN ADVANCE WORK?

Advance Payments Program cash advances from CCGA are calculated based on advance rates. For crops and honey, these rates are per metric tonne or per pound. For livestock, the rates are per head. Rates vary by commodity and by province. The value of a cash advance available to each farm depends on:



Go to **www.ccca.ca** or call **1-866-745-2256** for the most recent advance rates*.

**Advance rates are established by Agriculture and Agri-Food Canada and are subject to change at any time.*



@ccga_ca

REPAYING YOUR ADVANCE

Cash advances are repaid as the commodities advanced on are sold. For grain, honey, goats, sheep and hogs, the advance must be repaid in full by September 30 of each 18-month program period. For cattle and bison, the advance must be repaid in full by March 31 of a 24-month program period.



Continuous flow cattle and hog advances must be paid within 12 months of the advance being issued or by the end of the production period. Repayment options include:

1

A CCGA-authorized grain buyer can make repayments directly to a producer's account as grain is sold throughout the year.

2

Cash repayments can be made to CCGA directly through your financial institution, including online banking payments.

3

Cash repayments can be made directly to CCGA by cheque.

HOW A CASH ADVANCE WORKS



MORE FLEXIBLE REPAYMENT RULES

Grain farmers who sell grain and make repayments prior to January 31 of the program year are no longer required to submit sales documentation.

APPLY TODAY!



CALL 1-866-745-2256



ONLINE at www.ccca.ca



FAX 204-788-0039 or **EMAIL** apply@ccga.ca



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