



Participating in the Growing Forward Business Development for Farm Businesses Program can help achieve business goals in such areas as Food Safety and Traceability, Business Development, Environment and Climate Change, and Biosecurity. By taking part in this program, a producer may be eligible to receive up to 50% cost share funding towards travel, tuition and textbooks. In order to participate in this program a producer must attend a Growing Your Farm Profits (GYFP) Workshop. This free two-day workshop will help a producer develop an action plan, review farm management practices, help organize goals for the future, identify resources and build on business strengths.

Once a producer has completed his or her action plan; they could choose to hire a professional Farm Financial Advisor. The Growing Forward Program may cover up to \$2,400 in costs to hire such an advisor and the producer would be required to pay \$100. A Farm Financial Advisor can evaluate past financial performance, review the current farm business situation, perform a ratio analysis and assessment of profitability, liquidity, etc. The advisor can also provide options to meet the farm business profitability goals.

If a specific skill requirement is included in the action plan, then an eligible farm business could receive cost share funding of up to 50 percent or a maximum of \$3000. Farm-related courses include Sheep Shearing School, Succession Planning for the Successor, Nutrient Management Act: Regulation and Protocols and Understanding Sustainable Agriculture: Principles and Practices, to name a few. A complete list of training opportunities and skills are available at <http://www.omafra.gov.on.ca/english/busdev/gfwdasdeligiblelist.htm>.

Advanced Business Planning can also be accounted for in the action plan; this involves working with an Advanced Planning Consultant to focus on areas such as expansion, marketing, diversification, succession and feasibility plans. An eligible farm business could receive up to 50 percent in funding or up to a maximum of \$8000 which is required to be stated in the action plan.

To implement components of an Advanced Business Plan, a farm business could receive cost-share funding for one-time capital costs to carry out projects such as business agreements, specialized contracts, licensing agreements, certification, etc.

The first step in participating in this program is to attend a GYFP workshop; details about the program can be found at [www.ontario.ca/growingforward](http://www.ontario.ca/growingforward) or call OMAFRA at 1-888-479-3931. For a list of workshops please refer to the table below. A complete schedule of workshops can be found at <http://www.ontariosoilcrop.org> or contact your local Ontario Soil and Crop Improvement Association for one near you.

## **Programs and Funding Benefiting both New and Existing Producers**

Whether you are a new or existing producer or are taking over the family farm, you may want to consider programs that are offered through the government in order to enhance your farm business for the years to come.

A financial loan guarantee program or the Canadian Agricultural Loans Act (CALA) program can help give a producer access to credit. This program is open to beginning and existing farmers, farmers taking over the family farm and also to agricultural co-operatives. The maximum loan granted for land and construction or renovation of buildings is \$500,000. For all other purposes the maximum amount is \$350,000. For complete details about this program phone 1-888-346-2511 or visit <http://www.agr.gc.ca/eng/?id=1288287038233>

Farm Credit Canada (FCC) also offers an assortment of different loans for beginning producers. Information on the type of loans offered can be found at <https://www.fcc-fac.ca/en/we-finance.html> or by calling 1-888-332-3301.

Additional resources which help to focus on management and planning for your farm include Farm Credit Canada Workshops that take place in the fall and winter with registration beginning in the summer. Some of these workshops include; Farm Succession, Business Management and Leadership, Money & Finance and Commodity Marketing Strategy, to name a few. For more information and a list of dates and locations phone 1-888-332-3301 or visit [http://www.fcc-fac.ca/en/Learning Centre/workshops\\_e.asp](http://www.fcc-fac.ca/en/Learning Centre/workshops_e.asp).

If you are starting a new farm business, a business information bundle for new farmers is available. This includes sections on building skills, business plans, common questions about starting a farm business and resources for new farmers, etc. For more information on this beneficial resource call OMAFRA toll free at 1-877-424-1300 or local at 1-519-826-4047 or visit the website at <http://www.omafra.gov.on.ca/english/busdev/newentrant/sec3.htm>

For a complete list of additional programs and resources go to <http://www.agr.gc.ca/eng/programs-and-services/?id=1362675650980> or phone Agriculture and Agri-Food Canada at 613-773-1000 or email [info@agr.gc.ca](mailto:info@agr.gc.ca)